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Information with Analytical Insight

HOW TO PICK THE
RIGHT
CORPORATE
CARD FOR
YOUR
BUSINESS

Safe Places on Earth to visit in 2022

Things to consider when developing an international expansion strategy

Moderna Juc.
A RESEARCH REPORT

MICHAEL JOBITY

FOUNDER- FLAME, CO-FOUNDER- 2UNIFY

Shares His Success Story

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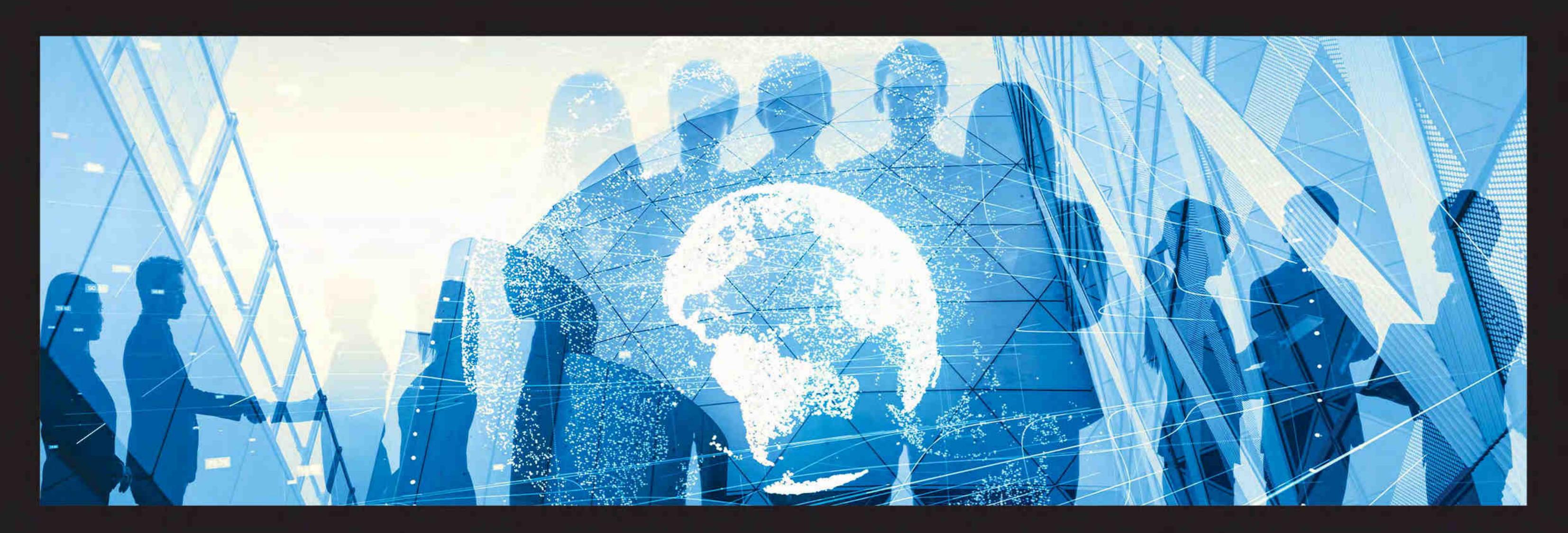
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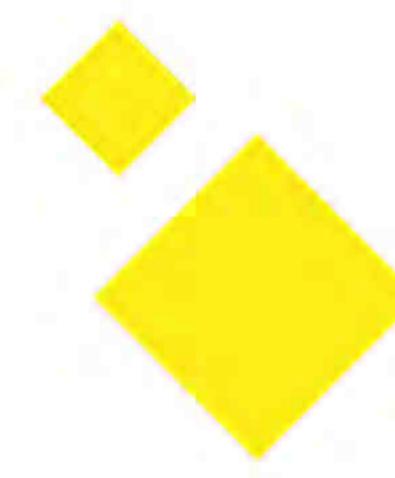
FINANCES

STRATEGIZE BEFORE YOUR SWIPE: HOW TO PICK THE RIGHT CORPORATE CARD FOR YOUR BUSINESS

As the saying goes, you've got to spend money to make money. Using a business credit card can help with tracking spending and managing expenses. Businesses that use the right card can also earn rewards and cashback. You're strategic about where you spend your money, so why not be strategic about how?

The choices you make about your business card should depend on how many people plan to use it and why you want them to use it.

Here are a few pointers that will help you pick the right corporate card for all of your card-swiping needs.



THE QUESTIONS YOU SHOULD BE ASKING

When you begin looking for a corporate card, you should ask a few questions. The first is whether the company offers flexible business credit lines in addition to unlimited virtual cards, both benefits offered through companies like Divvy. Flexible business credit is a must with a million balls to juggle as a business owner. Virtual card offerings are of similar importance, given that these single-use alternatives to traditional corporate cards can simplify your expense tracking and keep your financial information safe in one fell swoop.

It's also important to ask about setting up spending limits, activation and deactivation rules, and security measures in place for each card. Finally, you should ask how to control expenses through the corporate card.

LEARN ABOUT HOW BUSINESS CARDS DIFFER FROM PERSONAL CREDIT CARDS

Most corporate credit cards work differently than personal cards. All cards help businesses or individuals pay for items and services, but corporate cards offer different levels of protection. Business owners are responsible for paying for all charges, even if employee purchases using the card.

Corporate cards do not provide the same protections that individual cards offer, especially with unauthorized transactions. Credit card companies expect corporate users to pay their balances on time and in full.

Many credit card companies let businesses give cards to employees so that accounting offices can track spending in different departments.



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CONSIDER HOW YOUR BUSINESS WILL USE A CORPORATE CARD

Most top corporate card companies offer specials for traveling, restaurant expenses, and fuel costs. If you plan to use the card for any specific purposes, you will benefit from choosing a card that offers rewards on fuel, traveling, or restaurant expenses. Very few provide rewards for all purchases.

Some cards offer rewards for all purchases, and however, rewards are usually around 1% or 2%. You might also want to consider a card that gives you separate spending reports for each card being used in your company.

SNAG ALL THE BENEFITS YOU CAN

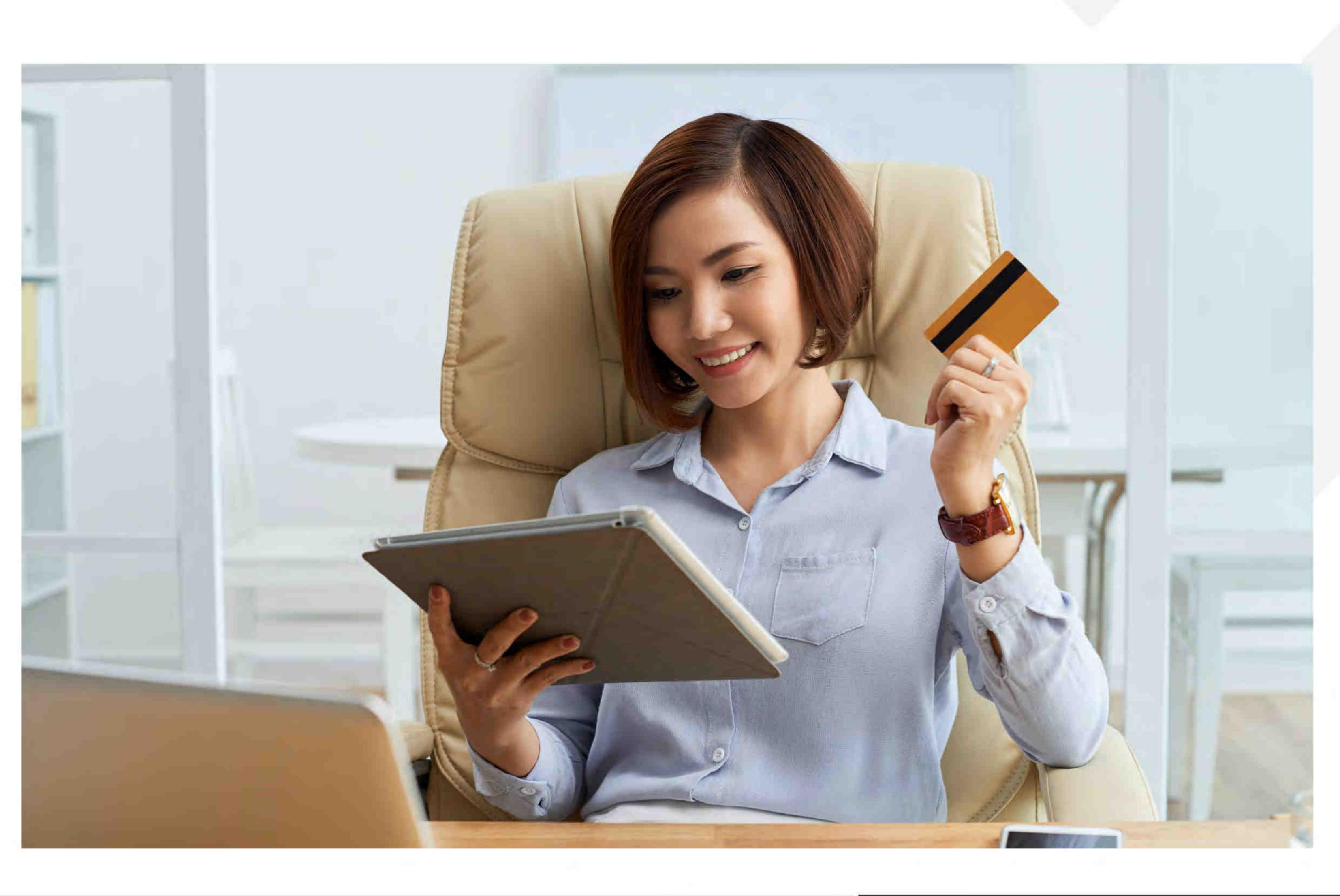
Corporate credit cards can streamline expenses and help businesses earn rewards. There's no point in signing up for a card if you don't receive anything in return. At a minimum, look for a card that offers special financing, extended warranties, and other benefits.

A top benefit is zero-percent financing. Choose a card that offers this financing benefit for as long as possible. Your balance will be interest-free during this time, so you save money.

It is also helpful to find a card with purchase protection, especially for computers, furniture, travel, and other costly goods. While shopping for cards, look for cards that don't charge annual fees, as some charge hundreds each year, and these fees negate the benefits.

WRAP UP

If you need a business credit card, take time to shop around for the best deals. The card you choose should augment your business's spending, not impede it.





SOLID PERFORMANCE PUSHES UP ALIGN TECHNOLOGY STOCK PRICE

The solid performance of Align Technology Inc. in the second quarter of 2021 grabbed headlines, and market watchers were optimistic about the rally to continue for the rest of the year and beyond. The company's continued thrust into adopting its digital platform is the reason for the optimism. Despite concerns about foreign exchange headwinds and stiff competition, the company met the expectations of ending the year on a high note.

Since mid-2020, Align Technology stock surged outperformed the industry. Compared to the industry growth rate of 36.5%, the company recorded a spectacular growth of 130%, leaving S&P500 trailing far behind at 36.6%. The company has a market capitalization of \$56.2 billion, and the growth projection for the next 5 years is expected to be 26.6%. The company hopes to continue its domination in segmental performance. In the trailing four quarters, the company surpassed estimates by 87.27%.

OTHER HIGH POINTS ABOUT COMPANY PERFORMANCE

Q2 results are awe-inspiring – Despite the challenging business environment, the results of Align Technology were higher than expected in the second quarter of 2021. The company recorded solid revenue growth that indicted continued momentum in both Systems and Services and Clear Aligners. The company gained tailwind from the adoption of the digital platform. It is expecting high global growth in iTero business buoyed by the continued adoption of the next generation scanners belonging to the iTero Element 5D plus Series and imaging systems. There are reasons for encouragement from improved operating income, year-on-year, and robust gross margin expansion.

Growth driven by international operations – Driving adoption of Invisalign Technology is high on the agenda of Align Technology. It includes technology/product development, an extension of the Invisalign Technology brand, clinical effectiveness, and boosting international growth. On a sequential year-on-year basis, Invisalign shipments rose by 127% and 149%, respectively. In Europe, the Middle East, and Africa (EMEA) region, Invisalign case volumes were up 265% year-on-year and 17% sequentially. The company experienced broad-based solid growth across all markets. The growth in digital scans used for Invisalign case submissions rose by 76.2% year on year for its international business. For the Americas, the number went up by 86.6% than a year ago.

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HOW DOES THE COMPANY SEE THE FUTURE?

Soon on ending the second quarter, riding on the stellar performance of the first two quarters of 2021, Align Technology raised its financial outlook for 2021 and hoped to achieve the numbers given below.

Revenue for the year is likely to be between \$3.85 billion and \$3.95 billion, which is a steep increase of 55-60% over 2020. The previous range was \$3.7 billion to \$3.9 billion.

Revenue growth in the second half of 2021 is likely to be more than 25%, which is the mid-point of the company's operating model target in the long run, with a target of 20% to 30%.

However, 3Ms Unitek, Dentsply Corporation, and Danaher Corporation's Sybron Dental Specialties, the traditional orthodontic appliances players, can pose stiff competition for Align Technology, which the company is well aware of.

Another area of concern is the company's adverse financials over the past few quarters, primarily due to unfavorable foreign currency translation.

ESTIMATE TRENDS

For the year 2021, Align Technology witnessed a trend of positive estimate revision. The company's third-quarter revenue as projected by the Zacks Consensus Estimate suggests a rise of 31.1% from the number reported a year ago.

Considering the upsides, Align Technology stock price is likely to live up to the expectations created by its consistent performance over the year.



FEBRUARY 2022

STAGE SET FOR FED HIKE, US INFLATION HITS 39-YEAR HIGH OF 7%

According to Bloomberg News, US consumer prices surged last year by a figure that was the highest in the last 40 years, manifesting the hottest inflation. This has paved the way for Federal Reserve's first rate hike, which is expected to take place as early as March this year.

The consumer price index rose 7% in 2021, which was recorded as the largest gain since June 1982, which was revealed by the data released by the Labor Department on Wednesday. Exceeding the former, the inflation gauge rose by 0.5 in November%.

Leaving aside volatile components of food and energy, the core prices escalated from what it was one month earlier, surging by 0.6%, larger than what was the forecast—this measure escalated by 5.5% compared to one year earlier, which is the greatest advance since 1991.

There are anticipations that interest rates will begin to surge in March, a step that Fed will take, which is being seen as a policy adjustment, a projection timeline from a few months ago. In contrast to what the central bank predicted, high inflation has proved to be quite stubborn and widespread amidst demand for unprecedented goods coupled with constraints in the capacity related to material, labor, and supply.

Bloomberg News also reports that the rate of unemployment has dropped below 4%. While these changes are evolving, the Federal policymakers believe that this is the ideal time for beginning to shrink the central bank's balance sheet immediately after there is a rise in rates.

Reaction in the market

Market expectations related to Federal tightening that is expected to take place in March 2022 soon after the report was released remained unchanged. 10-year Treasury yields oscillated while gains were maintained by S&P 500 futures, while the dollar extended its drop during the day.

The energy index dropped by 0.4% since November, the first-ever decline in a month since April with the price of gasoline sliding. Food inflation is surged by 0.5%, which is a slight drop from what it was in the last month which can be attributed to falling meat costs.

Bloomberg News reports that in a desperate move, to fill the open positions, business entities are increasing their payout to entice and retain workers, especially at the lower end. However, due to rising costs, wage advances are getting eroded. Inflation-adjusted hourly earnings on average, declined by 2.4% in December in comparison to one year earlier, which is being regarded as one of the biggest declines ever since May, as revealed in separate data on Wednesday. However, as compared to one month earlier, it surged by 0.1%, which was recorded as the first gain in 3 months.

Omicron, the new coronavirus variant, is anticipated to interrupt the already delicate state of the supply chain as social isolation in quarantine and sickness due to the same has kept workers from resuming work. Expenses on travel services may slow down, thereby pushing the costs down. However, the price of goods is expected to move higher up.

As such, the effect is expected to be just temporary. According to economists' expectations, the CPI growth can be moderate to approximately 3% over 2022. Robust wage growth, higher rentals, and other Covid-19 waves and their persistent impact on supply chains, thereby posing upside risks, add to the higher inflation outlook.

FEBRUARY 2022



DESPITE FEAR OF INFLATION BANK STOCKS ARE PERFORMING WELL AHEAD OF EARNINGS

According to Bloomberg News, bank stocks are performing extremely well into the earning season and the upcoming results are anticipated to be manifesting the fact that the US economy continues to roll, despite the surging fear of inflation.

As per Today's (January 13th, 2022) Chart of the Day that is looking at KBW Bank Index that is relative to S&P 500 Value Index measured on a logarithmic scale. The chart manifests a strong bid for the debtors since the beginning of this year, thanks to the bets placed on the rate surge as early as March and with anticipations that the fourth quarter will be strong enough.

The extremely good performance mirrors within 10-year yields, implying that the segment is primarily being influenced by the monetary policies and not any other fundamentals.

The lenders that include JPMorgan Chase & Co, Wells Fargo & Co, as well as Citigroup Inc. are expected to report their results on Friday.

Bloomberg News also reports that loan growth is undoubtedly a key component in this regard. The 25 largest banks said a 3.5 % surge in lending towards December to end compared to what it was a year ago.

If we go by intuition, a booming economy must signal that there must be more loans to individuals and also business entities, which at higher rates of interest must prove to be a boon for the banks. Lending is also a crucial indicator for recovery and a prospering economy. However, the risk involved here is the situation that might arise in case there is a deceleration in the economy.

Volatility in the market is playing a crucial role as well in determining the strength of banks. In the last quarter of 2021, the VIX surged to a 31 handle while there was a drop by 1.6% in commodities after rallying 7% in the earlier quarter. This is likely to manifest itself in healthy trading revenue. Wall Street has posted profits of record trading following a period of volatility never-seen-before during the beginning of the pandemic in March 2020.

Looking at 2021, Goldman Sachs Group Inc has been able to record the best revenue from commodity trading in a decade.

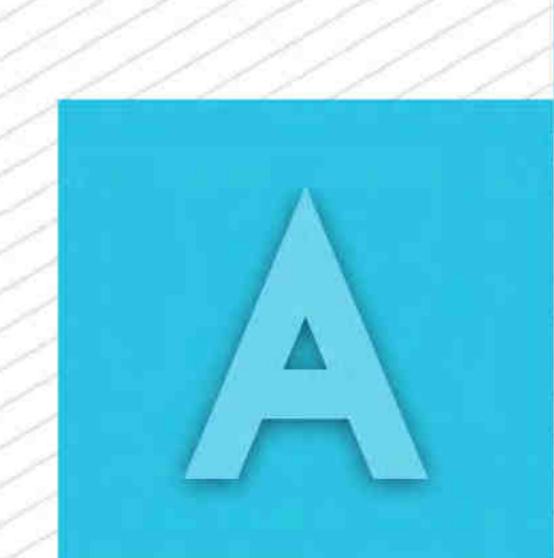
Bloomberg News reports that it is worth keeping a tab on the financials as early as the value emerging turnaround from a macro perspective. As far as value stocks are concerned, they are amidst a 15-year downtrend about their growing counterparts. However, it is quite likely that the investors might opt for a position reversal. Investors have been selling dollars, indulging in riskier bets such as commodities as well as the emerging markets. With the worldwide central bank policies inflow, investors are experiencing greater distortions in correlations that are trusted.

For instance, the S&P 500 financial index that includes insurance companies and regional banks to be correlated positively, and the yield curve shows between 2 and 10 year Treasuries.

A steepening curve indicates increasing bets on an economy that is strengthening and means financial stocks thriving well. Suppose the old saying is believed to be true that the bond market is a better indicator for the health of the economy in comparison to the stock market. In that case, it may not be possible for the bank stocks to maintain the rally longer.

FEBRUARY 2022

10 WAYS SPAM BOTS AFFECT SEO AND RANKING FOR A SITE









When spam bots are mentioned, we typically think about the bad stuff they do, like defacing a website or posting content. But did you know that spambots can also affect your ranking? But to start with, what are spambots?

WHAT ARE SPAMBOTS?

Spambots are automated scripts, bots, or anything else that is designed to do one task over and over again. The most common spambot activity is posting spam or invalid content to web pages. This type of activity can not only be harmful to your website's Google ranking but can also result in it getting marked as a malicious site and eventually banned by Google.

Even though there are many spam bots, we'll focus on the ones that are the most common to web designers and owners of websites.



SPAM BOTS AFFECTING RANKING & SEO

Spambots can harm your website's ranking and SEO. Here are ten ways:

1. Posting spam content

One of the most common activities of spambots is posting spam or invalid content to web pages on the internet.

This type of activity can not only be harmful to your website's Google ranking but can also result in it getting marked as a malicious site and eventually banned by Google. The spam content usually includes links to other websites, which not only benefits the spammer's website(s) but can also harm your site's ranking (if you allow them to link to your site).

2. Repetitive clicking of ads

Another type of behavior done by spambots is the repetitive clicking of ads. If a spambot clicks on the same ad repeatedly, this can damage your website's ranking because Google usually gives preference to websites with "natural" traffic activity.

3. Defacing a website

Those who don't know what defacing a website are means by changing content on your website without your permission. This could be as simple as changing the content on all of your pages, adding unwanted links to your website, or even taking your entire website offline.

4. Tampering with web forms

Spambots can affect your website by tampering with web forms, like the ones you use for contact or sign-up purposes. If a spambot fills out these forms with invalid information, it can result in your website getting blacklisted by email providers or even suspended from the internet.

5. Duplicate content

Duplicate content is another issue that spambots can create for your website. This happens when the same content is published on more than one page of your website. Not only does this harm your search engine ranking because Google can't determine which page of your site is the best one, but it also confuses users who are attempting to find specific information about your products or services.

6. Spam comments on blogs

Some spambots can not only affect your website's SEO strategy and ranking, but they can also affect other websites as well. These spambots aren't only posting their links to your website, but they're also posting comments with their links on blogs and forums around the web. By doing this, the spammer is not only taking up valuable space for people interested in reading legitimate comments or participating in discussions concerning a specific topic or blog post, but it also makes it difficult for other website owners to track down the spam bot and report them.

7. Direct linking to your site

Another activity spambots can engage in is directly linking their website to yours. This means that you'll see a link to another site appear on your page, and it will usually be titled with something very similar or even same as what appears on your website if this has happened to you, then Google probably thinks that your website is just another spam site.

8. Site scraping

Another way spambots can affect your website is by site scraping. This occurs when a spambot takes content from your website and posts it independently without your permission. Not only does this harm your website's ranking and SEO, but it can also result in you losing traffic and customers.

9. Crawling too frequently

Spambots can do that can be very harmful to your website's SEO by crawling it too frequently. When a spambot crawls your website, it takes up valuable resources and can cause your website to crash or slow down significantly. This can not only lead to lost traffic but also lost customers.

10. Spam blog networks

Finally, spambots can affect your website's ranking and SEO by creating spam blogs. These spam blogs usually link back to the spammer's website or other spam bloggers' websites and often use content from other popular websites. Not only can these spam blogs harm your search engine visibility, but they could also cause you to lose customers due to negative comments left on these blogs by the spambots themselves.

HOW CAN ONE SPOT SPAMBOTS?

Sometimes it can be difficult, but if your website's traffic suddenly drops then, that could mean that you are the victim of spambots. However, there are some common signs to help determine whether or not spambots are targeting you.

They include:

Your information is being posted on thousands of other websites

You are having your email blacklisted by email providers

Your web forms are rejecting legitimate users



In order to be successful in business, you need to have a strong brand. This doesn't mean that you have to spend a lot of money on marketing and advertising; there are many easy ways to build your brand. This blog post will discuss some of the most effective methods. Keep reading for tips on how to create a powerful brand identity that will help your business stand out from the competition.

RESEARCH YOUR COMPETITION

Before you can build your brand, you need to understand what your competition is doing. Build a comprehensive list of all of your competitors. You'll want to look at their graphic identity through their logo and website, their pricing structure, and the content they are putting out on social media.

FIND YOUR NICHE

Once you've done your research, look for a unique product to sell. It has to be something that won't directly compete with what your competitors are offering, or people won't buy from you. For example, if you are selling crochet scarves, you will probably want to market towards women rather than men.

BUILD A BRAND PERSONALITY

People like to buy from businesses that they can relate to, so your brand identity needs to be relatable. Make sure that your personality comes across in all of your marketing materials. This is also another reason why finding a unique product is beneficial; it will make you stand out as an individual business and not just another generic online store.

MANAGE YOUR CUSTOMER DATA

Having a strong brand means that you have a loyal customer base. In order to keep them coming back, you need to have a system for managing your customers' data.

Enterprise content management is a good option because business processes and documents are becoming increasingly digitized whilst more digital forms of content have evolved. This means that organizations are becoming increasingly reliant on ECM software to manage their digital assets. If you'd like to explore the benefits of ECM in more detail, this guide is a great place to start.

LOOK THE PART

You don't have to spend all of your time working at home anymore. Many small-scale entrepreneurs are using co-working spaces to get out of the house while still doing what they love, creating their own brand without risking too much money. If you want to know more about how you can save money by sharing office space, this quick read will provide some tips on finding the perfect fit for your needs.

CREATE AN EYE-CATCHING LOGO

You can't build a brand without having a logo. Brand recognition is important for effective marketing, and only the most successful companies will be able to get by without one. You don't need to hire an expensive designer; there are plenty of free online tools that let you make your own logos.

EMBRACE SOCIAL MEDIA

If you want to build your brand, you will need to embrace social media. This is a free and effective way to spread the word about your business and build an audience of loyal fans who share links and talk about you on their own profiles.

The most important part is to be consistent with posting; if people follow you or like your page, they expect content from those accounts every now and then. If you aren't able to manage it yourself, enlist help from family members or friends. Don't ever let your social media accounts go inactive because that's the quickest way for people to forget about you.

Once people begin engaging with your posts, make sure that they can trust them as reliable sources of information by linking back to your website and other official accounts. If people begin seeing all of your social media posts together, they will be able to recognize the brand you are building and become loyal customers.

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KEEP UP WITH THE TECHNOLOGY

When new technologies come out, it's important to stay on top of them or risk getting overtaken by your competitors. A good example is mobile devices; for a long time, consumers used laptops and desktops as their primary means for accessing the internet, but now they're turning more towards mobile phones and tablets.

Mobile phone usage is expected to overtake desktop usage this year, so if you haven't optimized your website for mobile browsing, you need to do it now.

GENERATE CUSTOMER FEEDBACK

Getting customer feedback is an important part of building a strong brand. If you're able to get the opinions of people who are using your products, it will help you improve their quality so that you can turn them into lifelong customers.

Customer surveys are one way to go about this; another option is through one-on-one interviews so you can learn more about what they like and don't like about what you offer.

IMPROVE LOYALTY WITH COUPONS

Customer loyalty programs are great ways to build brand opportunities because they encourage customers to purchase from your store again and again. You can create your own rewards system or purchase something off the shelf depending on how much time and money you're willing to spend. Either way, it's an investment worth making.

The important thing here is to make your rewards system easy to understand; too many competing offers can result in customers not knowing what benefits them most, so stick with one or two ways that they can show their loyalty.

KEEP YOUR CUSTOMERS HAPPY

Building a brand takes time, patience, and effort. For this reason, it's important to keep customers engaged every step of the way by listening to their feedback and engaging with them on social media. More importantly, offer quality products at fair prices so that they know you are committed to helping them succeed with the business ventures they run under your company name.

CONCLUSION

A strong brand can make or break your business, so it's important to take the time to understand what attracts consumers and how you can turn that into a positive experience for them. When building your brand, keep these tips in mind because they will help you stay ahead of the game.

Quote Of The Month

When I'm old and dying, I plan to look back on my life and say, "Wow, that was an adventure," not "Wow, I sure felt safe."

-TOM PRESTON WERNER FORMER CEO OF U.S. GITHUB INC.

FEBRUARY 2022



It began with Thanksgiving followed by Halloween and Black Friday Sales, the holiday shopping fever is at its peak. Retailers of all kinds wait eagerly for the holiday season sales and start preparing much ahead of the events to ramp up their sales significantly. Holiday marketing is unique because businesses can try out innovative marketing strategies and campaigns that they would not dare at other times. Holiday campaigns are essential for companies because people are ready to spend more than they would typically do, and it provides enormous opportunities for increasing sales. Last-minute shoppers are usually heavy spenders who can help create a healthy business bottom line.

Businesses must relook at their marketing strategies during this holiday season because the pandemic changed people's shopping habits and even impacted their relationships with brands. The tried and proven marketing tactics that worked earlier will not be effective now. With the surge in online shopping, a time-specific discount or a simple giveaway will not work. Besides looking for the best deals and brands, people will look for brands that address social issues and earn the trust of social influencers. Today's holiday marketing ideas will be entirely different from the traditional approach of the years before the pandemic.

The most notable change in the marketing approach is that these would be more content-driven, increasing sales by delighting customers.

GIFT GUIDE DRIVES HOLIDAY MARKETING CAMPAIGNS

People shop frantically for gifts during the holiday season and experience tremendous mental stress to figure out various gifts that match their bucket list. Besides gifts, there are so many other items in the shopping list that keeps expanding every moment as new things keep adding. Buying gifts by checking the list repeatedly and going through the pains of the indecisive moments can be a frustrating experience. It can impact the spending if shoppers tend to wind up early, unable to cope with the fatigue of intense shopping.

To ensure a more comfortable shopping experience that encourages more spending, one of the best festival campaign ideas is to offer a Gift Guide to shoppers. Gift guides make the task easy for shoppers as they need not hunt for items. Categorizing items like 'For a colleague,' 'For Her' is quite normal, but going a step ahead, you can make the guide more valuable by categorizing items according to personality and interest. People will love to find a gift for their favorite 'dog lover' or 'foodie.'

BE CREATIVE WITH EMAIL MARKETING CAMPAIGNS TARGETING HOLIDAY SHOPPERS

The competition is too much during the holiday season when shoppers have their inboxes flooded with marketing messages about limited deals and promotions. All marketers must implement email marketing but must be creative to stand out from the crowd. Remember that yours should be holiday marketing campaigns with a difference. Get intimate with customers by sending them a to-do list with a few links to your products for the holidays. It is an excellent way to solicit sales without talking directly about it. People will like the soft approach in reminding them about the brand, which draws their interest and drives them to purchase.

ROPE IN SOCIAL INFLUENCERS

Customers' faith and trust in influencers override their trust for brands. Shoppers are more willing to buy according to the recommendations of influencers instead of exercising their brand choices. The ROI of influencer marketing is 11 times more than advertising. The flexibility of the cost of influencer marketing makes it affordable for all sizes of businesses, although with variable returns. Micro-influencers and nano influencers are less expensive but highly effective to ensure higher sales. But you must prepare early by choosing the influencers and the most effective social media platforms that can boost sales. For example, TikTok or Instagram can have the edge over Facebook in influencer marketing.

An easy way to add more spice to your holiday marketing campaign is to offer gift wrapping. Although it is a small gesture, the rate of appreciation is relatively high, enhancing brand value and earning a lot of attention across social media.

FEBRUARY 2022

YouTube Marketing: Advantages and Challenges for Marketing on YouTube



Introduction

Video marketing has grown to be one of the most powerful tools in the digital marketing field. Making videos helps establish a stronger connection with the audience. The top YouTube marketing tips that work for 2021 have been discussed below:

What are the advantages and challenges of marketing using YouTube?

ESTABLISH THE GOAL

Just like any other social media platform, the main reason people come is to learn or be entertained on a specific level. If one can achieve as a YouTuber, they are already one step ahead of the competition. So for example, if someone runs a small business, and they want to promote their business via YouTube marketing, they should necessarily provide some educational or informational videos for their audience, while at the same time establishing themselves as a thought leader on a particular topic.

A majority of users are at the beginning stages of their knowledge on most topics. For one to make videos on YouTube, one needs to understand that most of the viewers might not be highly qualified leads, because they need more information and more time to get to know the channel and most importantly the value that it brings. Once this route is understood the content creator can build a marketing funnel as per their requirements.

The marketing funnel consists of the awareness, interest, consideration, intent, evaluation, and purchasing phases. Most of the organic viewers come in at the awareness stage and it is up to the content creator to move those organic viewers down to the various stages of the marketing funnel.

THEY ARE CREATING VALUABLE YOUTUBE CONTENT CONSISTENTLY

One needs to make sure that they create content that the audience wants to watch if they are making videos for YouTube marketing. The best way to do this is to make sure that one is bringing value to their video. Some of the ways that a content creator can get value to their YouTube channel are:

They are conducting question and answer sessions. Interaction was the key in 2021, so live streams and social media stories have become immensely popular. This brings immediate value and connection with the audience.

It is charismatic and humorous instead of just providing straight-up facts, which keeps the audience engaged and coming back for more.

Showing behind-the-scenes footage. People are intrigued and often want to know how things work. This would again help build engagement, which is why daily vlogs are so popular.

Being the first to share an opinion about a current trend in the industry is a sure-fire way to bring value into the YouTube content.

Sharing various tips and tricks on the YouTube channel from a personal point of view brings a lot of value to the content. A significant section of today's YouTube audience is Gen Z and the millennial who believe in word of mouth rather than random reviews. This is precisely where personal experiences shared via the YouTube channel gains precedence.

Case studies or Before-After videos do exceptionally well because people love informative transformation videos. This trick could be incorporated creatively to boost audience engagement on YouTube further.

The key is to understand what the target audience may want and effectively communicate it in video form.

YOUTUBE SEO

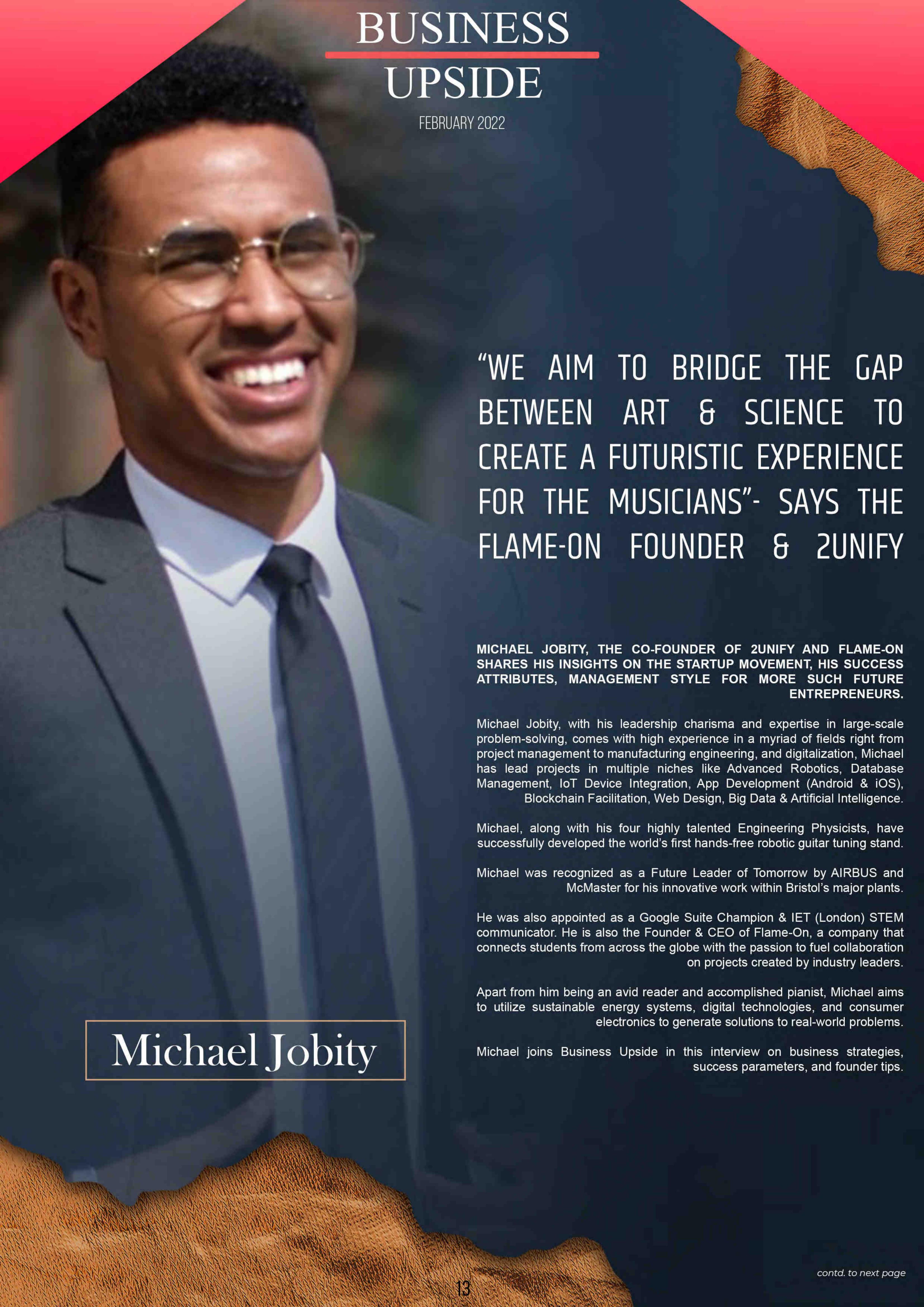
SEO for YouTube is the process of optimizing the videos to show up when someone searches for a topic related to the video. To implement this becomes very important to know who the audience is and what they could be searching for. This means having the primary keyword in the video title, optimizing the video description, having relevant and related tags, and adding a custom thumbnail to grab viewer attention.

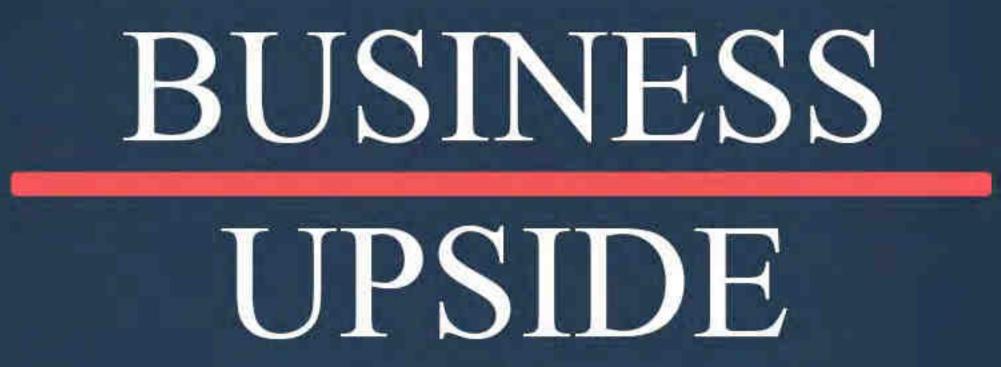
USING YOUTUBE ADS (PAID YOUTUBE MARKETING SERVICES)

YouTube ads are a great way to reach more people at a very affordable cost. To implement YouTube ads for the video, one needs to move over to their Google ad account. There, one needs to create a new video campaign and choose their YouTube targeting. Targeting for YouTube videos is extremely powerful and helps get straight to the consideration and intent phase of the marketing funnel discussed earlier.

CONCLUSION:

If one wants fast growth and results for their YouTube channel, they should try combining some of these strategies. Combining two or more of these YouTube strategies would surely help speed up the process of YouTube marketing.





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EDITED EXCERPTS FROM THE INTERVIEW:

1. Business Upside [BU]: How did you get your idea or concept for the business?

Michael Jobity [MJ]: Our product started as a final-year engineering project for the Engineering Physics & Management program at McMaster University. As a team of musicians, we saw that there was a gap between art and technology space. We started to meet with musicians in the Toronto area and ask them if there were any gaps that technology could solve. The technical limitations of musical expression started to become a common theme and eventually, the concept of tuning emerged. One of the members of our team, Ryan, suggested that we develop an innovative way to tune guitars. The idea of a hands-free tuner surfaced in our brainstorming sessions, but we were convinced that this had existed before. However, after doing extensive research and a prior art search, we found out that a hands-free tuning stand had not been created before. We pitched this to our faculty and started developing our device immediately.

2. Business Upside [BU]: What was your mission at the outset?

Michael Jobity [MJ]: Our mission at the outset was to unify art and science with robotics and artificial intelligence. Not only did we want to solve a problem for musicians, but we wanted to create a futuristic experience that could inspire others. It is rare to have products in the art space that incorporate cutting-edge technologies like robotic arms and computer vision. We always say that if Tony Stark were to solve this problem, he would probably create a product similar to what we have today.

3. Business Upside [BU]: How do you advertise your business?

Michael Jobity [MJ]: We advertise our business through social media advertisements (Facebook, Instagram, Tik Tok, YouTube), email marketing, influencer collaborations, press releases, online webinars, and targeted marketing campaigns. We are excited to launch a marketing campaign with Digital Music, based in Beverly Hills.

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

Michael Jobity [MJ]: Two of the largest catalysts for our recent achievements include our team and our accelerator, the Forge. A lot of the technical barriers for this product were lowered by the talent within our team. Robotic design, electrical fabrication, software engineering, and assembly methods are all competencies that are abundant within our team. Furthermore, our accelerator, the Forge, has supported us in IP development, production contracts, pitch preparations, and financial strategy.

5. Business Upside [BU]: What do you look for in an employee?

Michael Jobity [MJ]: At 2unify, we value creativity as one of the most important competencies. Since our product has never existed before, many of the design modifications, marketing efforts, and production cycles require out-of-the-box thinking. We are thrilled to welcome new members who are excited about revolutionizing the music space and willing to learn quickly.





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6. Business Upside [BU]: What is unique about your company?

Michael Jobity [MJ]: Our company has built a novel and innovative product that has brought robotic arms and artificial intelligence into the hands of musicians for a futuristic experience. Our unique mission is to bridge the gap between the arts and science. In addition to the innovative nature of our product, we have a very talented team with a background in engineering and a passion for creativity. Each of the founding members of our team plays a musical instrument and have a shared interest in modern physics applications. We were fortunate to pitch on Dragons' Den and place 3rd in the top 100 Global Finals for the Entrepreneurship World Cup. Due to Covid-19, guitar manufacturers have also seen a record-breaking rise in guitar sales. There is a very special opportunity in the music space during this time and we are excited to bring our device to the hands of musicians around the world.

7. Business Upside [BU]: Does your company help the community where it is located?

Michael Jobity [MJ]: Definitely! Our team at 2unify has supported multiple Canadian universities, provided resources for early-stage startups, and created opportunities for students interested in entrepreneurship and innovation. Over the past couple of months, 2unify has participated in multiple STEM events, namely, the Ultimate MacEng Hangout (overview of starting a company for McMaster University), the NovaX Business Case Competition (featured company), participation in the Forge Accelerator Demo Day, and a feature in Startup Crawl by the Centre for Entrepreneurship at Mohawk College. 2unify has also provided co-founder testimonials for McMaster Engineering students, onboarded passionate software developers, and worked as a featured client for the DeGroote School of Business Advanced Marketing course.

8. Business Upside [BU]: If you had one piece of advice to someone just starting out, what would it be?

Michael Jobity [MJ]: My one piece of advice would be to immediately chat with individuals or businesses within your target market about your proposed idea. There will always be deep insights and valuable feedback that will allow you to create a product or service that directly addresses their pain points early on. This will save you time and R&D costs in the long term.

9. Business Upside [BU]: How do you measure success?

Michael Jobity [MJ]: There are many elements of success. At 2unify, we have a defined impact that we want to make in the music space, financial objectives, and an exciting work environment that we want to grow and maintain in the long-term. Consequently, I view success by the degree to which our impact, finances, and work environment are in alignment. Each of these categories can be measured through a series of weekly, monthly, and yearly KPIs that accurately reflect our progress in a quantitative way. For instance, one work environment KPI could include a minimum of at least 5 big ideas from the team each week, to ensure creativity and blue-sky thinking in the workplace. Altogether, a company's ability to consistently measure these pre-built KPIs and meet its thresholds is a clear measure of success.

10. Business Upside [BU]: What is your management style?

Michael Jobity [MJ]: The management style at 2unify is collaborative, participative, and consultative. With a next-generation device like a robotic guitar tuner, production and R&D decisions are critical to the functionality of the device. Since we have a variety of design, electrical, and software engineers, it is important that each team clearly addresses their points with a highly integrated product. We also believe it is important to provide mentorship for new members and ensure that we are empowering the team to build on their competencies and learn from each other. Marketing, finance, growth, and sales follow a similar style, as it is important to recognize new opportunities and decide whether it is in alignment with the mission and vision of 2unify. Every aspect of the business is critical to 2unify's success and we understand that each team is highly interconnected.

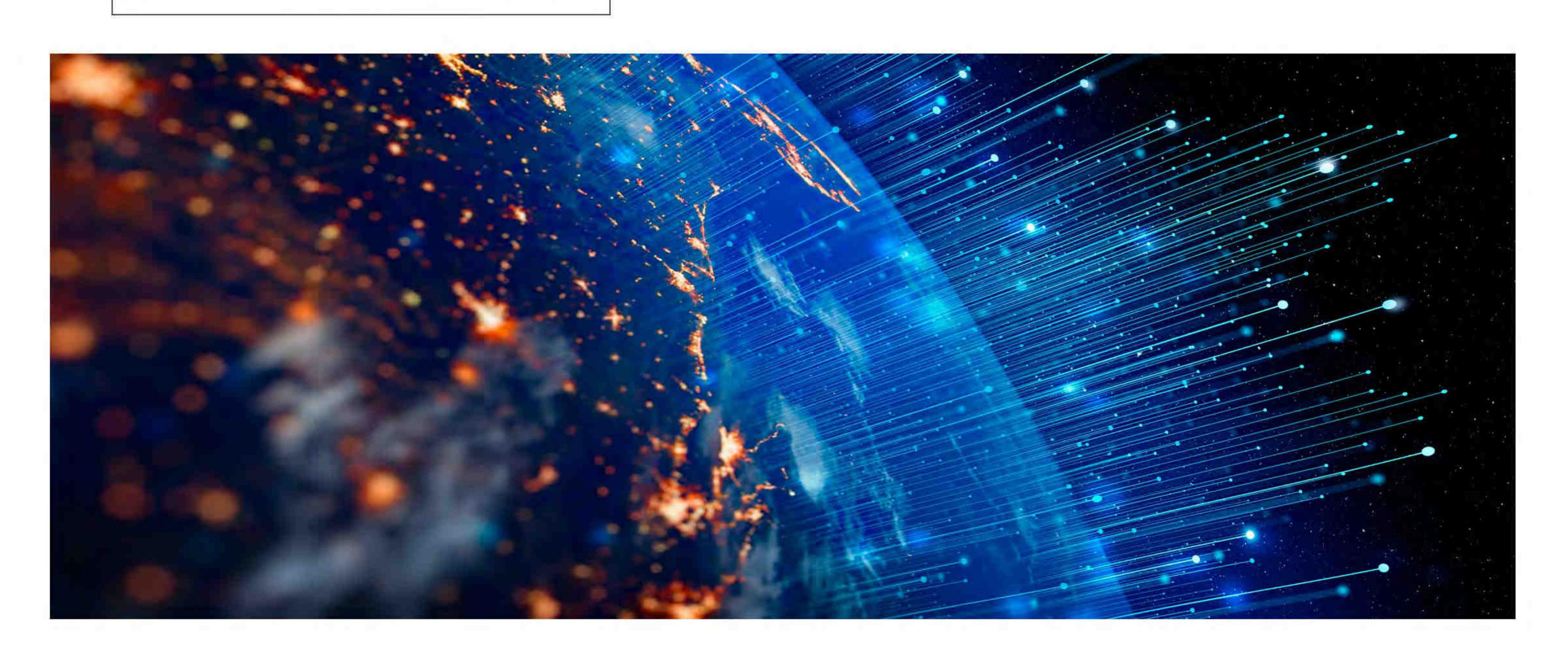


FEBRUARY 2022

UPCOMING TOP BUSINESS EVENTS IN THE WORLD

DATE AND PLACE

Lady Margaret Hall, Oxford, UK, 01-02-2022	CONFERENCE OF ECONOMIC FORUM OF ENTREPRENEURSHIP & INTERNATIONAL BUSINESS			
Barcelona (Spain), 2022-02-28 to 2022-03-03	MWC BARCELONA 2022			
Barcelona (Spain), 2022-02-28 to 2022-03-03	4YFN 2022			
Hotel ibis Hamburg Alster Centrum, Hamburg, Germany, 03 - 04 Feb 2022	INTERNATIONAL CONFERENCE ON ECONOMICS, FINANCE, AND ACCOUNTING			
6th February 2022, Las Vegas, USA	INTERNATIONAL CONFERENCE MANAGEMENT, ACCOUNTING, BANKING, ECONOMICS AND BUSINESS RESEARCH (ICMABEBR)			
Lake Vinora, Ajmer, India, 09 Feb 2022	INTERNATIONAL CONFERENCE ON GLOBAL BUSINESS, ECONOMIC FINANCE AND SOCIAL SCIENCES (ICGBEFSS)			
10th February 2022, Seoul, South Korea	WORLD CONFERENCE ON SUPPLY CHAIN MANAGEMENT AND BUSINESS (WCSCMB)			
Tokyo Big Sight Exhibition Center South Hall 3 & 4, 17th & 18th Feb 2022	ECOMMERCE FAIR, TOKYO			
Sheraton Grand Sydney Hyde Park, 15 – 17, February 2022.	ETAIL AUSTRALIA			
GSH Colombo, Colombo, Sri Lanka, 16 - 17 Feb 2022	INTERNATIONAL CONFERENCE ON E-EDUCATION, E-BUSINESS, E-MANAGEMENT, AND E-LEARNING			



FEBRUARY 2022

BELIEF

What is the latest trend?

People are always at their emotional end.

You help them, give them advice,

They ignore it considering it vice.

Sympathy is all they ask,

Looking for it from dawn to dusk.

Do they really need it,

When they get really hit?

I don't think so,

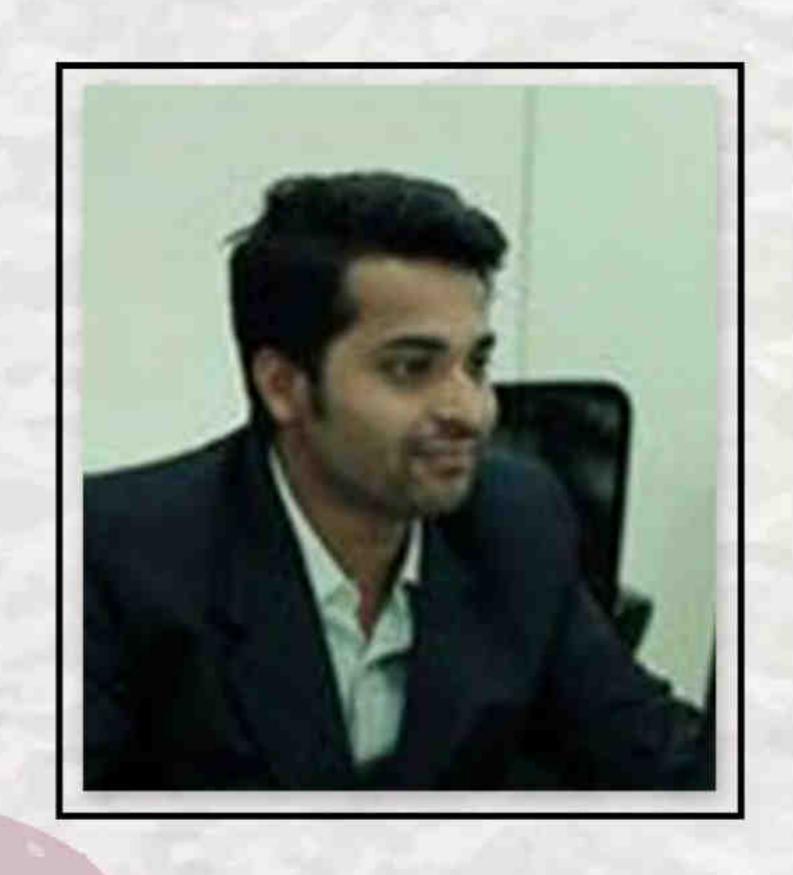
Irrespective of their low,

They have the ability to sow and grow.

All they need is belief,

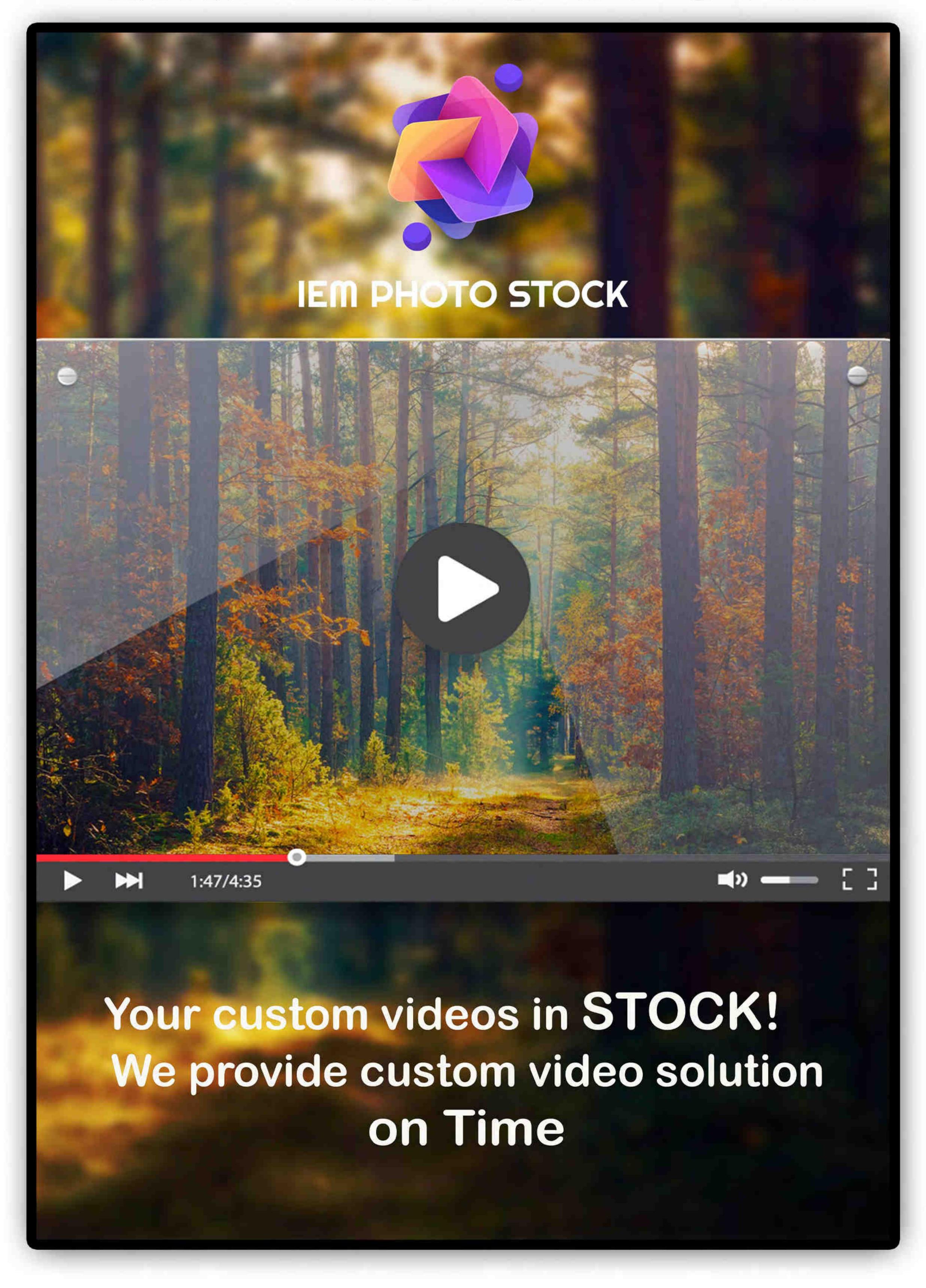
Only way to get a sigh of relief.

~ Poet: GOURAB SARKAR



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IEM PHOTO STOCK



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Moderna, Inc. Research Report

Moderna, Inc. is a US-based pharmaceutic and biotech firm located in Cambridge, Massachusetts. Moderna concentrates on vaccine know-how grounded on mRNA, also known as messenger RNA. The vaccine platform of the company thrusts artificial ModRNA (nucleoside-modified messenger RNA) into the human body cells utilizing a covering of solid lipid nanoparticles.

Subsequently, the nucleoside-modified messenger RNA rearranges the cells for quick resistant reactions.

Moderna, Inc. formulates mRNA curative vaccines that are supplied in lipid nanoparticles, utilizing mRNA together with pseudouridine nucleosides. Test subjects are planned to have better creasing and transformation competence through insertional mutagenesis.

The exclusive business merchandise of the firm is the Moderna COVID-19 vaccine.

Moderna features twenty-four vaccine test subjects, comprising vaccine test subjects for HIV (human immunodeficiency virus), influenza, the Nipah virus, as well as a 2nd COVID-19 vaccine. This vaccine would be simpler to stock up and distribute in comparison to the prevailing vaccines.

65% of the income of the firm in 2020 was generated from the Biomedical Advanced Research and Development Authority and 24% of the income of the firm was produced from other bureaus of the US Federal Government.

contd. from previous page IN WHICH NAME WAS MODERNA, INC. KNOWN EARLIER?

The erstwhile name of Moderna, Inc. was ModeRNA Therapeutics and it was known in that name from 2010 to 2018.

WHEN WAS MODERNA SET UP?

Moderna was established eleven years back in September 2010.

WHO ARE THE FOUNDERS OF MODERNA?

The founders of the company are the following:

Timothy A. Springer Derrick Rossi Kenneth R. Chien Robert S. Langer Noubar Afeyan

MODERNA, INC. MANAGEMENT

Stéphane Bancel, CEO

Since 2011 October, Stéphane Bancel has been servings as the Chief Executive Officer of the company. He also constituted a part of the Board of Directors of Moderna since 2011 March. Earlier, Stéphane had a five-year stint as the CEO of bioMérieux SA, a France-based diagnostics firm.

From 2000 July to 2006 March, Bancel acted in different positions for Eli Lilly and Company, such as Global Manufacturing Strategy and Supply Chain Executive Director, and Belgium region Managing Director. Before joining Eli Lilly, Stéphane worked in the position of Director of Sales and Marketing for the Asia-Pacific territory for bioMérieux.

Presently, Stéphane is a part of the BoD of Indigo. Bancel is also a business enterprise collaborator with Flagship Pioneering. Stéphane has a Master of Science degree from the University of Minnesota in chemical engineering, a Master of Engineering degree from ECP (École Centrale Paris), as well as a Master of Business Administration degree from Harvard Business School.

Stephen Hoge, President

Stephen Hoge is serving as the President of the company. He heads the comprehensive R&D activities of the organization. Since the nascent phase of Moderna, Stephen has spearheaded all the technological campaigns, counting the formation of its platform and clinical curative domains. Of late, Hoge has taken up the duty for the Clinical Development Office of Moderna.

Hoge became a part of the company by the end of 2012. Previously, he was associated with McKinsey & Company. Stephen was a collaborator in healthcare operations. Before joining McKinsey, Stephen served as a house physician in the NYC area.

Stephen has a Doctor of Medicine degree with a dissertation from the University of California, San Francisco. He also has a Bachelor of Science degree from Amherst College in neuroscience.

Presently, Stephen is a part of the BoD of Axcella Health, Inc. It is a therapeutic-phase biotech firm with its stocks publicly traded on the market.

David Meline, Chief Financial Officer

As the CFO of Moderna, Meline supervises the business expansion, economic, and commercial enterprise operations of the company.

Earlier, from 2014 to 2019, David served as the Executive Vice President and Chief Financial Officer of Amgen. The company had entrusted Feline with the overall responsibility of information technology, treasury, and worldwide commercial operations throughout hundred nations. In this function, David headed a business-wide makeover at the time of growing expansion and output and cutting down the growth cycle period. Before joining Amgen, David had a 6-year stint with 3M Company, where he lately worked in the position of the Senior Vice President and Chief Financial Officer and had the responsibility for the overall financial operations throughout seventy nations where Moderna runs its business. Earlier, David occupied various executive berths with General Motors, such as Chief Financial Officer and Vice President for General Motors North America. For the entire duration of his stint with General Motors, David resided and functioned in 5 continents.

David has an MBA degree from the University of Chicago in finance. He also has an MS degree from the London School of Economics in economics and a BS degree from Iowa State University in mechanical engineering.

WHO ARE THE OWNERS OF MODERNA, INC.?

The proprietors of the organization are listed below:

Stéphane Bancel (7.9%) Noubar Afeyan (12.7%) Stephen Hoge (1.3%) Robert S. Langer (2.9%)

HOW MANY EMPLOYEES WORK FOR MODERNA?

As of June 2021, more than 1,800 people are employed with the firm.

BUSINESS

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contd. from previous page. WHAT ARE THE CLINICAL DOMAINS ON WHICH MODERNA IS WORKING?

Currently, Moderna is working on the following clinical domains:

Immuno-Oncology

Communicable Diseases

Cardiovascular Disorders

Uncommon Diseases

Autoimmune Disorders

WHAT IS THE CAPITALIZATION STATUS OF MODERNA, INC.?

Cash, investiture in saleable securities, and cash correspondents: US \$12.2 billion (unaudited as of 30th June 2020).

WHO ARE THE PARTNERS/COLLABORATORS OF MODERNA?

The list of partners/collaborators of Moderna is given below:

Lonza DARPA Merck

BARDA

AstraZeneca Bill and Melinda Gates Foundation

Vertex

Karolinska Institutet

MODERNA STOCK PERFORMANCE

The common stocks of Moderna, Inc. are traded on the NASDAQ stock exchange with the ticker symbol MRNA. Besides, the stock is a component of the following indices:

Standard & Poor 500 Nasdaq-100

On October 26, 2021, Moderna, Inc. closed trading with NASDAQ GS at US \$345.74 at 4:00 pm Eastern Daylight Time (EDT).

Day's Open					
Previous Close	\$345.74				
Intraday High	\$356.77				
Intraday Low	\$341.37				
52-week Range	\$497.49- \$65.49				
1-day change	0 (0.00%)				
Price (Closing)	\$345.74				
Volume traded	8,884				

BUSINESS

FEBRUARY 2022

contd. from previous page MODERNA FINANCIAL PERFORMANCE

Consolidated income statement for Moderna, Inc. (figures are unaudited and in million US \$ other than per share data)

Heads	2021	2020	2021	2020
Total Revenue	6,291	75	4,354	67
Total operating expenses	1,963	328	1,292	189
Income (loss) before taxes	4,323	(241)	3,063	(117)
Net income (loss)	4,001	(241)	2,780	(117)
Earnings (loss) per share available for				
Moderna (\$)				
Basic:				
Diluted:				
	9.98	(0.66)	6.93	(0.31)
	9.30		6.46	(0.31) `
		(0.66)		
Weighted average common stocks utilized				
to work out earnings (loss) per share				
Basic:				
Diluted:				
	401	367	402	381
	430	367	431	381

MAJOR LANDMARKS ACHIEVED BY MODERNA

2010

Incorporation of the firm took place.

2011

Operations commenced.

2012

US \$40 million equity financing took place.

2013

The company received DARPA funding of up to US \$25 million.

Partnership with AstraZeneca took place in cancer and cardiometabolic ailments – US \$240 million directly, up to forty targets.

2014

US \$110 million equity financing took place.

Extension to new head office and laboratories at 200 Technology Square took place.

Tactical deal with Alexion in uncommon illness – US \$100 million straight, up to ten targets took place.

2015

Partnership with Merck in communicable disease – US \$50 million equity, US \$50 million direct, 5 targets. US \$450 million equity funding took place.

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Moderna launches its foremost growth test subject in the intratumoral immuno-oncology illness mode, mRNA-2416, programming for OX40-Ligand intratumoral immunotherapy.

The company receives Bill and Melinda Gates Foundation funding for AIDS/HIV - Up to the US \$100 million.

Merck authorizes supplementary vaccine test subjects.

50/50 partnership with AstraZeneca in immuno-oncology - 2 targets.

Moderna launches its foremost growth test subject in its restricted curative mode, mRNA AZD-8601, programming for VEGF-A.

Pharmaceutical Product Development, LLC (PPD) partnership took place.

The company launches its earliest growth test subject in the anti-fertility sickness mode, mRNA-1440 + an H10N8 influenza vaccine test subject.

Moderna commences the first-in-human dose administration for mRNA 1440.

2017

Moderna commences the first-in-human dose administration for mRNA-2416, the OX40 ligand intratumoral immunotherapy.

Moderna starts the first-in-human dose administration for mRNA-1647, a vaccine test subject for safeguards from cytomegalovirus.

Moderna begins the first-in-human dose administration for mRNA-1653, a polyvalent vaccine for safeguards from parainfluenza virus and human metapneumovirus.

In a partnership with DARPA, the company launches its foremost communicable disease curative growth test subject, mRNA-1944, programming an antibody/protein versus Chikungunya virus.

Charter ratified for developing 200,000 square feet GMP mRNA scientific production hub in Norwood, Massachusetts, which launched in 2018 July.

The company achieved the BARDA sponsorship reward for up to US \$125 million for the Zika virus.

US \$474 million equity funding (comprising US \$20 million exchangeable note offered by Vertex) took place.

Partnership with Vertex CFTR - US \$40 million direct, 1 target (US \$20 million cash disbursement, US \$20 million exchangeable note investiture) took place.

Collaboration with Merck in customized cancer vaccines – US \$200 million upfront took place.

Partnership with Charles River Laboratories (CRL) took place this year.

Moderna launches first-in-human dose administration for mRNA-1851, a test subject for the H7N9 influenza vaccine.

2018

Conclusion of series G US \$500 million equity funding happened. Overall cash collected: US \$2.5 billion.

mRNA-8601 (VEGF) advances to the 2nd stage of scientific growth- 1st Moderna test subject to attain the 2nd stage.

The company declares the 1st curative atypical illness growth test subject, mRNA-3704 –designed for methylmalonic academia.

Merck and Moderna commence first-in-human dose administration for mRNA-4157, a customized cancer vaccine.

Authorization and partnership with AstraZeneca for co-growing/co-marketing AZD7970, an mRNA curative programming for relaxin happened this year.

The earliest human statistics of Moderna got issued in Molecular Therapy from the research of mRNA 1440, an H10 vaccine test subject.

2019

Moderna declares dose administration of the earliest monoclonal antibody programmed by mRNA in a scientific experiment.

Moderna declares optimistic short-term Stage one statistics for combination vaccine versus PIV3 and hMPV.

The common stocks of the company commenced trading on the NASDAQ Global Select Market with the "MRNA" ticker symbol.

Moderna unveils its high-tech therapeutic progress location in Norwood, Massachusetts.

THE VIEWPOINT OF MODERNA, INC.

According to the views expressed by Stéphane Bancel, the CEO of Moderna, the company thinks that its mRNA platform can work out the most formidable challenges posed by the global healthcare sector, starting from illnesses affecting millions of people to uncommon ailments affecting a handful of individuals, to drugs customized to the personal requirements.

FFBRUARY 2022

How Virtual Recruiting Is Aiding the Creation Of A Hybrid Recruitment Drococc2



The Covid19 pandemic has compelled organizations to embrace unprecedented changes that none ever imagined. Most companies hurriedly adopted the work from home model to maintain continuity of the business operations by allowing most employees to work from home. It was the most significant change that deeply impacted the work culture, and the second most crucial change saw recruiters and teams aggressively switching to the virtual recruiting mode.

Zoom and Google Meet became the chosen media for interactions within and outside the organizations besides the usual communication channels of emails and messaging. Keeping up with the trend of virtual business interactions the norm at the pandemic's peak, the HR departments of organizations developed various virtual recruiting strategies to hire people. It helped organizations maintain the momentum of filling vacancies promptly by overcoming the disruptions due to the pandemic.

Most recruiting professionals agree that the change is permanent. Virtual recruitment or e-recruitment will dominate the recruitment process alongside the traditional method of conducting face-to-face interviews.

What the future holds will become clear on looking at some virtual recruiting ideas discussed here.

BUSINESS

UPSIDE

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Virtual Open Houses for Virtual Recruiting

Many companies practiced the technique of Meet and Greet as part of the recruitment process. It was an elaborate arrangement for allowing the prospective candidates to meet the recruiting managers, have Q&A sessions, office and site tours. It allowed judging the candidates from various perspectives through intimate conversations and closer engagements while giving them a better understanding of the organization. Companies can continue with the concept of holding open houses but virtually. Hosting live video conferences help companies to simulate a live office environment for having interactions and achieve the desired level of engagement for choosing suitable candidates.

Video Interviews

Video interviews have become the chosen mode of interviewing candidates, and companies need to train their recruitment teams quickly to conduct video interviews with a feel of real-world interactions. As the candidates appear for video interviews from their homes, recruiters createget more opportunities of creating a more personalized experience. Candidates too can shrug off the shyness, nervousness, and inhibitions attached with physical interviews in a formal office setting and speak more candidly. Employers can get better insights about the candidates not possible during physical discussions.

Telephonic Interviews for Screening

The practice of screening candidates by holding telephonic interviews was already in place but has now become a part of the virtual recruiting strategies. All virtual recruitment processes start with telephonic interviews for short listing candidates for the video interviews. The preliminary information gathered from this stage helps organizations save time on video interviews because the candidates selected during telephonic interviews are the most prospective ones.

Remote Onboarding

On-boarding is also happening virtually that matches well with the remote working concept, although it might seem awkward to welcome new candidates to the organization effectively. Hiring companies must train their recruiting teams to adapt the techniques of holding the hands of new employees virtually and accept them to make them feel comfortable. It requires good preparation and planning to take the employees smoothly through the virtual sessions by deftly timing the sessions and arranging for seamless movement from one level to another while getting an opportunity to familiarize themselves with the organizational culture and practices.

Despite emphasizing the virtual recruiting strategies, talent scouting teams are not entirely giving up the traditional physical recruitment process. The recruitment process of the coming days will comprise hybrid recruiting, but the virtual methods could dominate.

Enjoy the Best of Both Worlds.

Combining the virtual and physical recruitment process will be the new order in the HR system that would be like enjoying the best of both worlds. The hybrid model will remove all recruitment barriers, and recruiters will get the right persons from a larger group of candidates. The diversification and quick access to a vast talent pool will ensure a better quality of recruits. Getting the right person for the right job will not be an issue anymore, provided the recruiters play their role well.

Employers will benefit from Virtual recruiting by staying prepared to meet changing circumstances and maintain business continuity.





Data has become more valuable than ever in companies and organizations. Properly collecting, using, and managing them can make or break a company. Data can help an organization make the best business decisions to grow. At the same time, they can be a liability if mismanaged.

To reap the benefits of data and avoid its pitfalls, you must ensure that you do these nine data management practices in your business.

1. Define which data points to track

Know that the amount of data you can collect and accumulate can be a lot. And trying to make sense of every line and group of data can only make you waste resources. Because of that, make sure to identify and define the data you want to track and use.

While it's okay to collect and keep everything you can get, it's crucial that you only work on those that matter to your business. So, to make it easy for you to determine which data points to track, you may want to generate a report or chart to have a big picture view of your data. If you're using WordPress as your site's CMS, you may want to try using getting a WordPress table plugin to help you out with this task.

2. Define your goal

Before you even start gathering data, you must clearly define the purpose of your data collection. What are you trying to accomplish or find out with your data? What is the problem that the data you'll get will solve? Do you need to acquire real-time data, or do you need to focus on historical data?

Knowing or defining why you need to collect data is crucial to help you manage your data easier and prevent you from wasting resources. It will also avoid getting you to do unnecessary data that could get you in trouble in the future. As mentioned in the previous section, visualizing your data can help you define your data collection goal.

3. Strengthen your communications

While it's true that you should strengthen security when it comes to data, you must also not forget communications. Know that most people in your organization may require access to most of the information you collect. Aside from avoiding unauthorized access, you must also ensure that those who have access properly communicate their reasons and purpose when they access the same.

FEBRUARY 2022



CHOOSE A RELIABLE DATA STEWARD

Data stewards are point persons in companies in data management and governance. It might be you if you wish to take this role, or you need to assign one whom you can trust. Usually, data stewards are acquired from a company's IT department.

When choosing a data steward, ensure that the person will be in a higher position. They must be familiar with how your business works and how the data you collect is used. And also, they must be familiar with the interface you use, and technical proficiency must be good enough to take responsibility in managing and governing the use of your data.

CONSTANTLY MONITOR AND UPDATE YOUR DATA

To prevent future data-related problems, you must constantly keep track of your data. You must always ensure that you have accurate and up-to-date data.

For example, having old addresses of your customers is useless to you. Keeping them and not updating them can lead to logistics problems, which could have been prevented in two to three minutes if someone had verified the correct customer address.

Also, be sure to track changes and have backups of your data. Even if you're using the most secure applications or setup, it's almost impossible to prevent data loss from happening. Because of that, you must make sure that you have file backups and redundancies if ever something happens to your local copies of your data.

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6. Educate your organization when it comes to data

As mentioned before, most employees in your business may need to access your data. And unfortunately, the more employees there are who have access, the more data security vulnerabilities you can have. The only way to prevent them from becoming security vulnerabilities is to educate them on managing, using, and protecting data.

When educating your employees, make sure to teach them everything about the good, the bad, and the ugly side of data collection and management. Also, make sure to teach them how they can protect their data. After all, it's easier for people to retain important information and lessons if they deem that they can personally benefit from them.

7. Build an effective IT infrastructure and strategy

Typically, it's recommended that you get prebuilt systems or third-party vendors to help you with data management infrastructure. However, if you have an IT department, you may want to consider letting them build a reliable IT infrastructure and strategy for your data.

However, tread lightly on this one. In most cases, it's much more convenient and secure to get a tried and tested system instead of creating one from scratch.

8. Always test your systems

While a good data infrastructure works fine at first, you must conduct periodic tests to ensure that your data systems are working as intended. Know that most systems are frequently updated and changed by their developers, and while system updates often fix past problems, they may also introduce new ones. Because of that, you shouldn't disregard the importance of regular tests for potential vulnerabilities and issues in your data infrastructure.

9. Eliminate data silos

It's common for companies and organizations to have local data silos. These data silos are often isolated from the rest of the company and can only be accessed by a handful of people. Short term, they don't pose a huge problem. However, you must eliminate them and ensure that the data from these silos become widely available to everyone who needs access.

Having data silos with different data structures can also be a pain when it comes to data integration.

Conclusion

Those are the nine data management practices you should implement in your business. Thankfully, these practices are not that complex and can be done with the help of your IT department.





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All the more so, finance professionals must keep themselves well-qualified and acclimatized to the changing market trends. Not only this, but they must also have a deeper understanding of multi-disciplinary business functions to manage the finance team effectively.

The unpredictable elements and frequent fluctuations require finance leaders to be well-versed in technical and interpersonal skills. Therefore, if you aspire to be a financial leader, it's vital to imbibe the following set of skills and help your organization thrive in this contemporary business landscape:

1. Accounting skills

Comprehensive knowledge about financial statements and accounting rules and regulations is paramount for a promising career in finance. While you may not be involved in preparing financial statements, you should know about the various elements of financial statements and their impact on the business.

Now that you have realized the significance of accounting skills, you might be wondering how to develop these crucial skills. If you wish to opt for the self-taught option, a massive volume of information is available on the internet. However, pursuing advanced formal education is a viable option if you want to a structured approach. You can hone your financial skillset and enhance your organizational and business acumen with higher education. You can learn more about online MBA accounting programs and take a massive leap to develop your strong reputation as a finance leader.

2. Financial reporting

It's no secret that financial reporting skills are a necessary requisite for every professional. However, for a finance leader, it becomes indispensable.

Finance professionals generate reports, which are generally a part of financial reporting, and present them to external and internal stakeholders. These reports are an essential constituent of financial accounting, and they demonstrate that the organization complies with the rules and norms crucial to running the business smoothly. And as these reports center on the organization's financial health, the key findings help make well-informed decisions.

And since you wish to land a leadership position involving decision-making, it's indispensable to showcase your strong aptitude for financial reporting skills.

3. Budgeting

As a finance manager, you might face a series of challenges now and then. To contend with these challenges, you must map out clear-cut objectives and allocate resources appropriately to achieve the goals.

Get it right, and your business will breed positive results down the road. This is how to stay consistent in business. However, one wrong move and your organization may get vulnerable to potential financial risks; thereby, making the business growth stagnant. And therefore, it gives all the more reasons for finance employees to develop excellent budgeting skills, specifically those in executive roles.

Budgeting skills depict that an individual can manage a substantial amount of money and dedicate it to those areas of business that can yield high returns. Some of your budget expenses may include software and equipment, managing sales income, operating expenditures, and capital requirements. The modern business landscape requires finance experts to understand qualitative and quantitative methods to prepare budgets methodically and improve forecasting capabilities.

4. Analytical Thinking

Analysis refers to reviewing an entity thoroughly to derive results based on a study or experiment. Professionals who can perform analysis can advance in leadership roles in the financial sector.

The analytical skills can help you analyze various situations, identify patterns, interpret them and lead to a suitable conclusion. Not only this, but your financial analytical skills can help with budgeting, strategic decision-making, and many other activities.

Moreover, as you step up the corporate leadership role, you need to add value to your company. Therefore, as a finance leader, you must share your findings with your shareholders or clients based on logical analysis. And you can do so by thinking out of the box and analyzing the situation more creatively. Your years of financial experience can help examine the bigger picture when studying numbers or data.



5. Communication

There's no denying that effective communication is highly critical for managing all facets of the business. Not only does it streamline the communication with stakeholders and clientele, but it also showcases a trustworthy front for your finance team members.

Moreover, finance leaders are always in contact with board members and executives to help them make sound financial decisions. Therefore, it makes sense for them to develop solid inter-departmental relationships. Besides, a good finance leader must know how to communicate effectively on various communication platforms since every client has different requirements. For instance, some may go for traditional in-person meetings, while others prefer emails and phone calls.

Likewise, being a finance leader, you should know how to condense complex information, financial transactions, and investment decisions in simpler, clear terms to the clients.

Communication skills become particularly relevant for finance professionals who monitor daily operations. Exhibiting excellent communication skills can go a long way and ensure the organization is on the right track to success.

Final Words

Undeniably, the finance world is evolving at an accelerating pace. It's mainly because of the advancement of software and technologies used for business intelligence, data management, and other crucial finance-related activities. Thus, it makes sense for finance professionals to brush up on their skill set to keep up with the growing pace of this field. And if you wish to attain a leadership role, it's imperative to master the art of thinking outside the box. Therefore, bolster up your skillset by ticking each of the skills discussed above, and you might become the most sought-after finance professional.

FEBRUARY 2022

WHAT TO CONSIDER WHEN DEVELOPING AN INTERNATIONAL EXPANSION STRATEGY?



Nothing is easy for an entrepreneur. Whether taking the business off the ground, sustaining it, and then scaling it up, the task is challenging enough because of the uncertainties. Knowing that 80% of startups fail to survive beyond the first anniversary is proof enough about the uphill task faced by entrepreneurs. But after crossing the initial hurdles, confidence grows, the business gathers momentum, and a time comes for scaling. The first target is to increase the country's industry, and after achieving the goal, the focus is to take the company. Expanding the business company in countries can accelerate growth and impact the brand and the bottom line. Developing an international expansion strategy is a move in the right direction.



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TIPS FOR DEVELOPING INTERNATIONAL EXPANSION STRATEGY

International business is different from domestic business as much as chalk and cheese. Business success in your own country is no indicator of success in other countries, and the returns might belie the expectations. Sometimes it can be as little as 1% in a decade, as found in research business Review. Cult research gaps can come in the way of international expansion, and one of its worst victims was Apple. When Apple launched iPhone7, it was a disaster for the company because of its marketing slogan, which had a surprising meaning translated into Cantonese, had a is 7' sounded much like the slang meaning 'this is penis'. Therefore, understanding the culture of the countries where you want to spread your business is critical to ensure that you don't rile the local people by hurting their sentiments.

But before setting sails for new shores, research your market, find a local partner, hire locally and develop a business model by factoring in the local culture.

RESEARCH THE MARKET

The rule is the same as setting up a business locally or overseas – research the market. One of the key strategies is to look closely at the geographical parameters that drive the market in your interest's industrial segment exercise involves drilling down into the intricacies of the marketing vertical and separating various market needs on geography. The exercise should help determine the market size correctly, market dynamics, competitors, expected revenue over ten years. Market research reports are available from various sources for a fee that companies to operate at the international level use. It takes 90-120 days for specialized firms that work on such projects for custom. Hiring a professional to access accurate and customized information provides maximum value to develop suitable strategies with the slightest failure.

FIND A LOCAL PARTNER

As you would prefer to have a tourist guide when traveling to some other countries, in the same way, you must tie up local organizations or individuals. Make them your partners in your overseas venture. They will help navigate the local landscape smoothly by cutting through the red tapes to speed up the processes. Since the partners are conversant with the local culture and laws and know the intricacies of successful businesses, they can create a roadmap for you by removing the hurdles. You can see the clear path forward. Partnering with a suitable organization helps build on the strengths that provide the momentum for expanding internationally.

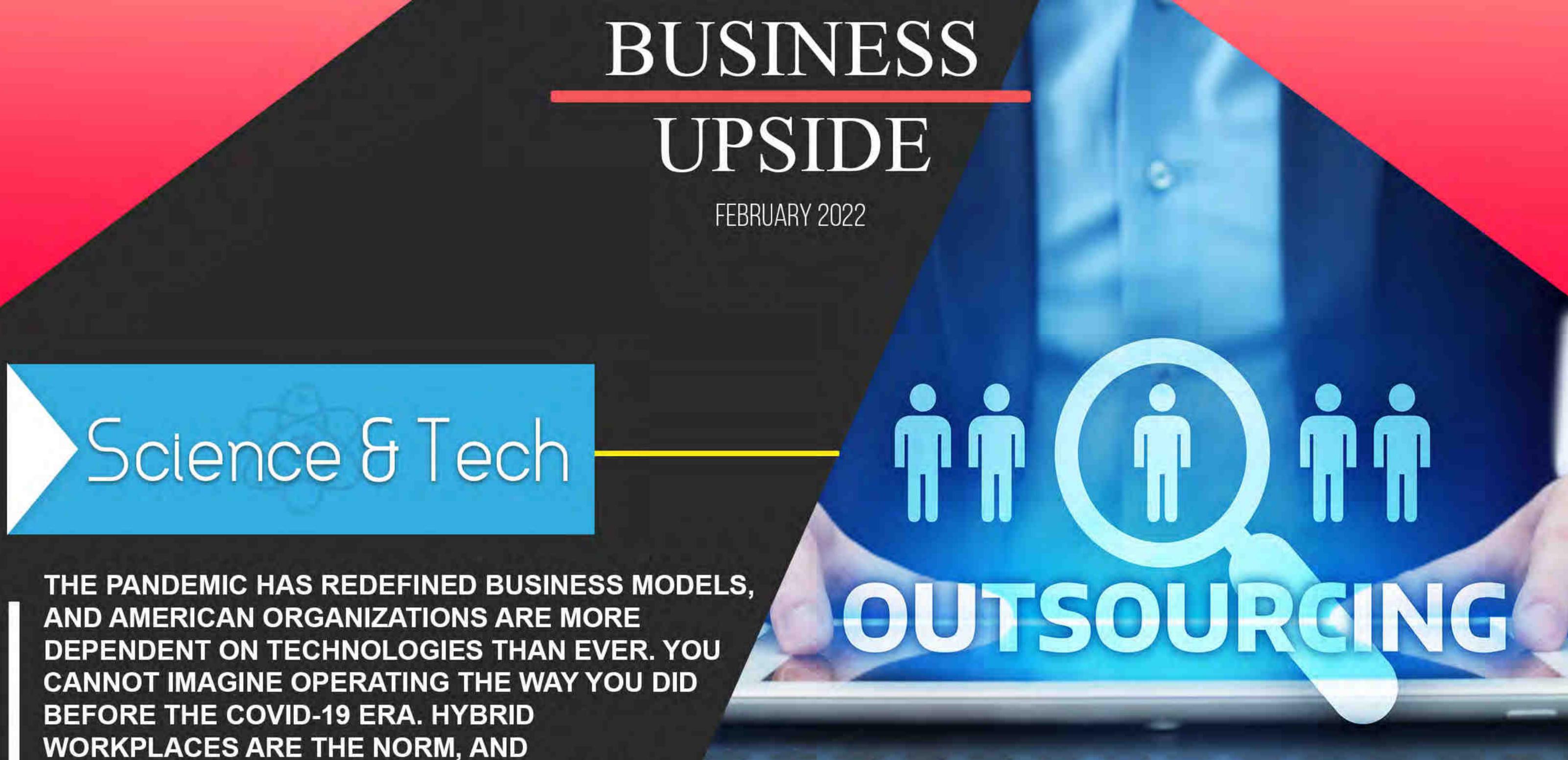
BUILD A COUNTRY-SPECIFIC BUSINESS MODEL

Markets are different in different countries, so are the cultures. You need to factor in the country's culture and develop a business model that finds quick acceptance among the local people. Building country-specific business models is a must for any international expansion. The operational framework should align well with the ethos of the society and economic realities of the country and precisely the location of your business. Tweak your products and marketing strategies to resonate with the local people by matching their tastes and expectations.

HIRE LOCALLY

Hire local people who can be essential cogs of the expansion wheel and implement the strategies correctly. Use the services of an on-site hiring team to deal with the tricky business of hiring local people. They can identify people who have the potential to put the footing.

It needs expertise and insights about the targeted country to develop an international expansion strategy to ensure success.



DEPENDENT ON TECHNOLOGIES THAN EVER
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WORKPLACES ARE THE NORM, AND
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BEST OPTION, AND IT RECOMES EVEN

- BEST OPTION, AND IT BECOMES EVEN
- MORE RELEVANT IN PANDEMIC
- TIMES. LET US EXPLAIN THE REASONS FOR EMBRACING THIS MODEL.

WHY OUTSOURCING
SOFTWARE
DEVELOPMENT IS
RELEVANT IN
PANDEMIC TIMES?

COST-SAVING IS THE CORNERSTONE OF OUTSOURCING

As businesses struggle with the global economic slowdown, cost-saving is a priority. But it is equally crucial to maintain service and product delivery and ensure customer satisfaction. Outsourcing software can help you cover both fronts. You can get solutions that suffice your needs without burning a hole in your wallet. There couldn't be a better way to keep your organization afloat in the new normal. You need not hire full-time resources for app development but get experts working for you.

LESS PRESSURE ON YOUR HR TEAM

Your HR team is likely to be packed with work amid the crisis, as managing remote teams is challenging. The last thing you will want to do is burden them with finding IT experts. With outsourcing, your HR managers need not spend time and effort on the onboarding, training, and retention of new employees. Rather, your business gets a well-trained team of developers to create a solution that matches your requirements.

COMPANIES ARE COMFORTABLE WITH REMOTE TEAMS

Offshore outsourcing is apt for American businesses because they cost a fraction of in-house development. Companies prefer Software Outsourcing Argentina because the country offers quality resources at a low cost. The good thing is that the pandemic has made them comfortable with remote teams. In-house teams are now adept at collaboration with remote workers. So it is easier to work with developers working from another part of the world.

FLEXIBLE RESOURCES ENSURE SUSTAINABILITY

Outsourcing is about flexibility, which is the key to building a sustainable business in a crisis. You can start with a small team and scale down the line if you want more features for your software. Likewise, you have the option to cut back on your resources when taking a minimum viable approach. Either way, you ensure agility and resilience for your business with software outsourcing. Both are the need of the hour as they keep businesses strong even during tough times.

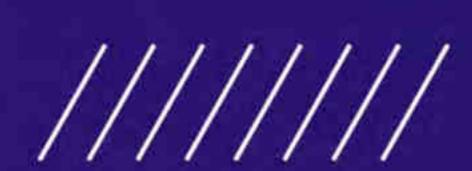
BETTER TIME CONTROL

The ability to get software solutions up and running quickly can make or break your plans. You need to get resources fast to match immediate consumer needs and stay ahead of the competition. The outsourcing model is ideal in this context as it offers better time control. You get a team working on your project right away. Moreover, you can define clear deadlines. These professionals ensure delivery within timelines and reduce your time to market.

Outsourcing software development has immense advantages, and its relevance in pandemic times is undisputed. All you need is a reliable team to ensure that your



FEBRUARY 2022



HOW THE PANDEMIC HAS CHANGED THE WORLDVIEW OF GAMING?

The world of gaming has drastically changed in the last few years, for the better! Remember the days when people used to hear of online gaming and call it a waste of time? That no longer holds true today, and the pandemic has brought us all a step closer to the realization. There are many factors owing to the fact that there is a larger rate of acceptance among adults when it comes to online gaming and even casinos. We have the more prominent brands to thank since they have made online gaming more mainstream and helped billions find entertainment in virtual gaming with a simple internet connection. Today, this blog will cover all the aspects of how the last couple of years has shifted our society's perception and involvement of online gaming in our community.

No longer limited to the undesired audience: At first, online games and video games were either reserved for the nerds and geeks that loved to stay holed up indoors or were a haven for people who loved gambling. Today, this stereotype has changed by a huge margin, bringing all types of people to the virtual space and playing their favorite games for many reasons. Today, \(\bigcup \Boxedow \Boxedo

Online casinos offer luxury: Online casinos always seemed shady back in the day. However, with the pandemic throwing shade on people's plans for their vacations, online casinos have revamped their entire UI/UX and created a luxury experience people can enjoy from their horses. Big brands of casinos are now available online, where you can become a member and join their live games as if you were physically present.

Online gaming helps in cognitive development: It was a common misconception that people wasted time playing video games about unrealistic scenarios. It turns out, video games have been making the millennials and Generation-Z smarter by helping their cognitive development. From tactical strategy to decision-making and team-building skills, online gaming today has players from all over the world that can interact with people from various backgrounds and cultures, providing free cultural exchange from the comfort of their homes. Moreover, it has been seen that playing these games sharpens the presence of mind, and players think quicker on their feet, thanks to making rapid moves in the games. The scenarios have also made them quite intelligent understanding how to channel their minds into being more productive.

Entertainment partner during isolation: The 2020 global lockdowns were perhaps one of the phases that each of us will remember due to how alienating it was. However, online gaming rose up as an unexpected savior, where people from all over the world united to keep each other entertained as they played multiple games. One of the heart-warming aspects of humanity that showed up in such a phase was how the team members and players that started channeling their strangers made a point to check in with the rest to ensure they were alive and well, even contributing supplies for humanitarian purposes. It's safe to say that online gaming brought the world closer when a pandemic froze time, reflecting the best of humanity.

Online tournaments: Online tournaments for gaming were not very mainstream back in the last decade but became a rage towards the end of it. Significantly few people were passionate enough about online games to enter into world championships. Still, today, multiple organizations and platforms regularly host online gaming tournaments and rallies where you can play against world-famous contenders.

When Cryptocurrency got involved: Did you know that cryptocurrency is closely tied with online gaming and casinos? Back when online gaming sites were new, the owners offered an incentive of cryptocurrencies for playing, which were also relatively low in use at the time. Today, a lot of people play online games to gain cryptocurrencies as rewards, even in micro-units.

Top players are highly popular: Globally famous online gamers now have successful YouTube and Discord pages, where they discuss all things gaming and tech. They have a huge fan base, which has allowed them to thrive and become an industry in itself. Today, online gaming is considered a full-time profession, where you can become a beta tester or a reviewer if you're good at it. These jobs pay very well, especially those involving improving the gaming experience. Creating online games is a highly sought-after business that millennial and Gen-Z individuals use the expertise of coding, graphic designing, voiceover artistry, and many more skills. Becoming an industry of its own, gaming today has millions of opportunities that help you make a fortune if you're talented enough.

Metaverse as a game-changer: Mark Zuckerberg's Metaverse shows a lot of promise for the gaming world. Taking virtual reality and augmented reality a step further, you'll be able to see people having collective experiences while gaming. The world looks pretty excited by the prospect, and it is a heavily invested project. We expect people to use more devices like the Oculus, which uses the complete body in an immersive sensory experience in the upcoming years.

WRARPING UP:

As you can see, there have been considerable strides in the progress of online gaming. We have come a long way from our first Gameboy to the futuristic gaming portals that we have access to today. The pandemic has significantly helped bring more gaming and entertainment industry opportunities. The public resistance softened once they saw how gaming has many more positives than ever perceived. Try it yourself and find your mind a sharpened tool again, and spread the word to build your team! We hope you found this helpful information. Stay tuned for more interesting blogs on the latest gaming updates and news!





FEBRUARY 2022

James Webb Space Telescope -The Latest US Astronomic Wonder



As scheduled, the James Webb Space Telescope was launched on Christmas Day, 25 December 2021. It is a tripartite astronomical venture by the Canadian Space Agency (CSA), the European Space Agency (ESA), and NASA (The National Aeronautics and Space Administration).

The James Webb Space Telescope has been devised to become the successor of the Hubble Space Telescope and is projected as an essential strategic mission of NASA in astrophysics.

The launching of JWST took place on 25 December on the 256th Ariane mission or Ariane Flight VA256. Why was the James Webb Space Telescope designed?

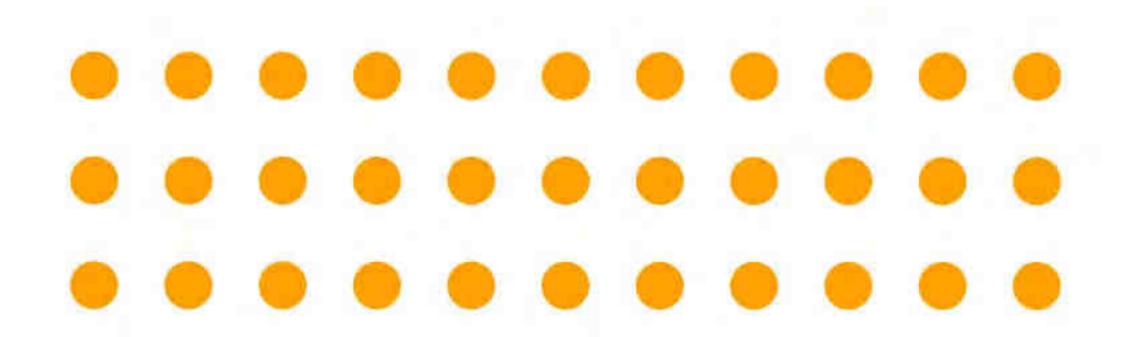
JWST was designed to offer better responsiveness and infrared resolution on Hubble. It will also facilitate a wide variety of explorations throughout the domains of cosmology and uranology. The explorations and studies comprise surveillances of some of the remotest happenings and tangible entities in the Universe, like the creation of the oldest galaxies, and permitting detailed atmospherical depiction of prospectively livable exoplanets.

WHICH IS THE OPERATIONS CENTER OF THE JAMES WEBB SPACE TELESCOPE?

The James Webb Space Telescope mission operational hub is STSCI (The Space Telescope Science Institute). What are the components of JWST?

Following are the key components of the James Webb Space Telescope:

Integrated Science Instrument Module (ISIM)
Ballistic capsule (Sunshield and Bus)
Optical Telescope Component







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WHAT IS THE DURATION OF THE MISSION?

The mission's planned duration is ten years, and one day has elapsed from this duration.

WHAT IS THE COST OF THE MISSION?

The lifetime expenditure to be borne by NASA for the venture is estimated to be around US \$9.7 billion.

WHO IS THE FABRICATOR OF THE SPACECRAFT?

The fabricators of the JWST spaceship are Ball Aerospace and Northrop Grumman Corporation, both US-based companies dealing with defense technologies and fabrication of spaceships.

WHAT IS THE LAUNCH MASS OF JWST?

The launch mass of the spaceship is 13,584 lb or 6,161.4 kilograms.

WHAT ARE THE DIMENSIONS OF JWST?

The dimensions of the spacecraft are as follows:

66.26 feet × 46.46 feet (20.197 m × 14.162 m), sunshield.

HOW MUCH POWER DOES JWST CONSUME?

JWST consumes 2 kW power.

WHICH IS THE LAUNCH LOCATION OF THE JAMES WEBB SPACE TELESCOPE?

The launching site of the space telescope was Centre Spatial Guyanais (The Guiana Space Centre, ELA-3).

WHO IS THE CONTRACTOR OF THE MISSION?

Arianespace SA, a France-based firm set up in 1980, won the contract of the launching service of JWST.

ORBITAL PARAMETERS OF JWST

Regime: The regime of the spaceship is Halo orbit.

Reference system: The reference system followed by the spaceship is the Sun-Earth L2 orbit.

Periapsis elevation: The periapsis elevation of JWST is 160,000 miles (250,000 km).

Apoapsis elevation: The Apoapsis elevation of JWST is 517,000 miles (832,000 km).

Orbital period: The orbital period of the James Webb Space Telescope is six months.

PRINCIPAL TELESCOPE DATASHEET

Type of telescope: Korsch

Focal length: The focal length of this space telescope is 431 feet (131.4 m).

Wavelengths: The wavelengths of JWST are 0.6-28.3 µm (ranging from orange to mid-infrared).

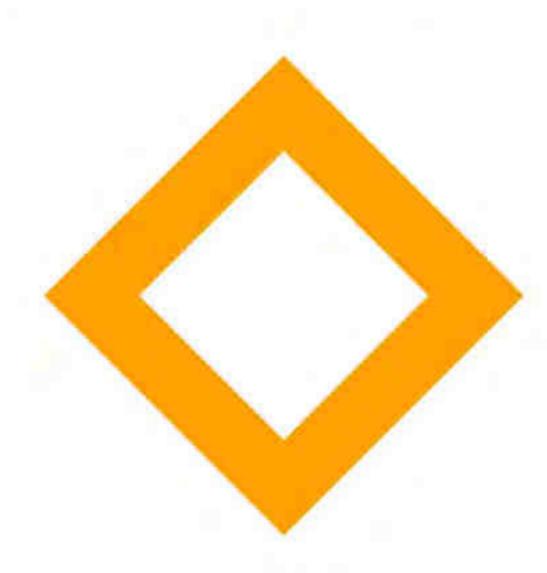
Collecting area: The collecting area of the space telescope is 273 sq feet (25.4 m2).

Transponders

The telescope will use S-band for trailing, measurement, and operation, and Ka-band for collecting data.

Bandwidth

40 kbit/s for S-band down 16 kbit/s for S-band up up to 28 Mbit/s for Ka-band down



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Thousands of technologists and scientists from the following nations have made this pathbreaking mission possible:

Belgium

Austria

Czech Republic

Canada

Finland

Denmark

Germany

France

Ireland

Greece

Luxembourg

Italy Norwa

Norway

Netherlands Spain

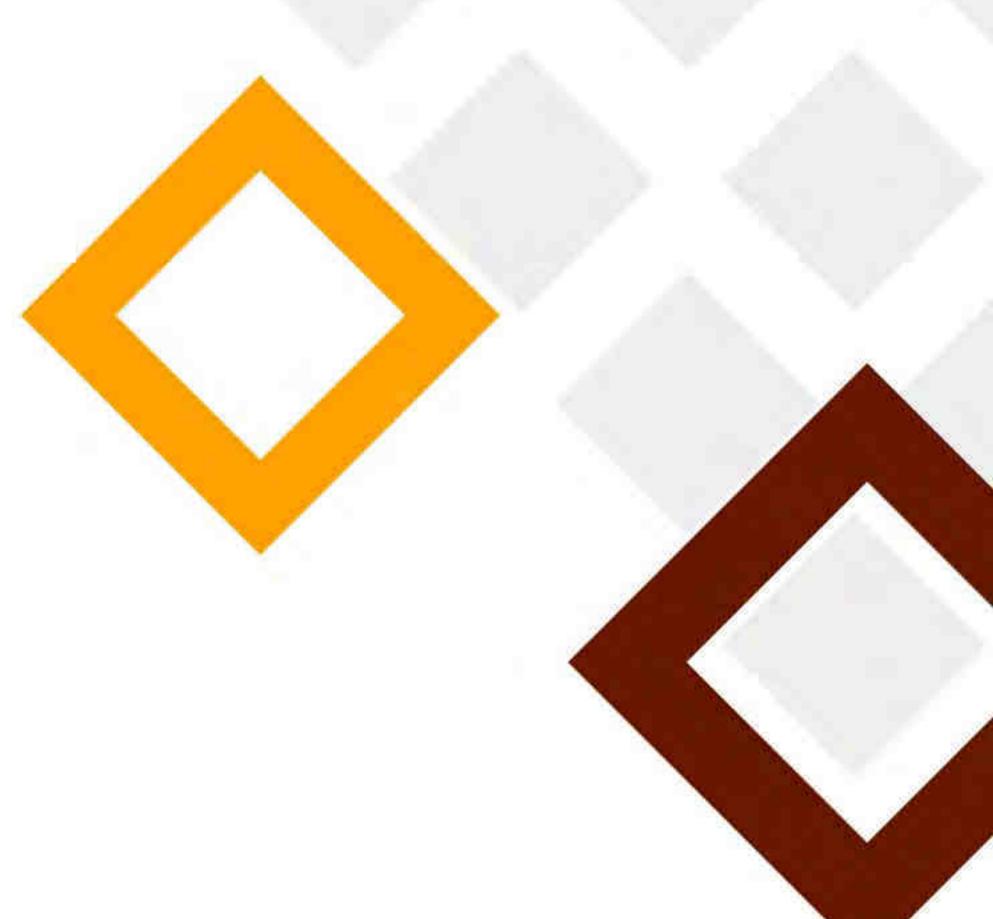
Portugal

Switzerland

Sweden

United States

United Kingdom



WHAT ARE THE PRIMARY GOALS OF JWST?

The four primary goals of the James Webb Space Telescope are:

To examine the creation and transformation of galaxies

To look for light from the oldest galaxies and celestial bodies that originated in the Universe following the Big Bang

To explore the sources of life and planetary systems

To know the creation of planetary systems and celestial bodies

WHAT ARE THE SCIENTIFIC INSTRUMENTS THAT ACCOMPANY JWST?

The Integrated Science Instrument Module (ISIM) model has been used to design JWST, and it is made up of the following scientific tools together with a guide camera:

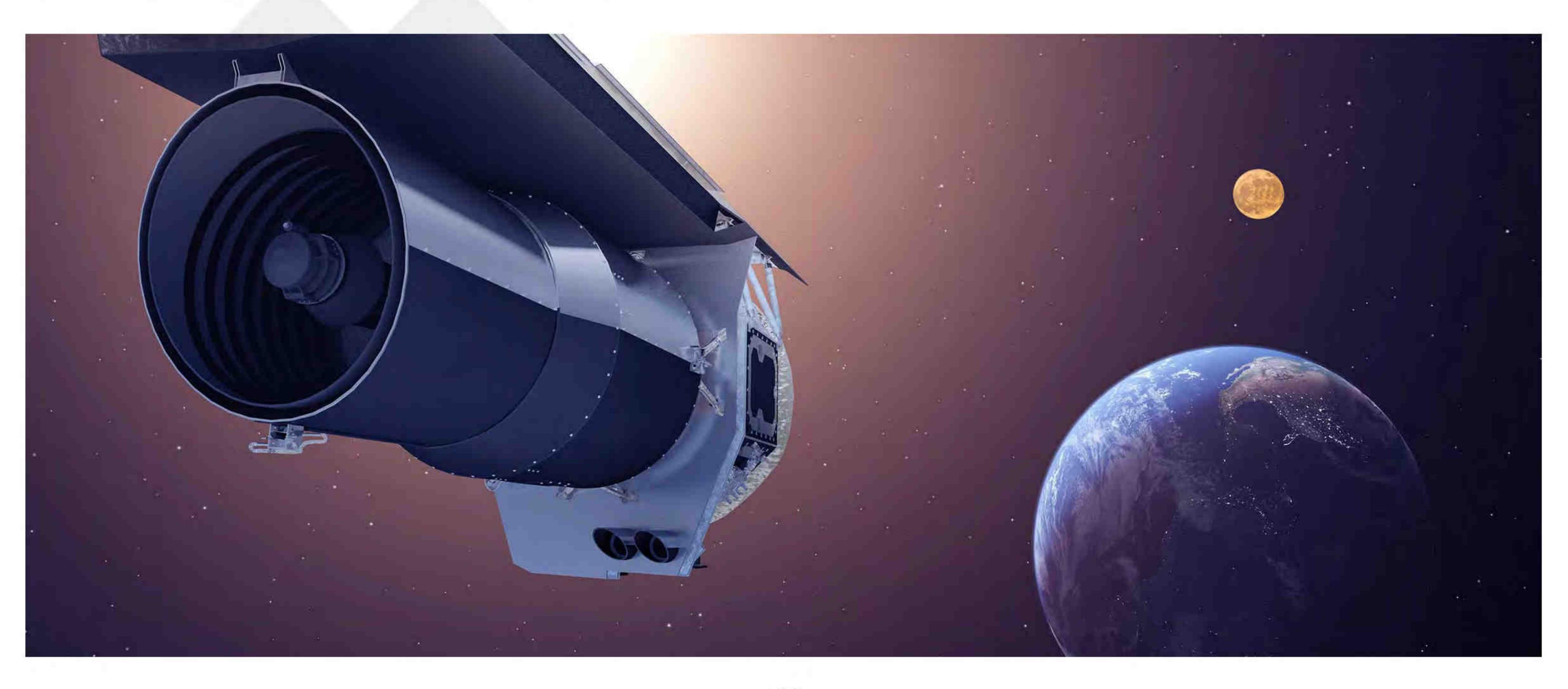
Near InfraRed Camera (NIRCam)

Near InfraRed Spectrograph (NIRSpec)

Fine Guidance Sensor and Near-Infrared Imager and Slitless Spectrograph (FGS/NIRISS)

Mid-InfraRed Instrument (MIRI)

As expected, the US \$10 billion James Webb Space Telescope was launched on Christmas Day, and it will provide improved visuals of the deep space and help astronomy enthusiasts explore the uncharted territories of the Universe.



FEBRUARY 2022



PRIORITIZE RENEWABLE ENERGY IN YOUR BUSINESS

MAKING THE MOST OF GREEN ENERGY SOURCES IS VITAL FOR TODAY'S ORGANIZATIONS

Climate change is one of the most significant issues of the modern age, so it's no surprise that organizations across all industries feel the pressure to be more economical when it comes to their energy use.

Today's businesses must prioritize renewable energy to find long-term success, and it's essential to do your homework before committing to a single sustainability solution.

WHAT'S THE BEST WAY TO GET RENEWABLE ENERGY FOR BUSINESS?

There are several factors you'll need to consider to commit to renewable business energy, such as checking whether you need planning permission and uncovering any connection requirements. A business renewable energy site survey is another necessity used to determine the best renewable solution for your business. You should also check that your installer is government-approved, meeting all legal and regulatory obligations.

THERE ARE SEVERAL OPTIONS WHEN IT COMES TO BUSINESS RENEWABLE ENERGY

There is no right or wrong answer for renewable energy for business. It all depends on your specific organization.

Some of the most popular options available for renewable energy for business are Solar PV panels, wind power, and solar thermal energy. Biomass systems are another popular option, as they generate electricity and heat by burning organic material like wood. Similarly, anaerobic digestion burns plant or animal waste for energy usage.

There are also geothermal and ground source heat pumps, which use low-level heat naturally contained in the ground. Hydroelectric power, another option, generates electricity from flowing water in a turbine.



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WHAT ARE THE COSTS INVOLVED IN BUSINESS ENERGY TECH?

The cost of renewable energy for businesses can vary but are generally relatively high. You'll have several years to pay these costs back in many instances.

These costs could be £4,000 (hydroelectric), £5,000-£10,000 (Solar PV panels), £11,000-£15,000 (geothermal and ground source heat pumps), or even up to £32,500 in the case of combined heat and power.

Sustainability is the future for business energy

Renewable energy technology is constantly evolving, with sustainability methods accessible to companies across all industries. These include:

Wind generation: taking advantage of the power created by waves that crash on and around the shores.

Enhanced geothermal: generating heat by using hydraulic stimulation to pump water into porous rock.
Solar power from space: generating solar power from space for use back on Earth, rather than generating solar energy from the ground.

Artificial photosynthesis: using nanotechnology to store solar electromagnetic energy in chemical bonds.

WHY CHOOSE GREEN ENERGY FOR BUSINESS?

The cost of renewable energy for businesses can be high, so understandably many companies are wondering why they need to be more sustainable at all. However, there are many potential benefits to renewable business energy.

Not only can it lead to more stable energy costs and sustainable energy, but it can also result in more manageable energy usage that's not dependent on fluctuating costs. It can also be another income as you sell electricity back to the grid.

You may also find that your reputation as a business improves as your emissions reduce, and you'll gain access to energy subsidies, as well as exemption from the CCL (Climate Change Levy).

WHICH TECH IS THE RIGHT TECH FOR YOUR BUSINESS?

There are several key factors you'll need to consider when choosing the right green energy for business, such as the goals of stakeholders, the location and size of your business, and what your reasons are for wanting to invest in renewable energy. These could be simply to lower your bills, increase your revenue, or reduce your carbon footprint. You may also be prioritizing the perception of your business among potential customers.

IS THERE FUNDING FOR GREEN BUSINESS ENERGY?

The Green Deal, Enhanced Capital Allowances, Salix Finance, and the Renewable Heat Incentive are all options you can research and consider when seeking funding for your renewable energy investment. You can also consider taking out a business loan and paying back the costs over time.

SPEAK TO CONSULTIV UTILITIES FOR HELP AND SUPPORT

If you want to make sense of your business energy, Consultiv Utilities can help. They will work with you to highlight saving costs while also prioritizing greener energy methods. Consultiv will help you can find premium renewable energy for business that saves you costs and meets your needs.

Hence, it is known from the above discussion that you must do the needful to prioritize renewable energy in your business. It will thus benefit both the climate and your business.





WHAT IS THE IMPORTANCE OF DIGESTIVE ENZYMES IN YOUR HEALTHY ROUTINE?

Many individuals who suffer from digestive upsets want a product that controls the symptoms and eliminates pain and discomfort. For many of these patients, prescription medications are necessary, but the effects of the drugs are often adverse and increase complications. Digestive enzymes are a great product that assists the digestive system, and the consequences could help individuals improve their health.

BUSINESS

UPSIDE

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CONTROLLING INFLAMMATION IN THE BODY

Individuals who are suffering from existing gastrointestinal diseases such as Crohn's experience inflammation in the digestive tract that causes upsets and disruptions in how the organs work. The inflammation becomes incredibly painful for the person and prevents the individual from completing regular daily activities.

By taking digestive enzymes, the person lowers the frequency of inflammation and could get back to routine faster. By learning about the importance of digestive enzymes, more individuals can get better control over inflammation.

A HEALTHY BOOST OF ENERGY

By improving how the digestive system works, individuals can get a natural energy boost without a sudden crash. The body receives vital nutrients and vitamins that increase energy levels and keep the body healthier with digestive enzymes.

Many consumers can start taking the digestive enzymes according to the instructions and get exceptional benefits. Instead of drinking energy drinks, the person can take the enzymes and avoid negative health repercussions.

Decreases the symptoms of IBS

Irritable bowel syndrome is a condition that affects the large intestines and causes severe symptoms such as bloating, gas, abdominal distention, and cramping. The person can go through bouts of diarrhea and constipation according to how the condition affects the colon and what foods the person eats. For better management of the disease, the person needs to follow a diet and exercise frequently. Digestive enzymes could provide assistance with these symptoms and regulate the way the system works.

IMPROVING NUTRIENT ABSORPTION

Many patients who suffer from digestive disorders may not get the appropriate amount of nutrients from food, and the individuals could become malnourished. Crohn's disease and ulcerative colitis are common conditions that prevent the body from getting enough vitamins and minerals from their food. The digestive enzymes can also help the individuals digest foods more effectively and eliminate toxins from the body. Proper nutrition is vital for everyone and without the right balance, the person's health suffers, and the enzymes can provide adequate balance.

LOWERS THE RISK OF ANXIETY

Studies show that digestive issues can lead to toxin buildup in the body, leading to many negative outcomes. Anxiety and depression are common for anyone who suffers from a gastrointestinal disease. If the person's digestive system is not performing correctly, the toxins buildup affects the person's mood dramatically. By taking the digestive enzymes, the body will flush out all the waste products in the digestive system and prevent these negative outcomes.

The digestive system is vital for breaking down food and ensuring that the body gets proper nutrients and vitamins from the foods. If the digestive system isn't performing as expected, the individual could develop a gastrointestinal disease that causes many unpleasant symptoms that make life difficult. With a digestive disorder, many people have difficulty achieving remission and avoiding severe inflammation, and Crohn's is among these complex conditions. By taking digestive enzymes daily, the person can get relief from the symptoms and get back to everyday life.





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Healthy life expectancy has gone up across the world, and in some countries, it has been quite significant in recent decades. An important cause for the change is improved healthcare and treatments that allow people to live with a disability or disease. However, the life expectancy growth for healthy people is higher than that with health conditions. While the life expectancy metric is a good measure of population health, it is equally good in highlighting the advancements in healthcare that made it possible. There is no denying that improved healthcare and treatments have been a game-changer, as evident from the growing elderly population. New technologies and discoveries have paved the way to the future of healthcare innovation that can completely change our lives. Medical innovations keep us healthy and stronger than our predecessors. This article will explore what we should expect in the years ahead. 🖁

Need for Structural and Technological Transformation

For years the health care industry has been staving off changes except for some cosmetic development in a patchy way. The vulnerability of the healthcare industry lay poorly exposed by the Covid19 pandemic. Although the pandemic has been of catastrophic proportions, which would be difficult to handle by the most robust health care systems, the massive damage showed the massive shortcomings of the health care industry. The pandemic has been a wake-up call for all, especially the health care industry that must now shift the gears to accelerate the transformation, long overdue. It is clear as daylight that innovation is central to the future of healthcare.

THE FUTURE OF HEALTHCARE INNOVATION

Future is a very vague term unless we specify a period on which we can focus to understand how healthcare is heading. For this article, let us look at how healthcare innovation will impact the healthcare sector and human lives over the next two decades. According to the findings of a study by Deloitte, technology will play a critical role in transforming health care, and the experts foresee large-scale disruption in the health care and life sciences industry. The traditional boundaries in health care will vanish by the force of innovation, and health care as we know it today will cease to exist. Science, data, and technology will integrate seamlessly to create a new order in health care that will look entirely different due to the shift from healthcare to health.

A NEW APPROACH IN TREATMENT WILL EMERGE

Innovation in healthcare will bring about drastic changes, especially in treating diseases. Diseases will remain, and maybe new ones will add to the list of existing diseases, but we should be able to deal with them more effectively. The combined power of science, technology, and data will help us identify diseases earlier, and we are already experiencing many diseases. Proactive intervention and a better understanding of the progression of the disease will help in offering better protection to consumers by ensuring their wellbeing. The existing health system that thrives on reactionary care focused on treatment is set to change completely. In days to come, the focus will be on prevention and wellbeing.

As the merging of science, technology and data will happen on a larger scale and more intense, the traditional boundaries of the health care industry will disappear. Innovation will drive the transformation of the health care industry that will see the emergence of new roles in the future of health.

NURSES AS ENTREPRENEURS AND INNOVATORS

Besides the massive transformation of the health care system caused by exponential innovation, another sparkling change will be the changed role of nurses. Many experts can see nurse innovation saving the future of healthcare. Until now, nurses have played the role of caregivers primarily, and they have never participated in any decision-making process that affects the health care system. All that will change as the focus is on nurses' empowerment to help them become innovators and entrepreneurs. Sustained efforts in empowering nurses gave us the first Nurse Entrepreneur Rebecca Love, who founded HireNurses.com in 2013. She is constantly creating communities to assist nurses in creating, innovating, and collaborating to start companies that become part of the transformed health care system.

The future of healthcare innovation will change hospitals too that will make more use of robotics. Therefore, it would be better for you to know about various aspects of it.

healthcare innovation

FEBRUARY 2022



Divine Almighty The Oriental Goddess of Knowledge

"THE ALMIGHTY ALWAYS HAS ANSWERS FOR YOUR PRAYER; ALL YOU HAVE TO DO IS WAIT FOR THE CORRECT MOMENT. -ISHIKA GHOSH

IMAGE DETAILS

Focal length 4.65m Aperture +/1.7 ISO 210 **EXPOSURE TIME 1/1199S** CAMERA REDMI NOTE 9 PRO LOCATION KANCHRAPARA KOLKATA

FEBRUARY 2022





THREE COUNTRIES THAT SHINE BRIGHTLY IN THE LIST OF SAFE PLACES TO TRAVEL DURING COVID

We have been eagerly waiting to travel freely like before. But as the Covid 19 pandemic keeps stretching due to various factors and the emergence of Omicron, the new virus variety, causing episodic Covid flare-ups, creating travel plans amid the turbulent times is quite challenging. When choosing some travel destination, you should focus on safe places to travel during Covid, which includes countries where you can tread without the fear of falling sick. Remember that these are Covid-safe countries as no government has yet declared Covid-free. Also, keep in mind WHO's statement - nobody is safe unless everybody is safe. With that in mind, you can go through the list of safe places to travel right now as listed below. However, the countries you choose might help to fulfill your desire to travel, but given an option would perhaps not be on your bucket list.

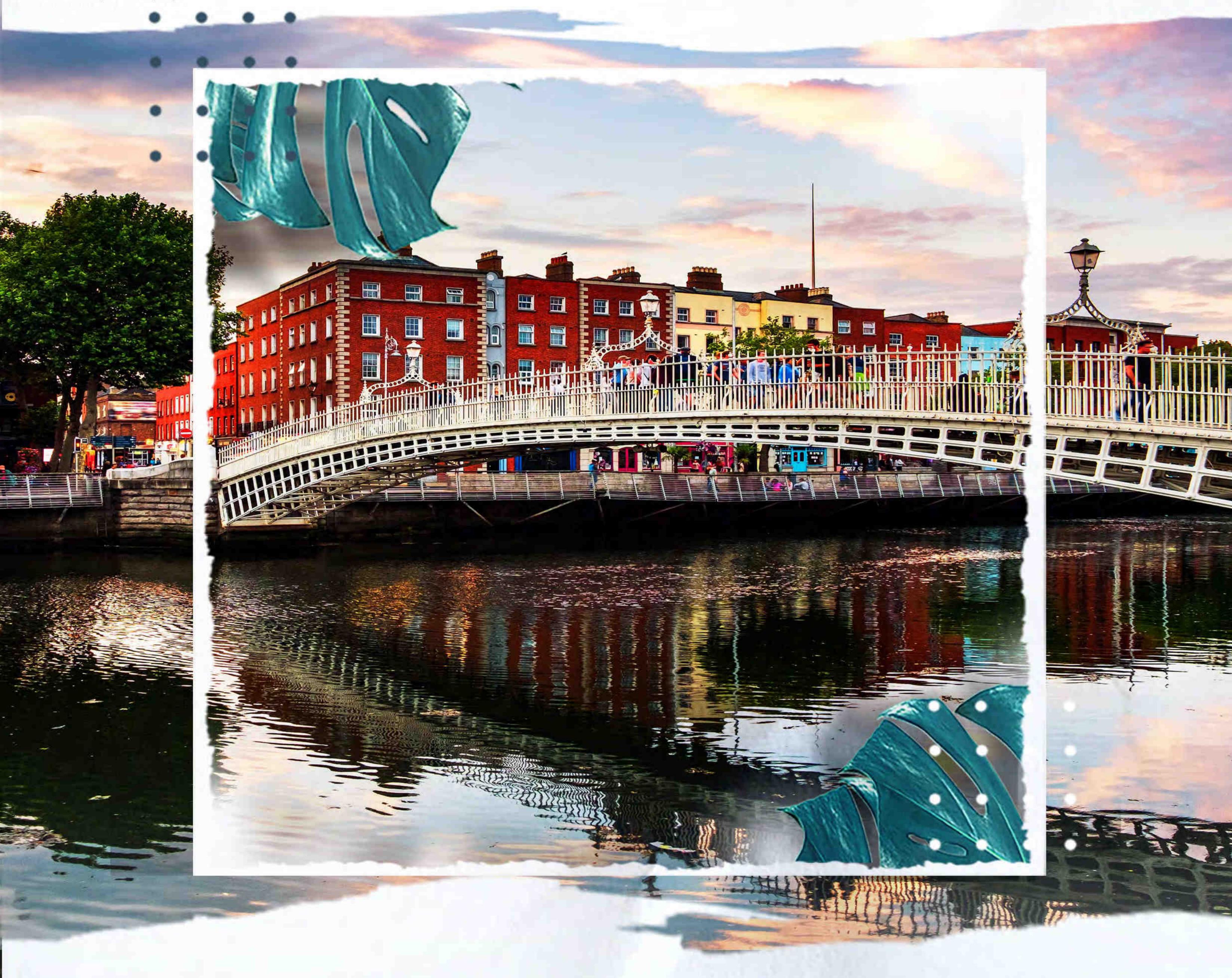
Although travel to these countries is open that do not require Covid19 testing or quarantine, it is advisable that only those fully vaccinated should travel now. Assuring your safety will give you more confidence to enjoy your travel even more.



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Trelamat

Ireland has always been an attractive destination for travelers and remains one of the safe places to go during Covid. It's great news for travelers that Ireland is one of the green countries that lifted all travel restrictions on January 22, and you can travel freely without any Covid19 testing. Moreover, there is no quarantine requirement, so you can straightaway head for your hotel from the airport just as you always did before the pandemic. However, you need to wear some face-covering like a mask in indoor public places and public transport and busy or crowded places to comply with the local laws.

Irelands has long captured the imagination of travelers with its great literature, tales of history, and the endless sources of Celtic mystery. The rugged beauty of Donegal and Connemara, the wild coasts of Kerry and Cork, and the central hub of Dublin are must-go places. While exploring the charming country, please drop into some of its classic pubs to enjoy a few pints.





Germany is a big name in the safe places to visit during Covid.

As of January 28, Germany welcomes tourists from the EU member states and Switzerland, Norway, Liechtenstein, and Iceland; the Schengen associated states, and six non-EY destinations, namely Hong Kong, New Zealand, Macao, Indonesia, Taiwan, and South Korea. People from all these countries can travel without restrictions.

American travelers can visit Germany depending on the vaccination status and epidemiological condition, subject to approval by the German authorities.

Frankfurt, Munich, and Berlin have always attracted high tourists because of their rich cultural heritage and history. The tourist attractions spread far beyond the superb cities as travelers can explore the North, which does not have the fame it deserves. The hiking adventures in the wild forests of Bavaria can set the adrenaline rushing. The splendid transport network across the country gives travelers plenty of opportunities to enjoy a free-form vacation.



The Central American country of Costa Rica is among the list of safe places to travel as tourists from all countries can visit the country. But travelers must comply with several Covis19 restrictions imposed by the government and the health authorities of the country. Filling in a digital Health Pass is mandatory for anyone entering Costa Rica, along with the fully vaccinated certificate. The vaccination certificate must be in English or Spanish and must contain the person's name, pharmaceutical site, and date of each dose. Travelers from the US can produce their vaccination record cards for Covid 19.

Vaccinated travelers can move around the country by complying with the prevailing health guidelines but need not undergo quarantine. Non-vaccinated travelers must comply with stricter restrictions that impede their travel plans, and the tour might not be enjoyable.

Forty countries are on the list of safe places to travel during Covid, and with better vaccination coverage in the coming days, we hope the list becomes longer.



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