

# BUSINESS UPSIDE

April, 2022 Issue  
www.businessupside.com

Information with  
Analytical Insight



*Must-Know  
Data  
Security  
Tips For  
Small  
Businesses*



Ways to Take  
a Vacation  
When You  
Don't Have a  
Lot of Time

Warner  
Music  
Group  
A RESEARCH  
REPORT

**TOP 7**  
**MARKETING**  
**TRENDS**  
**FOR**  
**2022**

**As Sanctions**  
**Hit Bitcoin**  
**Volume Surges**  
**in Russia and**  
**Ukraine**

## LORI WEBSTER

**FOUNDER OF LIFE DESIGN WITH PURPOSE**  
**SHARES HER SUCCESS STORY**



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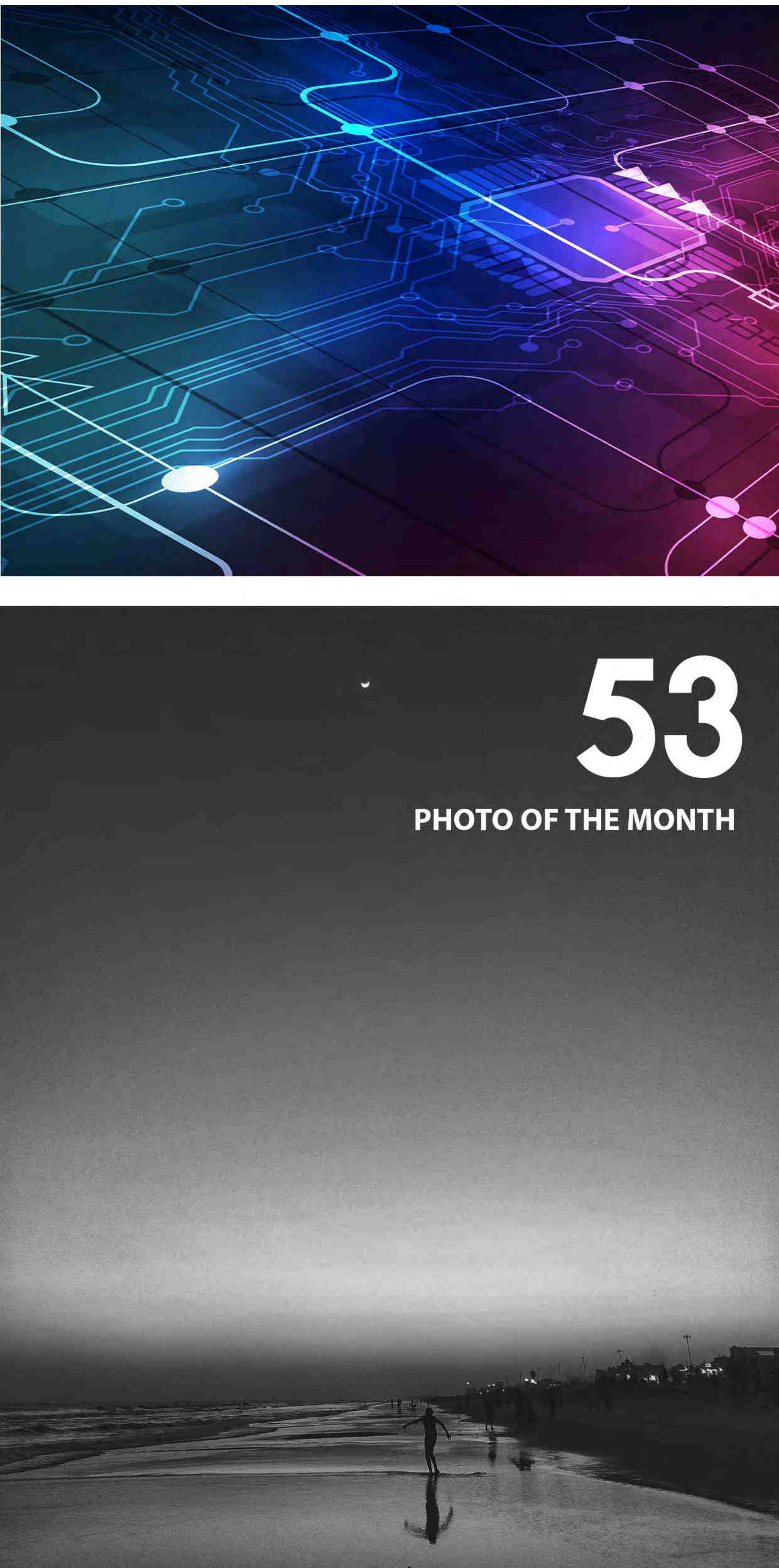
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TRAVEL

WAYS TO TAKE A VACATION WHEN YOU DON'T HAVE A LOT OF TIME





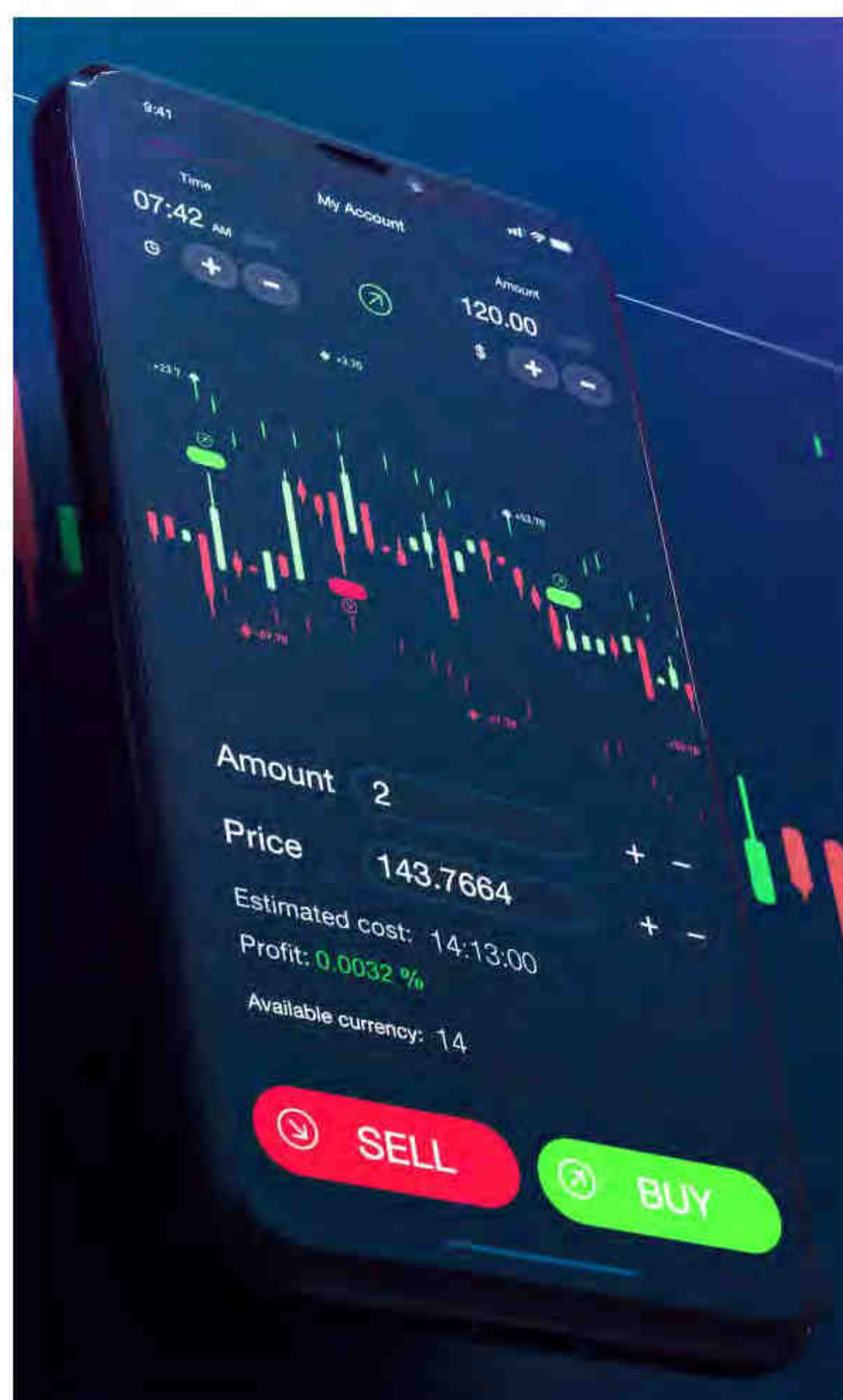
**U**nder Armour, a Baltimore-based company incorporated in 1996, is one of the leading marketers, designers, and distributors of athletic apparel, footwear, and accessories for a wide variety of fitness and sports activities in the US and worldwide. Besides sporting goods, the company also offers lifestyle products. The company sells its goods through chains of retailers nationally and across the regions and even uses the outlets of smaller specialty retailers who operate independently. In addition, the company uses the network of brand and factory house stores to sell its merchandise while utilizing the opportunities of online selling through its website and catalogs. The company's net sales in 2020 came from apparel (68%), footwear (22%), and accessories (10%). Under Armour (UAA) stocks have been consistently receiving Zacks 'Buy' rating for some time, which might make you consider buying under Armour stock.

## BUYING UNDER ARMOUR STOCK IS A VIABLE OPTION AS THE COMPANY COULD DO WELL IN 2022



### What to consider before buying under Armour stock?

Buying any stock needs good research for understanding the reality that bears some indications about the stock's prospects. First, you must understand, is under Armour a good stock to buy? Numerous predictions and analyses by analysts of the stock market are available online that tell different stories. As the forecasts and predictions are contradictory, you must apply your judgment by closely winging the company's performance over the past year and relating its impact on share prices. But remember that the share price is never an accurate indicator of the company's growth potential. Since various factors drive the share price, often the share price does not reveal its actual worth.



### Under Armour, shares make a good beginning in 2022

Under Armour, shares started the year 2022 on a high note. On January 4, 2022, Class A shares or UAA shares reached \$21.49, up by 1.2%. In 2021, these shares had a return of 23.41%, while the Class C shares (UA) posted a return of 21.24%, as per Dow Jones market data. According to many market analysts and experts, under Armour stock can be a good bet for investors because of the company's revenue potential and earnings outlook. Those who see high potential in the company in 2022 base their forecasts on the positivity stemming from the management's transformative actions as they aim at improving full-price selling in the US. The company posted good returns on investment in marketing through 2021. Those investments would continue through 2022, as confirmed by the company's CEO Patrik Frisk while talking to investors during the earnings call in November 2021.

### FACT

World's oldest stock exchange was established in the year 1602 called the Amsterdam stock exchange. It was established by a Dutch East India company and offered printed stocks and bonds.



A CLOSE LOOK AT THE UNDER ARMOUR SHARES



By closely following under-Armour stock news over the past year, you can gather insights about which way things are moving. The first thing that you should know is the ticker or the code name by which the stock markets recognize the company. Interestingly, Under Armour has two and not one ticker to its name- UA and UAA. UAA is the ticker for class A shares that extend voting rights to shareholders, and the ticker UA does not offer voting rights. Therefore, you must decide whether you should buy UAA or UA shares.



Q4 REVENUES AND EARNINGS



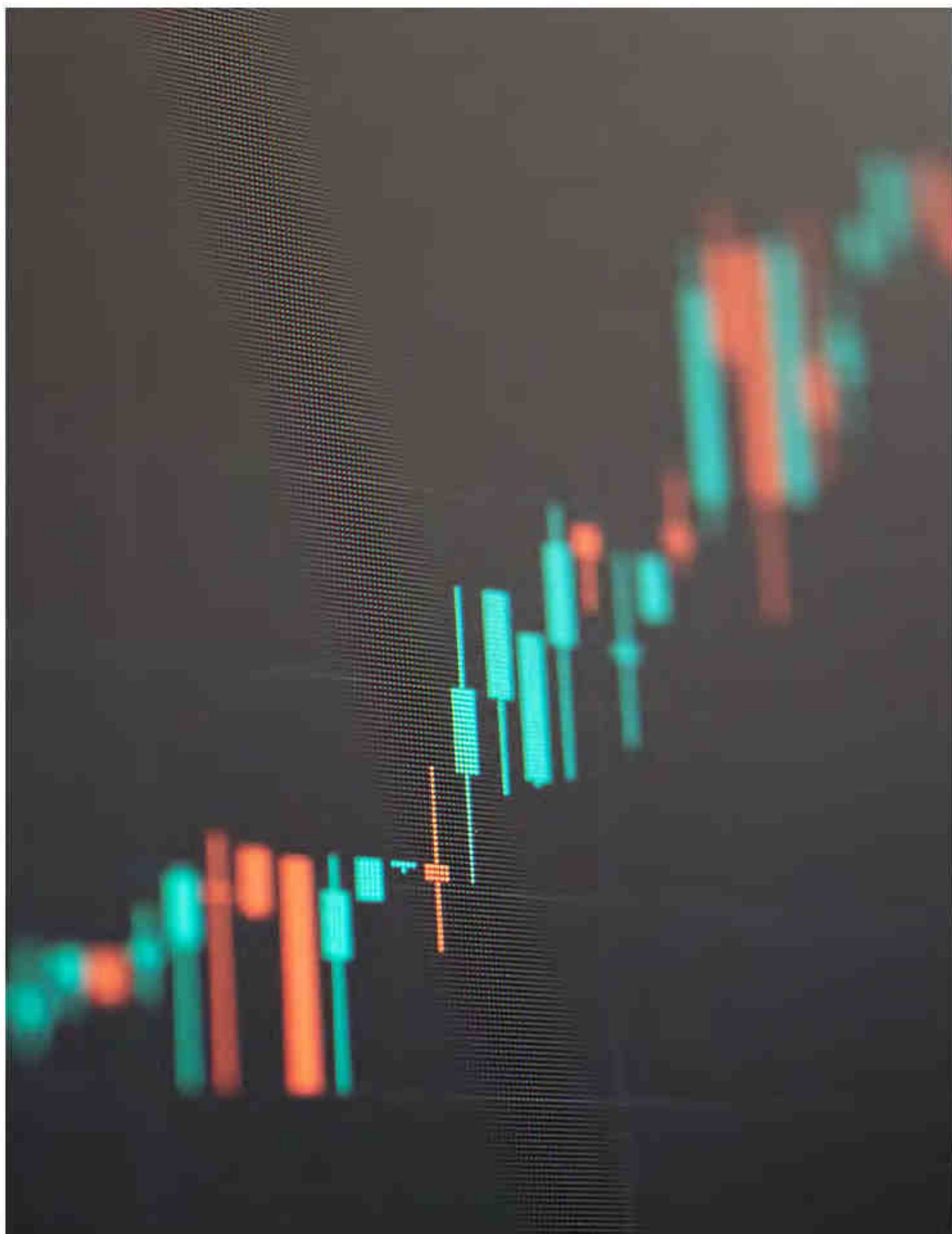
In the fourth quarter, the company continued its good run based on increased consumer demand and greater brand strength. The results reflected growth across the international markets and North America. The company's top and bottom line increased year on year and surpassed Zacks Consensus Estimate.

Adjusted earnings per share were 14 cents against Zack's estimate of 6 cents, and 12 cents reported a year ago. Net revenues of \$1529.2 million, up 8.9% from a year ago. The top-line grew by 8.9%, and the wholesale revenue of \$768 million increased by 16%. Direct to consumer revenue went up to \$720 million, an increase of 10% e-commerce posted a 4% increase.

According to the CNN Business under Armour stock forecast based on the findings of 21 analysts, the median target of under Armour stock price is \$25. The investment analysts reached a consensus in giving a 'Buy' rating. This information should help you do your analysis to decide about buying under Armour stock.

AN IMPORTANT KEY TO INVESTING IS TO REMEMBER THAT STOCKS ARE NOT LOTTERY TICKETS.

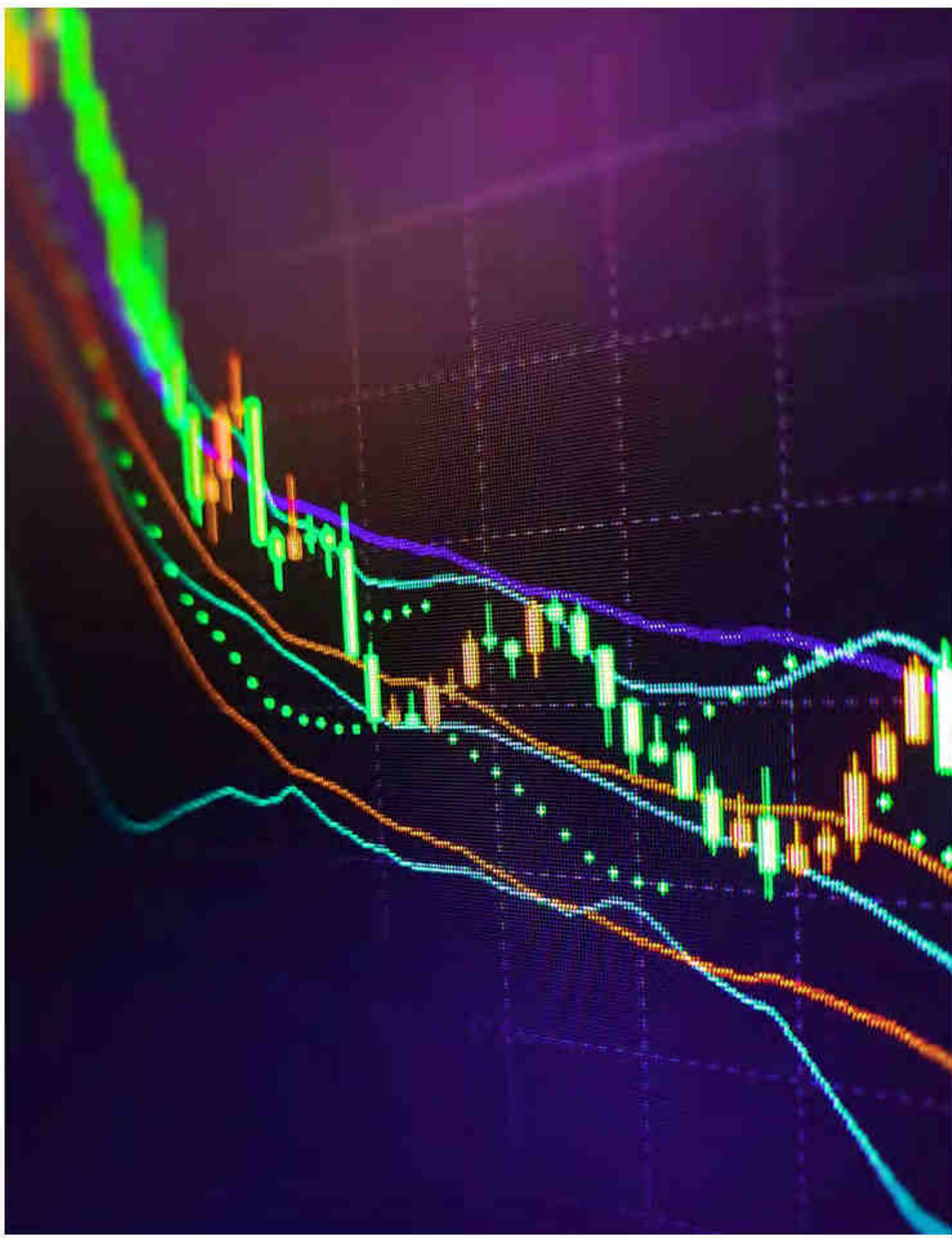
~Peter Lynch





FACT

**BERKSHIRE HATHAWAY, WARREN BUFFETT'S COMPANY, CURRENTLY SELLS FOR OVER \$170,000 A SHARE.**







# AS SANCTIONS HIT VOLUME SURGES IN **RUSSIA** AND **UKRAINE**

**A**ccording to Bloomberg News, amidst heavy fighting and sweeping sanctions, Bitcoin continues to gain traction in Ukraine and Russia's local currencies and has also pushed at record low the Russian ruble.

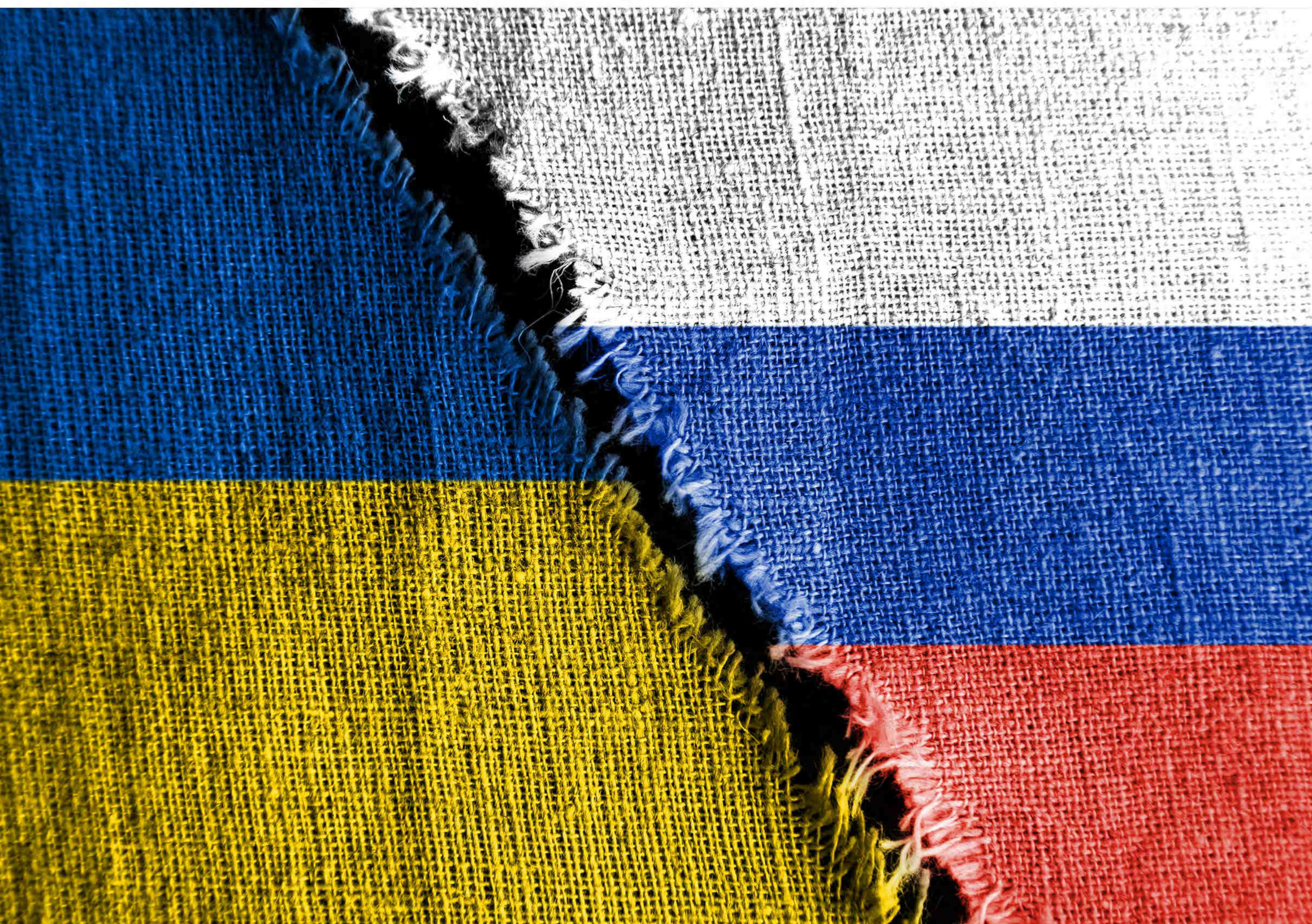
Increased trading volume in Bitcoin Trading volumes in Bitcoin that make use of the Russian ruble have escalated to the highest level since May, and the ones based in Ukraine, the hryvnia, have surged to levels that have not been seen since October as per crypto data firm, Kaiko.

The uncertainty that is looming large due to the Moscow-led Ukraine invasion and the capital has caused the global markets to take refuge in assets that are safe havens. The idea of Bitcoin being the digital gold has waned of late since the correlation between the US stock market and the biggest cryptocurrency has become stronger.

But as exemplified by a boom in Bitcoin that is triggered by the lira crisis of Turkey, it has been seen that few prefer Bitcoin, especially when the times are uncertain and unpredictable.

The overall trading of Bitcoin picked up the pace at the time of price swing that took place last week, but the enhanced activity for BTC/RUB and BTC/UAH trading pairs was remarkably greater than the BTC/USD pair. Volumes in those Bitcoin crypto exchanges that engage in trading the RUB/USD pair witnessed the volumes surge by 121% week-on-week, as per data from CoinShares.





“

THE MORE YOU  
SWEAT IN PEACE  
THE LESS YOU  
BLEED IN WAR

-NORMAN SHWARZKOPF

Bloomberg News reports that it is still unclear if the surge in volume implies more buying interest from the two countries. However, the fact that there is a marked divergence from the fiat currencies that include the dollar and euro over the last few days indicates that Bitcoin is perhaps more enticing in those mentioned above two markets.

As there are signs that Russians are shifting their money into crypto, the officials in Ukraine urged the crypto exchanges to block the Russian clients' addresses.

Binance, which witnessed the most trading volume involving the ruble Bitcoin on its exchange, sent a confirmation that it would block those Russian accounts that sanctions have targeted. However, it would not freeze millions of user accounts in the country unilaterally.

According to a spokesperson of Binance told Bloomberg that the primary purpose of crypto is to offer greater freedom to people from across the globe. To decide to ban access of people to the crypto exchanges unilaterally would **“fly in the face”** of the reason as to why the crypto exists. The spokesperson also said that it is considering taking actions against those with sanctions levied against the accounts while ensuring that the innocent users are not affected adversely.

#### FACT

AFTER THE SOVIET MILITARY AGGRESSION BY THE SOVIET GOVERNMENT AT THE BEGINNING OF 1918, UKRAINE DECLARED ITS FULL INDEPENDENCE FROM THE RUSSIAN REPUBLIC ON 22 JANUARY 1918, AS THE UKRAINIAN PEOPLE'S REPUBLIC WHICH EXISTED FROM 1917 TO 1922.



# 4 Places To Get The Most Money For Your Jewelry

**While not in the same league as real estate, stocks, or bonds, jewelry can also be an investment. Whether you are selling unwanted jewelry or being serious about buying new jewelry that you will sell at a higher price later on, here are some of the places where you can get the most money out of your jewelry:**

## PLACES WHERE YOU WILL GET TRUE VALUE FOR YOUR JEWELRY

Few of the places are given below that you should make it your destination if you want to get right value for your jewelry. A lot many people visit these places in this regard.

### 1. Pawnshop

If you have an immediate need for money, and you're not looking at permanently parting ways with your jewelry, then you may consider pawning it. Working with a jewelry pawn shop will allow you to leverage the value of your jewelry to get a decent amount of cash that you can use for immediate needs. Then, once you have excess money, you can get your jewelry back.

Some pawnshops do purchase jewelry from willing sellers. So if you are looking at selling your jewelry, you may consider pawnshops as well.

### 2. Social Media

You can consider selling to your social media connections, as well as the expanded network that you and your friends have on different social media platforms. By coming up with a post, or setting up a social media-based shop, you have the flexibility that works with what type of jewelry selling you're planning to engage in – whether one-off or full-fledged jewelry business.

BEAUTY IS  
WHO YOU  
ARE.  
JEWELRY IS  
SIMPLY ICING  
ON THE CAKE

-MISTY BURGESS

### 3. Online marketplaces and classified ads

Online marketplaces such as eBay allow sellers to access a large pool of audiences that can be transformed into prospective buyers. You will also be able to see how many similar products are being sold for, so you have an idea at what price your jewelry would likely be competitive.

Classified ads sites such as Craigslist also allow you to find prospective buyers, especially those looking for specific products. By creating an ad for jewelry that you want to sell, you will be reached by people looking for jewelry and related products. This helps you see prospective buyers who are most likely to buy your products than blindly selling to everyone.

### 4. Local jeweler

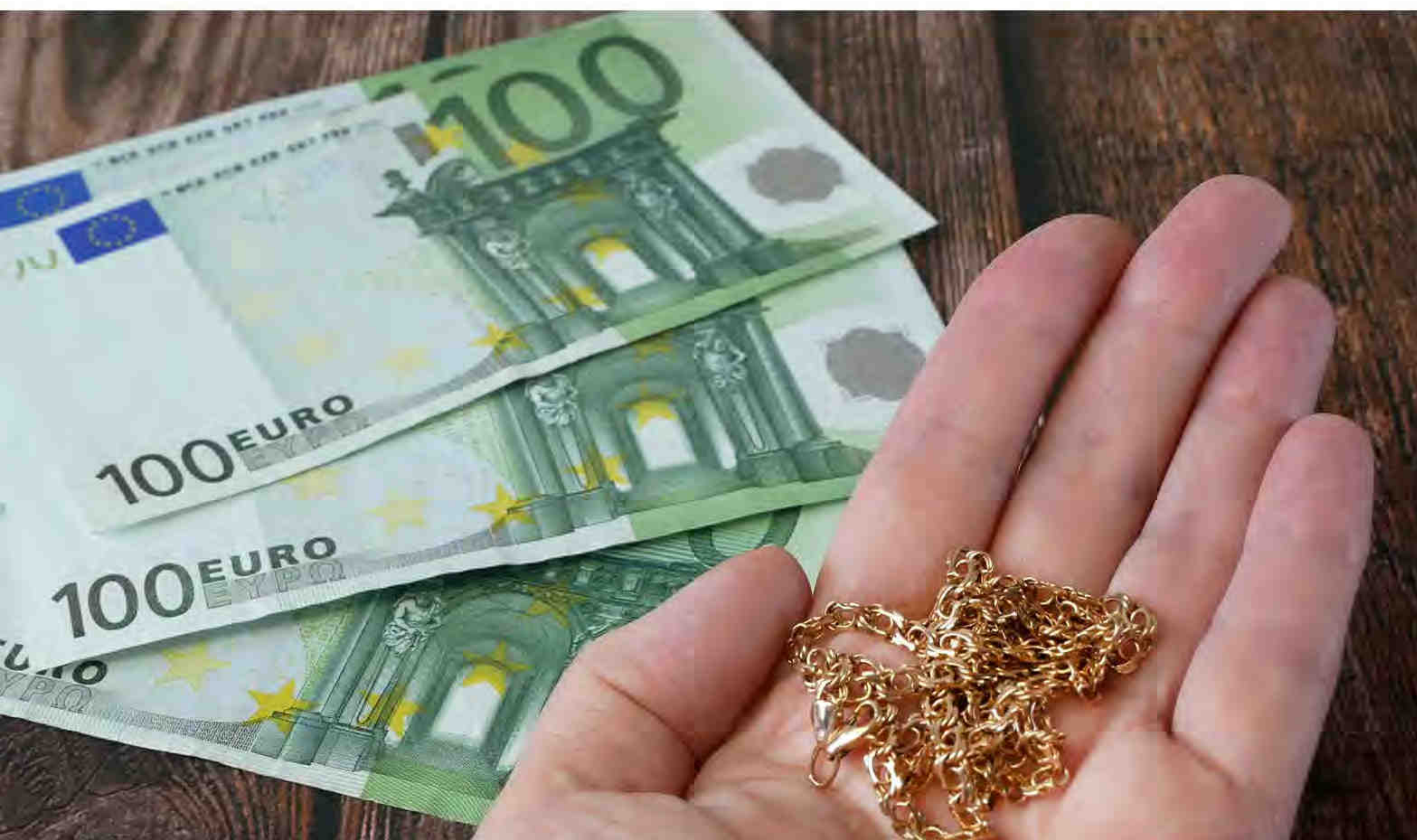
You should consider selling your jewelry to a local jewelry shop. They would know more about the actual value of your jewelry and can offer you a competitive price when buying it from you. The expertise of a local jewelry shop takes into consideration the likely demand for it when the local jeweler sets it up for re-sale.

Your local jeweler would most likely want to build trust with you so that you may come back for repeat business – either as a repeat seller or a buyer this time around. With that in mind, your local jeweler is less likely to rip you off.

You should plan on building a jewelry business. Your local jeweler can also be your supplier, so making a great relationship with your local jeweler can bring a lot of benefits for you.

## FIND THE RIGHT WAY TO SELL YOUR JEWELRY.

There are many different ways to make money out of jewelry. Depending on whether you want to sell your old jewelry or if you're going to set up a full-blown jewelry business, many channels can help you sell your jewelry for the right price. Some options are available if you're going to only temporarily part ways with your jewelry, so you can repurchase them if you want to. So check the different selling options out there, and choose which one works for you best.





# BITCOIN REMAINS STEADY AMID UKRAINE CONFLICT

According to Bloomberg News, cryptocurrency prices are steady even as there are no signs of easing in Ukraine, following new sanctions being imposed on Russia by Western countries. President Vladimir Putin refuses to end the attack on the neighbor.

## STEADY PRICE OF BITCOIN

Bitcoin was found to be trading around \$38,900 in Hong Kong at 4 PM approximately when it started on the weekend. On Saturday, for a brief period, it edged over \$40,000, and Ether was down by 3.4%, recording at \$2,732.

The calm nature of the crypto market was following a global equities rally that took place on Friday, which witnessed a hump of 2.2% in the S&P 500 index. The correlation of Bitcoin with that of the stocks is at a record high, and the trading indicates that there will be a steady opening on Monday for the Asian equities, excluding a sharp rise of tensions between the Western countries and Russia.

Bloomberg News reports that the western countries unleashed a wide range of sanctions against Russia, and as per a US official, it is likely that more are slated to come this weekend against the central bank. Bloomberg News reported that the military progress of Russia in Ukraine has been slower in comparison to what was anticipated.

The missile test by North Korea that was resumed was also taken into stride by the cryptocurrencies, although the government in South Korea expressed concern about the neighbor.

Bitcoin stays well above the low of January 24th that recorded \$32,970. According to the strategists at JPMorgan Chase & Co, Nikolaos Panigirtzoglou has pushed the cryptocurrency well into the oversold territory.

As per Grayscale Investments, any rally in the price of crypto in the wake of bad news and events only reflects that there might be seller exhaustion due to the ongoing crisis.

The technical indicators appear to be promising as well, as per Rick Bensignor, the President of Bensignor Investment Strategies and a former Morgan Stanley strategist. Using a constructive rally, Bitcoin could be pushed to the \$50,000 and \$55,000 levels using a constructive rally.

The Bitcoin hash rate, which is the amount of computing power used for mining and processing the transactions on the network, seems to be being hit by the conflict. On Saturday, it was approximately 173.8 million tera hashes per second, down from 248.1 million tera hashes on February 12th, as per data obtained from Blockchain.com, reports Bloomberg News.

The Bitcoin hash rate has been declining since several miners across Russia and Ukraine have been adversely affected by the war in Ukraine. While some of the mining infrastructures lie in the conflict zone, these have been brought down shutters on, while few others have brought down shutters and shifted from those areas that have been perceived as probable conflict zones in the **Ukraine war**, reports Bloomberg News.





# What You **Need to Know** about **Credit Risk Management?**

For the record, **anything related to credit is of high importance.**

Credit score, credit limit, credit risk– at one point or another, these variables can make or break your credit status and, in turn, can significantly affect your financial situation.

But before we move to what credit risk management is, we should first familiarize ourselves with what **credit risk** is.

The **likelihood of a loss** arising from a borrower's failure to repay a loan or meet contractual commitments is referred to as credit risk.

Lenders must control their credit risk because if consumers fail to repay their debts, the lender will lose money. If the loss is substantial enough, it can impact the lender's cash flow.

This is where credit risk management comes into play.



## **What is credit risk management?**

Lenders take on significant risks when they loan to borrowers. These examples are credit cards, mortgages, and simply even gadgets taken out via installment schemes. Loans come in many forms, and it is the borrower's responsibility to make sure that they stay on top of their payments to ensure good standing.

In this case, credit risk management knows the adequacy of a bank's loan loss and capital reserves at any one time to reduce losses.

Consequently, it's the metric by which a lender can estimate the chances of a borrower defaulting on a loan or failing to meet other contractual commitments.

## **Why is credit risk management important?**

To say managing a business is difficult is an absolute understatement. So many factors can contribute to how well or how bad it can perform. One important aspect is knowing how to secure your business because one can never tell when a huge dilemma can impact it.

One example is the global financial crisis that shocked every business to its core and catapulted credit risk management to being highlighted as a strategic measure of sustainability.

Reducing revenue loss is the primary goal of credit risk management.

When adequately detected and handled, credit risk can be turned into a strategic advantage. Your company can significantly improve overall performance and gain a competitive edge by implementing comprehensive credit risk management.



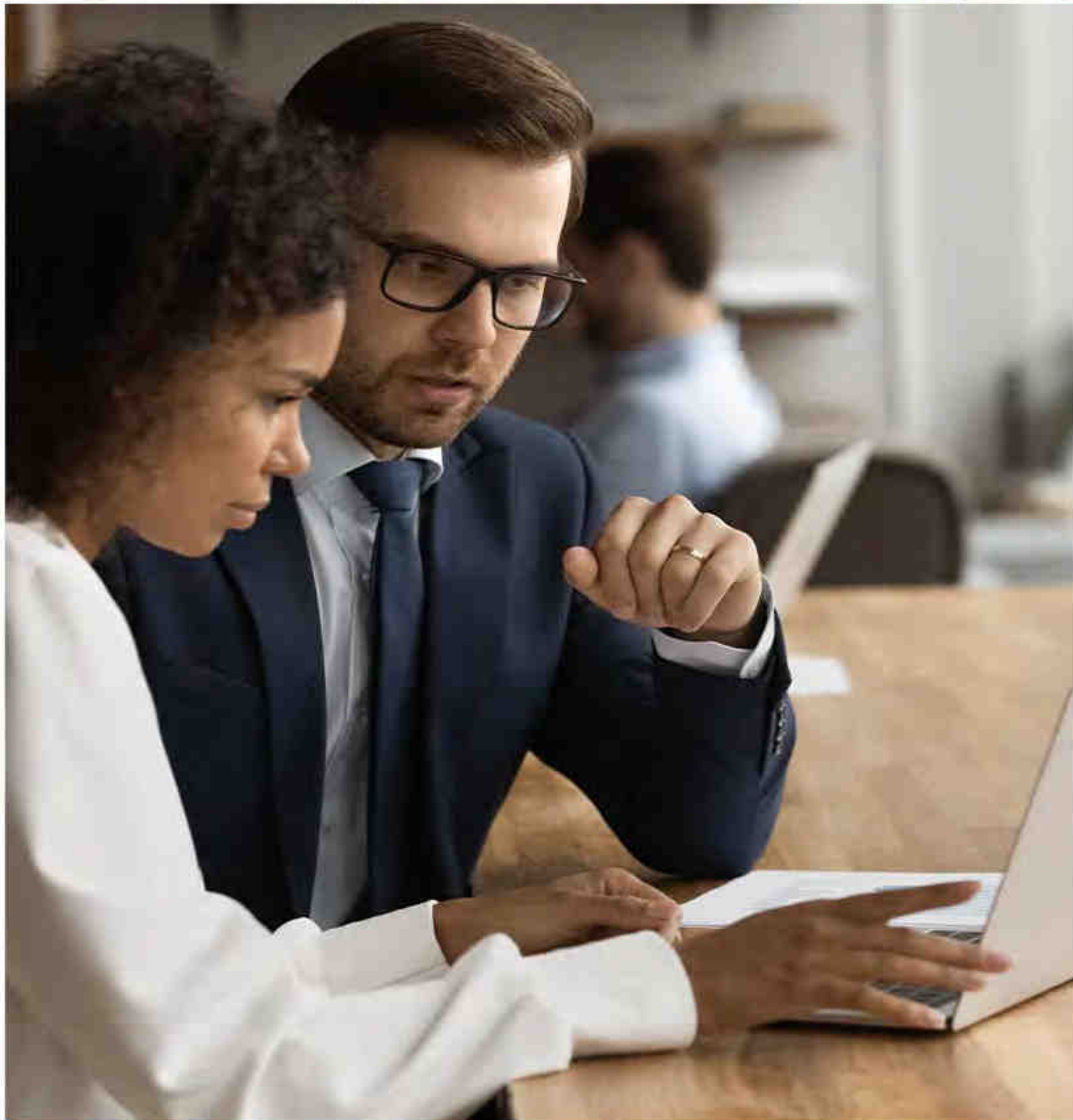


# A GUIDE ON THE BEST EMPLOYEE TRAINING PROGRAM

## Mind the Progression

The progression of any training plan is possibly an essential part, as it's the path that an employer lays out for an employee to follow. It has to make sense from a continuity perspective, and otherwise, employees will find it hard to follow.

Here is an actual example to illustrate this. If a fast-food restaurant hires someone who will work both in the kitchen and at the cash register, the training plan will train them for both tasks. However, a good training plan will separate all the information about working in the kitchen from working at the cash register.



Giving new employees the training they will need to succeed is difficult for any employer. On the one hand, providing employees with all the necessary information relevant to a job is essential. Still, at the same time, it is equally essential to prevent information overload by not giving them too much to learn.

There is a balance between the two that is a key to success, and it's different depending on the business and job position.

developing an employee training plan comes into play. Creating an employee training plan that works best for everyone will likely take several attempts and plenty of trial and error, but it is well worth the effort.

Developing an employee training involves a lot of working parts, and getting the basics down is the best place to begin. This article will cover many of those basics that make a good employee training plan, so read on for all the details to get the ball rolling.



## Keep the delivery of every section simple

With maintaining consistency in mind, the next step to creating a successful employee training plan involves the construction of each section. While there are many things that complexity can positively affect, an employee training plan is not one of them.

The simpler a training plan is, the better, as a lack of complexity reduces the chances of a new employee getting confused. And there are some jobs where it may seem as though there is no way to explain them in simple terms, but nine times out of ten, there's almost always a simple way to describe the tasks of a job.

## FACT

According to a poll by Gallup, 63 percent of workers worldwide are not engaged in their jobs, with another 24 percent "actively disengaged".

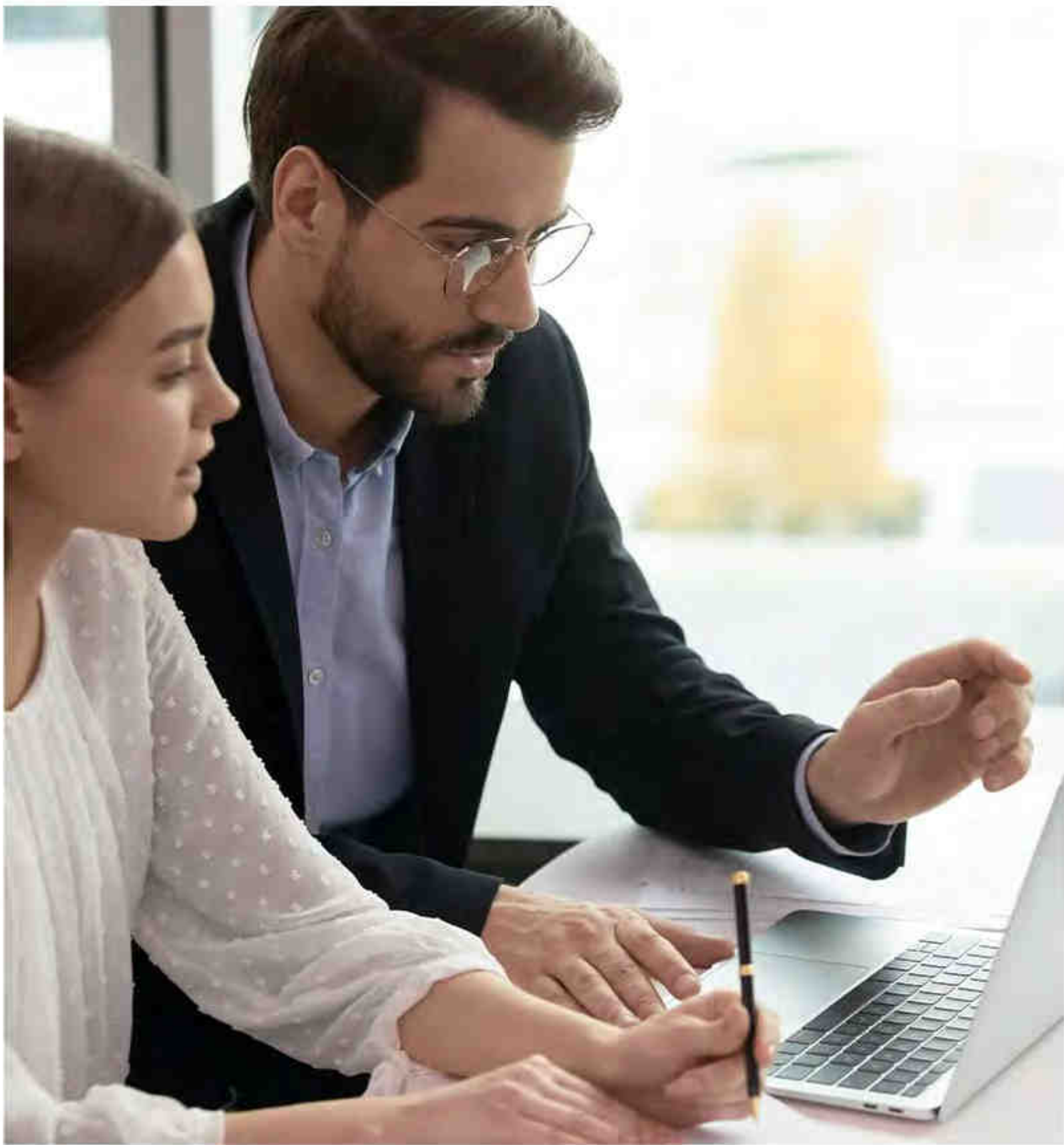




Overcome information overload by making each section digestible

Staying in the same area as the previous point, making each section of a training plan digestible is another way to foster employee learning.

The longer a specific section of a training plan goes on, the more likely the employee will experience information overload and mental fatigue. Do not make any section of the training plan overly lengthy to alleviate this issue. Ensuring that all the sections are as uniform in size as possible is another good tactic.



Include the training alongside the tasks of the job

The last strategy that can aid employees in effective learning is including the training plan alongside actual tasks that employees will have to do on the job. Sometimes, it is not feasible to include every task for various reasons, but incorporating as many tasks as possible will significantly help employees retain learning.

Learning the information and then applying it in a hands-on situation is an excellent way to ensure employees learn from the training plan. It is also a great way to see if the training plan adequately prepares them for their jobs. Employees can learn from the training plan and never know if what they are remembering works unless they do the tasks.

There is also no real reason to hold off on having employees attempt the tasks of their jobs until after they go through all their training. A training plan will only benefit from including actual tasks with the information it teaches to employees, so the best training plans should always include them where possible.

**“Leadership and learning are indispensable to each other.”**  
-JOHN F. KENNEDY



CONCLUSION

These essential points will all factor into developing the best employee training plan. However, many more aspects will require consideration, as the topics of this article are primarily for setting up the foundation of an employee training plan. Without them, no employee training plan will reach its maximum potential, so it is impossible to overstate their importance.

Despite that, the best employee training plan ultimately comes down to how well the employer understands the job they ask employees to do. If the employer knows the job well and follows these essential points to build a strong foundation, the rest of the building blocks will fall into place seamlessly.



FACT

**ALMOST HALF OF UK WORKERS POLLED BY FORBES HAD LEFT A POSITION DUE TO POOR MANAGEMENT, SO IT'S SAFE TO SAY THIS IS A MAJOR CONTRIBUTOR TO A DETRIMENTAL EMPLOYEE EXPERIENCE.**



# Immigrant Business Owners Need Proper Encouragement to Strengthen the US Economy



- Small and medium businesses are the backbone of the US economy, and startups contribute handsomely. Interestingly, foreigners play a critical role in the US startups, and at least one founder from a foreign country in almost 55% of US startups worth at least a billion-dollar or more. Thanks to the broad participation by **immigrant business owners** in setting up businesses in the US that helped the country earn the tag of the most entrepreneurial country in 2021. Historically, foreign-born entrepreneurs have played a key role in creating jobs and driving innovation in North America. Their efforts have been critical in making America's economy more resilient and robust, and the trend should continue to help the country remain the global leader in entrepreneurship.



## Companies founded by immigrant business owners are crucial to the growth

Startups have been the major job creators in the private sector and, in 2020 and created more than 3 million jobs. Research shows that regions with more startups experienced higher job growth in the private sector. The rise in entrepreneurship is evident from 4.3 million business formation applications filed in 2021 to 6.7 million in 2022. America's economy today needs strong support from small and medium businesses that thrive on entrepreneurship.



## Immigrants are more likely to become entrepreneurs

Regardless of America's economy, the spirit of entrepreneurship among immigrants will remain high, as proven historically. Some of the largest companies you see now began as startups founded by immigrants. The same applies to companies like Instacart and Zoom, whose products have been in high demand during the pandemic. Moreover, US-born entrepreneurs are far less than foreign entrepreneurs who start businesses in the US. Because of the high-spirited immigrant entrepreneurs who outnumber the native business owners heavily, America's capitalist economy shapes the global economy. The urge to start a business is higher among immigrant entrepreneurs by almost 80%. Moreover, those businesses created 42% more jobs than native businessmen.

Unfortunately, America is no more the land that encourages entrepreneurs as it did some years ago. The immigration policies are creating high barriers and dimming the hopes of immigrant entrepreneurs contributing to the economy in a big way, as they have done for years.

## The current immigration policies are a big hindrance

Despite the massive contribution by immigrant entrepreneurs, the country's age-old immigration policies continue to create barriers for foreign-born business founders. America does not have a specific visa category for startup founders and owners at the root of the problem. Visas like the H1B are limited in number, and immigrant entrepreneurs find the odds stacked against them as they compete with thousands of people of various categories. Foreign entrepreneurs are now showing more interest in starting businesses in the UK and Singapore, where it's easier for them to access startup visas. In the absence of major reforms to the immigration policies that could favor foreign business founders, we see the ill effects on America's capitalist economy.

However, President Biden took a step in the right direction by reinstituting the International Entrepreneur Parole Program (IEPP) in May 2021. It will encourage the entry of foreign entrepreneurs who can prove their ability to offer significant benefits to the public. While the first step is encouraging, many improvements are still necessary, especially the visa process for international students who would become the business leaders of tomorrow.

The usual route taken by foreign entrepreneurs begins with studying in the US colleges and universities that lays the foundation for them launching some business ventures in the future. Students turning into entrepreneurs have been a recognized path to welcoming foreign entrepreneurs. But due to the current US immigration policies, international students who attend US schools cannot stay after graduating.

To encourage the entry of immigrant business owners in the US, it has become necessary to ease giving them residency. Creating immigration policies focusing on employment and providing more startup visas will help strengthen the economy.

**“EVERYWHERE IMMIGRANTS HAVE ENRICHED AND STRENGTHENED THE FABRIC OF AMERICAN LIFE.”**

-President John F. Kennedy





Entrepreneur Story Shared  
**BY FOUNDER OF**  
LIFE DESIGN WITH PURPOSE

**Lori Webster**

***“Design A Life That Lights You Up™”.*** Lori Webster, the Founder of Proprietor of Life Design With Purpose, LLC, and Belle Vue, an interiors firm, helps clients intentionally design their lives and their spaces, bringing them into alignment with their deepest dreams and values.

She has worked with Fortune 500 companies, small and mid-sized businesses, start-ups, nonprofits, and people from all walks of life; she believes that her real qualifications come from her design thinking approach, spiritual foundation, and life experiences—with all the lessons, hardships, and joys woven in.

In this interview, Lori Webster responds to questions we posed to her from Business Upside.



### EDITED EXCERPT OF THE INTERVIEW:

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

**Lori Webster [LW]:** To answer this question, I need to take a step back and provide some context. Like so many, I was going through a time of contemplation and a reset in my life. Several years ago, I had a longing to be home with my youngest child, who was a teenager already. My older child—who was grown and out of the house—reminded me how quickly those years went by. I was so busy working that time fell through my fingers. I began thinking... don't miss this time before she starts driving and her own life takes off. At the same time, I wanted to grow and feel inspired in my career. That's when I started asking myself some bigger life questions.

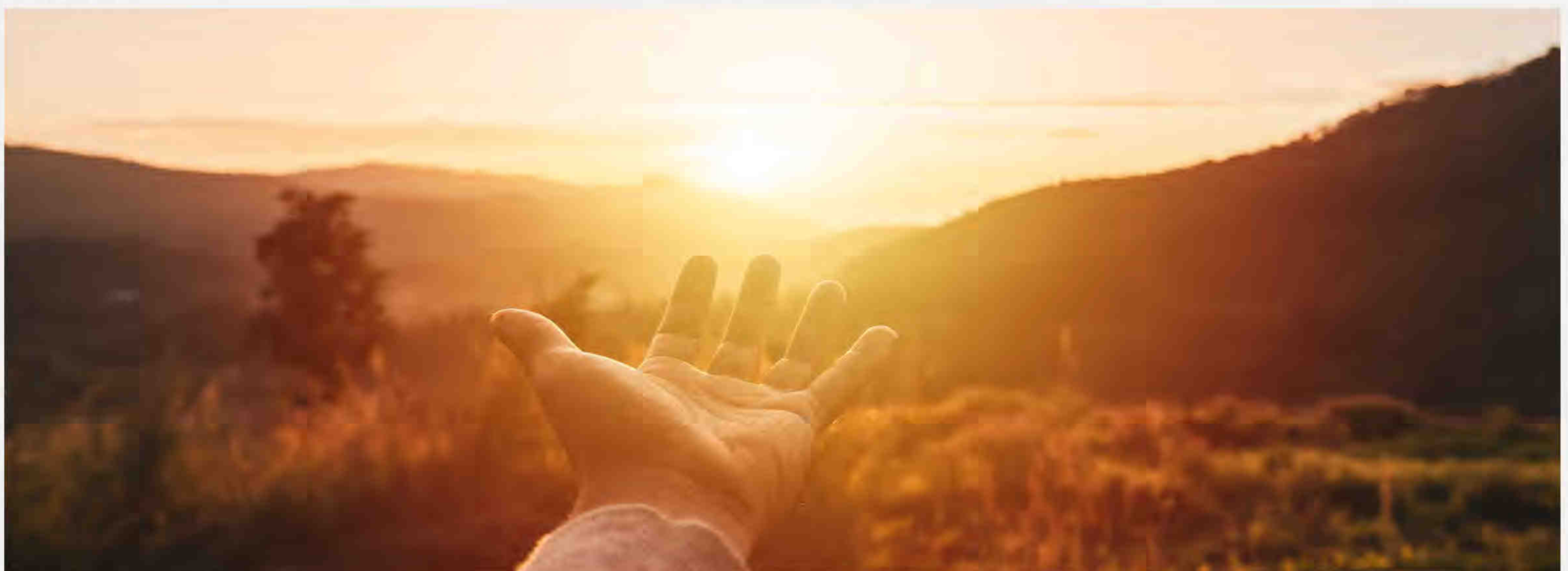
Life brings us times of uncertainty and change that allow us to dig deep if we're willing. The decision I made ultimately led me to intentionally design my life—to follow what was most important and meaningful to me and align with what resonated with my soul.

That space provided the creative freedom to explore and allow ideas to come through me— that's where it all started.

#### **[BU]: Can you please elaborate on the journey you have taken?**

**Lori Webster [LW]:** When I looked over my life and career, I recognized that the deepest, most common thread is that I am a creative person – a designer, writer, and seeker who also enjoys strategy. I have a bachelor's degree in design and began my career as a designer before spending twenty years in a Fortune 500 company working in various marketing and communications roles, which I enjoyed. Yet, I wanted to grow personally and professionally, so my path led me to a tech start-up, freelance and consulting, and starting a new business. The journey and shift to remote working allowed me the freedom and flexibility I craved. I grew up in a family of entrepreneurs, so when the pull came to shift some aspects of my life, I leaped.

The experience made me realize that whatever I was doing, I applied the thinking, problem-solving skills, and intuitiveness I learned early on as a designer. At the same time, the curious seeking, spiritual side of me was something I kept private, to just my family. Over the decades, I could be found immersed in a book or exploring content to learn, grow and understand more. And I found that some of the ways I was able to look at experiences in my own life, from a higher perspective, was a skill I could tap into to help others. When I connected the dots on who I was at my core, what I naturally enjoyed doing, and what aligned with my values and wanting to be of service, the seed of an idea came through meditation. Then it was time to start dreaming, designing, and creating. Life Design With Purpose came to the forefront and hit a chord within me. Because we all want to find what lights us up, don't we?





### [BU]: What was your mission at the outset?

**Lori Webster [LW]:** Initially, I just felt an inner calling to be of service in a different way, but I had no idea what that was. I listened to and followed my inner guidance and allowed myself to dream and explore first, then do the work of bringing those ideas to life.

The mission is centered on helping others design a beautiful life and home. We can overlook how important our living environment and space are tied to our dreams and ambitions, and they can be woven together to improve flow.

I also help people navigate through transitions and changes in their lives and the uncomfortable process of transformation. Sometimes we get stuck thinking that we can't shift things because it's what we've always known. Having been through that process in many different ways in my own life, the mission is to help others do the same, so they can create more meaning and fulfillment in their own lives. Ultimately, the inner journey leads to outward change.

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

**Lori Webster [LW]:** Building relationships and serving the unique needs of my clients to ensure they have the best experience possible is the foundation. Listening to them and understanding how they would like to improve, change, or transform some aspect of their life or the space they live in, is really where it all begins.

It's also been important to meet new people and connect with my existing network. Talking with other entrepreneurs who've already walked the path has been being a wonderful way to continue to learn. And if a meaningful connection is made, they may introduce you to a potential client or expand your circle of influence in some way. Some beautiful friendships and partnerships can be made.

As entrepreneurs and small business owners know, growing a business while building it simultaneously requires some scrappy resourcefulness, so I've been mindful about what I invest in and where to spend my time and energy. There are many tools, platforms, technologies, memberships, subscriptions, and ways to invest and market a business; I've found that taking a simple approach keeps me from spinning my wheels too much. Narrowing the number of channels I use allows me to focus, learn, and then pivot on those choices as needed. If I can create it and build it, I do. If not, that's where it's important to hire experts you trust, whether it's in marketing, strategy, web development, financial, legal, you name it. Those trusted partners become an extended part of the team. Ultimately, I believe the best marketing comes from doing the best job you can for every client.



### [BU]: What is unique about your business?

**Lori Webster [LW]:** What makes my business unique, is the holistic approach I take. I believe my skills combined with my own life experiences, intuitiveness, and what I've learned over decades as a spiritual seeker has culminated into helping clients take an inside-out approach to intentionally design and transform their lives and spaces. The insights I've gained and the transitions I've made are unique to me, yet they offer a compassionate lens to help others navigate their challenges and bring their dreams to life in alignment with their deepest truths.

Both aspects of my business come down to beautiful, intentional design for your life and home.

### [BU]: What have been some of the most important lessons that have influenced how you work?

**Lori Webster [LW]:** Some of the most important lessons I've learned are to follow your inner wisdom and not just what the world tells you. This also includes redefining what being successful means. Each person's path is different, yet if we allow the noise of the outside world and the beliefs about what we can or can't do, be, experience, or achieve to sway us, we may continue to feel unfulfilled in some way. There are also cycles and chapters in our lives. Things change. We change if we want to grow, and that's all ok. We may feel completely on purpose most of our lives, and then one day, it shifts a little, and we begin to question things or feel drawn in a different direction. It's part of our natural evolution. What worked in our 20s, 30s, and 40s may look different as we navigate through life. And the challenges we face are meant to help us on that journey of growth, even if they are difficult. We can learn from those experiences and become more resilient, wiser, and true to ourselves. That, in turn, helps our families and others and touches all areas of life.

### [BU]: If you had one piece of advice to someone just starting, what would it be?

**Lori Webster [LW]:** Belief in yourself and your dreams, and if you know you want to start a business or anything else for that matter, just get started. You'll learn and experience new things along the way and meet some wonderful people too. Most of all, you'll feel a sense of alignment, greater purpose, and meaning when you follow the whispers of your heart and begin to Design A Life That Lights You Up™.





**[BU]: What were the biggest roadblocks or challenges you had when you first started your business, and how did you overcome them?**

**Lori Webster [LW]:** Myself and stepping into the unknown. As I navigated through my own big transitions, I had to shift some outdated beliefs that could hold me back. You know...those thoughts of not having enough resources to get started or not knowing how to do something, along with the sheer volume of things to do. There's a steep learning curve that comes with entrepreneurship. There's also acceptance and overcoming resistance to allow room for what needs to shift and change.

When you're in that unknown space, not knowing if what you're devoting your time and energy to will work out, you have to move through it and trust the process. Let go of what isn't working and allow a new way of being to emerge. I had to get scrappy... figure stuff out, learn, create new things, and wear many hats. That continues as I move forward, and that process builds resilience and belief in yourself and your skills.

**[BU]: What has been your most satisfying moment in business?**

**Lori Webster [LW]:** Working with clients and witnessing their growth, breakthroughs, and progress. Whether they want to focus on improving an aspect of their life, make a big transition, start something new, or design their space, it's all enriching. There isn't one defining moment of satisfaction, it's a journey of amazing experiences and synchronicities, and I look forward to more.

**[BU]: How did you plan to provide better results in a crisis?**

**Lori Webster [LW]:** Crisis requires resilience, and that's built over time and with experience. When we tap into our inner strength, adapt, and remain open and flexible as we move through challenges, creative solutions can surface within ourselves and among people and teams. That can lead to improved outcomes and another opportunity to learn.

**[BU]: What is the next goal you wish to accomplish?**

**Lori Webster [LW]:** Great question. I have goals and aspirations in all areas of my life. If you're referring specifically to my business, it's continued growth through helping others while balancing well-being and making time for the most important people in my life. The vision for my business is ever-expanding, and I want to enjoy the ride, have some fun, and design all of it into being.

**For more details:**

**Company URL:** Design A Life That Lights You Up (lifedesignwithpurpose.com)

**LinkedIn URL:** Lori Webster | LinkedIn

**Designation:** Owner/Proprietor/Founder of Life Design With Purpose, LLC, and Belle Vue.





# Sashimi

SHREYA GHOSH

Stacy, a 26-year old married woman, lives with her one-year-old daughter and husband, Magdo. She lives a normal and simple life as a homemaker and seems happy. Many people have suggested she should do a job and do something for herself, but she always said that her daughter Sage is quite a handful for her. And she is okay with how life is right now for her. She always wanted, a happily married life, taking care of her husband and child. She gets a sense of peace from this, and she feels complete and happy. Suddenly, on a Saturday afternoon, Maggie showed up at Stacy's home. Stacy's childhood friend. Stacy welcomed her with complete joy, and both of them sat for a chat with two cups of tea and a biscuit.

Maggie: Oh my god! You have completely become a housewife, Stacy! It's great to see you become what you have always wanted. I am happy for you. So, tell me, how's your married life serving you? All good?

Stacy: Yeah, I am really happy with my family. God has gifted me a beautiful present in the form of Sage, and she is everything to me now. What about you? When did you come and why didn't you call me?

Maggie: What about me! Same old, working in a digital marketing firm, as I always wanted. I came back to town last week. I even tried to call you several times but couldn't reach you. So, I called auntie, and she gave me your address.

Stacy: Oh, sorry! I don't use a mobile anymore. Magdo says it's just a waste of money. So, we only use a land phone. I will give you my land number.

Maggie: Seriously! With high-tech gadgets, the mobile phone is a waste of money in this modern time! Your husband must be too old (lol).

Stacy: No, no, he has a mobile, and he uses it for his office and other necessary work. Whenever I needed to call him, I used the land phone.

Maggie: What about when you are out?

Stacy: I hardly go out. Most of my time spends by taking care of Sage and house chores.

Maggie: Not even shopping!?

Stacy: No. Magdo does it all for me. Whatever I need, he buys it for me. He is very nice, and he even knows what brand I use for my sanitary pads. He does it all, no worries for me.



Maggie: Well, then it's good, I think. However, you guys stay this far from the city, don't you have a problem commuting to your offices.

Stacy: I don't work. And Magdo has his car. So, no problem.

Maggie: What? Are you not working? But why? You always wanted to be a writer along with becoming a housewife. What about that dream of yours? You used to write beautiful poems, and you even got a prize back in high school for that. Why did you stop?

Stacy: I used to work in an editorial company. But after I got married, Magdo said he would do everything for me. I don't need to be worried. I should focus on our home and child. And he does everything for me, you know. All the shopping, giving me enough time, being loyal to me, being a good father, everything. I was so happy, so I did not think about the job again.

Maggie: Okay, what can I say! If you are happy, that's all matters. Leave all this. Let's talk about the rock boys. You remember you used to be a huge fan of their band. Do you still have their song records? Let's listen to them and have a glass of wine.

Stacy: Oh yes, I do remember them. Those beautiful songs, watching the warm rays of dawn, you and me at the riverside. Good old days. But I don't have them anymore; Magdo does not like them. So, I left them at my mom's.

Maggie: Wow! It's like a completely new you. Now please don't tell me that you also have stopped making Sashimi. It has been a long tradition for your family and a huge part of our childhood. You always used to make it whenever we were sad, and your handmade Sashimi can make anyone happy.

Stacy: Yes, of course, I remember. On one of our dates, I made Magdo my special Sashimi, and he proposed to me on that day. I still remember he said, 'you have magic in you.' But after we got married, he said Sashimi is not good for ingestion, and it's just raw food and not consumable. So, I stopped making it.

Maggie: Let's make it for you, for us, and not for Magdo. Just once.

Just like this, as the conversation goes on, both Stacy and Maggie realize how much life has changed, especially for Stacy. All the things she treasured, her good habits, likes, and dislikes, have vanished. Magdo is a good husband, but he does not allow Stacy to go out, and he doesn't know what Stacy likes and dislikes. Is just being a loyal and so-called 'good' husband enough? Stacy does not have any personal space; her existence is all about Magdo and home. She sacrificed so many things, but what did Magdo sacrifice? Would Stacy also like a life like this for Sage?



STORY BY

**SHREYA GHOSH**



UPCOMING TOP BUSINESS  
EVENTS IN THE WORLD

DATE AND PLACE	
Dallas, TX, April 2, 2022	2020 DALLAS CIO EXECUTIVE LEADERSHIP SUMMIT
Bangalore, India- 2nd April	INTERNATIONAL CONFERENCE ON GLOBAL ECONOMY IN BUSINESS, MANAGEMENT, SOCIAL SCIENCE AND HUMANITY PERSPECTIVE
2nd April 2022 , Oslo, Norway	INTERNATIONAL CONFERENCE MANAGEMENT, ACCOUNTING, BANKING,
4th April to 6th April, London	QCON LONDON SOFTWARE CONFERENCE 2022
5th April 2022, Amsterdam, Netherlands	INTERNATIONAL CONFERENCE ON BUSINESS MANAGEMENT AND
April 07-08, 2022, Rome, Italy	ICSMMA 2022: 16. INTERNATIONAL CONFERENCE ON STRATEGIC MARKET
8th April to 10th April, Paris, France	5TH INTERNATIONAL CONFERENCE ON RESEARCH IN BUSINESS, MANAGEMENT AND ECONOMICS (ICRBME)
April 15 – 16, 2022, San Francisco, CA	THE SAAS CONNECT DATE
22nd-24th of April, Barcelona, Spain	5TH INTERNATIONAL CONFERENCE ON APPLIED RESEARCH IN ECONOMICS 2022
April 25-27, Monaco	DATA CLOUD GLOBAL CONGRESS
25-27 April 2022, Leeds, UK	LEEDS DIGITAL FESTIVAL
April 27 - 29, 2022, Las Vegas, NV	EXPERIENTIAL MARKETING SUMMIT





# WARNER MUSIC GROUP

## ABOUT COMPANY

Warner Music Group, popularly known as Warner Music or abridged as WMG, is a US-based transnational leisure and disc brand corporation with its head office in New York City.

Warner Music Group ranks among the “big three” record-making firms and the 3rd biggest in the worldwide music industry, following UMG (Universal Music Group) and SME (Sony Music Entertainment).

Earlier, Warner Music Group was a division of Time Warner (currently WarnerMedia), and from 2005 till 2011, the stocks of the firm were traded publicly on the NYSE, once it declared the denationalization and deal with Access Industries.

Subsequently, the company launched its 2nd IPO in 2020 on NASDAQ, once more turning into a publicly-traded company.

With a yearly turnover of many billion US dollars, Warner Music Group recruits over 5,500 workers and enjoys a prominent existence in over fifty nations across the world.

Warner Music Group possesses and runs a few of the biggest and most thriving brands in the world, such as the following:

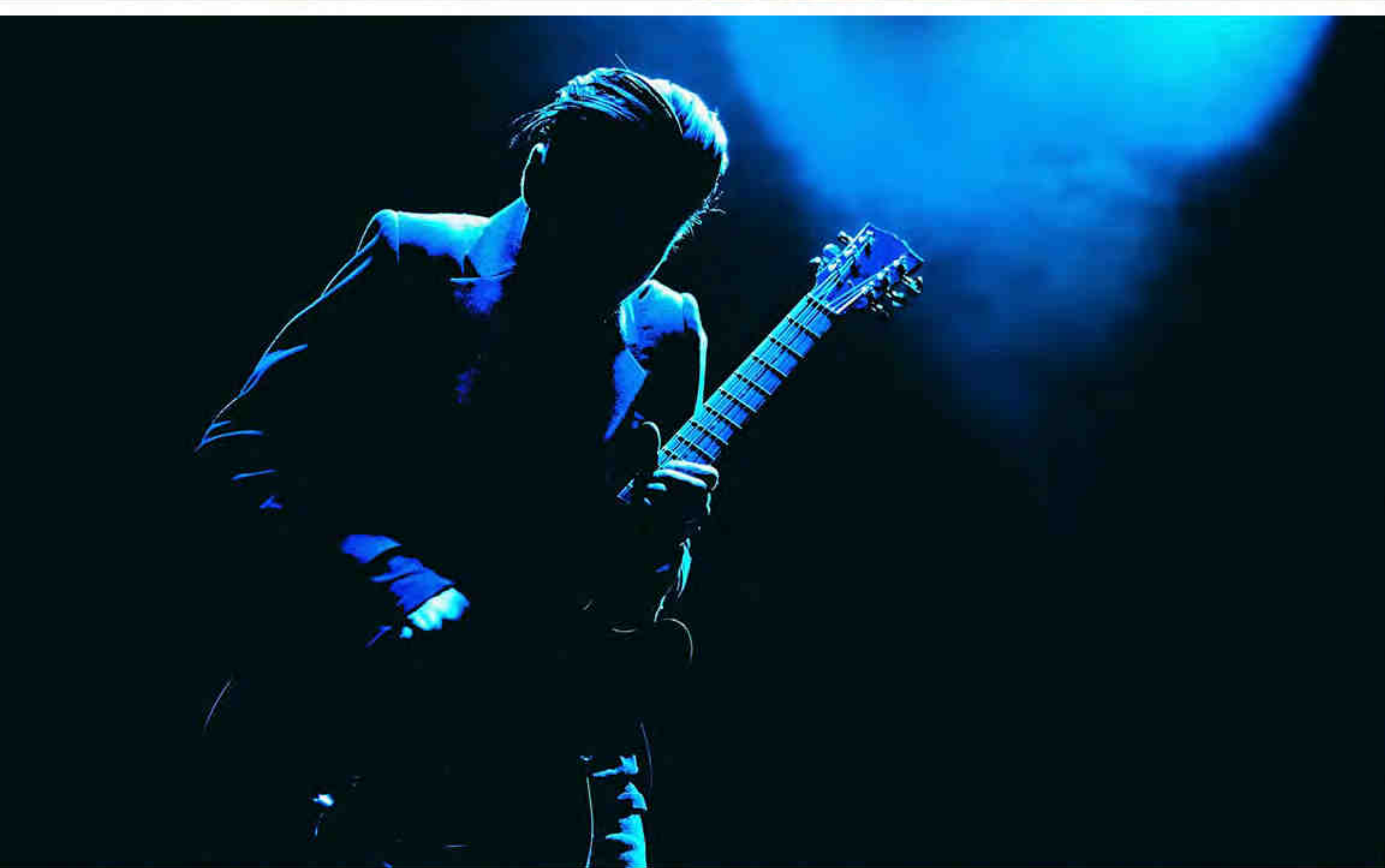
**Reprise Records**  
**Elektra Records**  
**Parlophone Records (earlier held by EMI)**  
**Atlantic Records.**

## Warner Records

Warner Music Group is the proprietor of Warner Chappell Music as well, which ranks among the biggest music releases in the world.

Since 2nd August 2018, the company has grown its operations to the domain of digital media via taking over Uproxx.





## WHEN WAS WMG SET UP?

The company was established on 6th April 1958; sixty-three years back. The timeline is as follows:

1958–1967, 1970–1971 – Warner Brothers Records  
1967–1970 – Warner Brothers-Seven Arts  
1971–1991 – Warner-Elektra-Atlantic  
1991–2001 – Warner Music

## WHAT TYPE OF COMPANY IS WMG?

It is a publicly-traded company.

## TO WHICH INDUSTRY DOES WMG BELONG?

WMG belongs to the entertainment and music industry.

## WHAT IS THE NAME OF THE FORERUNNER OF WARNER MUSIC GROUP?

The name of the forerunner of WMG is the Music Publishers Holding Company.

## WHO IS THE ORIGINATOR OF WMG?

The establisher of WMG is Warner Bros.

## WHERE IS THE HEAD OFFICE OF THE COMPANY LOCATED?

The company is headquartered at 1633 Broadway, New York City, US.

## WHICH AREA DOES IT SERVE?

The company caters to a global client base.

## HOW MANY PEOPLE WORK FOR WMG?

As of 2021, 5,500 people work for the company.

## WHAT ARE THE FLAGSHIP BRANDS UNDER WMG?

Elektra Records  
Atlantic Records  
Warner Records  
Parlophone Records

## WHO IS THE STAKEHOLDER OF WMG?

The stakeholder of the company is Access Industries:

99.2% – Voting power  
86.3% – Equity interest





COLLABORATION WITH TIKTOK

In 2020 December, Warner Music Group inked a collaboration pact with TikTok for offering music to their interface for customers to utilize for their subject. The pact is anticipated to aid in furthering its revenue.

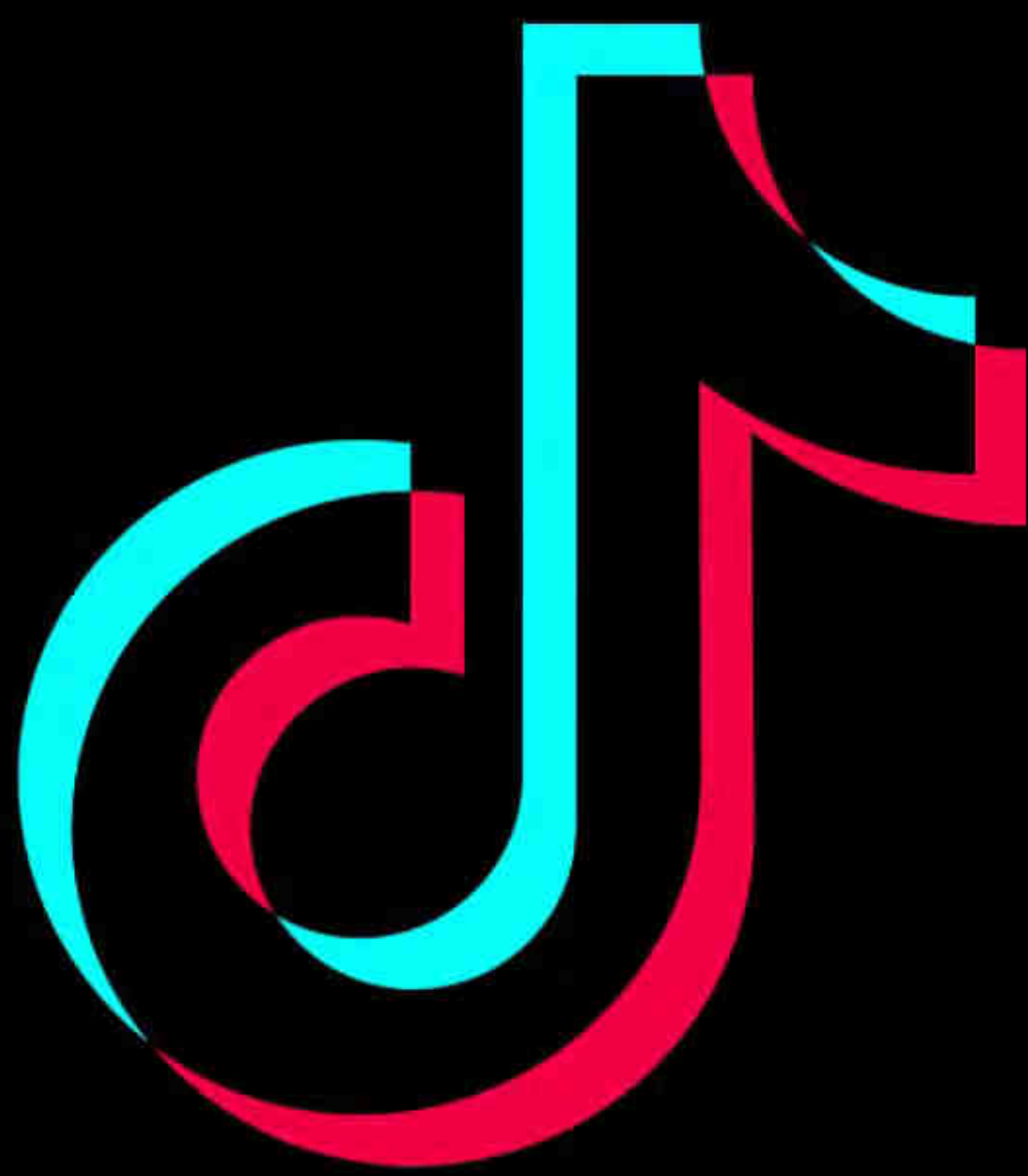
PUBLIC LISTING

WMG had intended to launch the IPO (initial public offering) of the prevailing stock of the sponsors in 2020 March. However, the company called back its Initial public offering only ahead of the 2nd March commencement because of the coronavirus pandemic.

On 3rd June 2020, it concluded its Initial Public Offering on NASDAQ, raising almost US \$2 billion with an estimation of US \$12.75 billion, making Warner Music Group once more a public company once it went private earlier in 2011.

On 12th June 2020, Tencent declared about the acquisition of 10.4% of the Class A stocks of WMG, tantamount to 1.6% of the firm.

Tencent is already the proprietor of 10% of the stocks of the biggest contender of Warner Music



Group, Universal Music Group, which it took over in March from Vivendi.

Besides, this turns Sony Music into the exclusive prominent music firm not directly held in any proportion by a China-based firm (Sony, the Japanese corporation possesses it totally).

WHAT ARE THE PRODUCTS AND SERVICES OF WARNER MUSIC GROUP?

The products and services of WMG can be broadly categorized into the following:

PUBLISHING SERVICES

Warner Chappell Music, the worldwide music launching firm of Warner Music Group, houses an extraordinary directory that incorporates everlasting benchmarks and modern-day hits, symbolizing creations by more than 65,000 musicians and lyricists, with a compendium of more than 1 million exclusive rights. Besides this, Warner Chappell Music incorporates Warner Chappell Production Music.

WARNER MUSIC GROUP MANAGEMENT

Stephen Cooper (CEO)

Stephen F. Cooper serves as the Chief Executive Officer (CEO) of Warner Music Group. Cooper became a part of the company in 2011 once the firm took over Access Industries. Stephen is an affiliate of the Administrative Board of LyondellBasell Industries N.V., which ranks among the biggest polyolefins, olefins, purification, and chemicals firms in the world.

Cooper serves as the Supervisory Collaborator of Cooper Investment Partners, a privately-held equity establishment.

Stephen has over three decades of experience as a financial consultant. He has functioned as the chief executive officer or chairman of different commercial enterprises, such as the CEO of Hawaiian Telcom and Vice Chairman and an affiliate of the office of the CEO of Metro-Goldwyn-Mayer, Inc.



“MUSIC CAN CHANGE THE WORLD”  
- LUDWIG VAN BEETHOVEN



Cooper has a Master of Business Administration degree from the Wharton School of Business, University of Pennsylvania, and a Bachelor of Arts from Occidental College.

Eric Levin (Executive Vice President and Chief Financial Officer)

Eric Levin serves as the Chief Financial Officer and Executive Vice President of Warner Music Group. This is a position in which Levin has the responsibility for the global financial activities of the organization.



Eric became a part of the organization in 2014 after having occupied a variety of superior managerial roles in Greater China and the US.

Levin became associated with Ecolab Incorporated in 2012, the worldwide tech and fabrication house, in the position of the Regional Controller and Chief Financial Officer for its North Asia territory.

Earlier, starting in 2009, Levin served as the Chief Financial Officer of the South China Morning Post Group.

Formerly, Eric served as the Chief Financial Officer of Home Box Office (HBO) and was an origination collaborator at City On Demand, a multimedia enterprise.

Levin received a Master of Business Administration degree from the University of Chicago and a B.S. degree from the University of Pennsylvania.

**“Music is love in search of a word.”**  
-Sidney Lanier



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Maria Osherova, Chief People Officer and Executive Vice President, Warner Music Group

As a part of the senior executive group of Warner Music Group, Maria Osherova (also known as Masha) supervises all the facets of the HR operations of Warner Music Group around the world.

Osherova’s duties comprise developing a convincing and unique setting for Warner Music Group personnel, at the same time developing the combined skill set of the firm in association with its enduring innovative and business tactic.

In 2006, Masha Osherova became a part of Warner Music Group in the position of the Vice President, HR for the London-based Warner Music International.

After being promoted to the role of Warner Music International Senior Vice President, Masha performed a crucial role in the fruitful amalgamation of Parlophone Label Group with Warner Music Group.

Before joining Warner Music Group, Maria served as the Worldwide Human Resources Supervisor for a segment of Shell International Petroleum. Earlier, she occupied different prestigious berths with The Coca-Cola Company, located diversely in St. Petersburg, Oslo, and Copenhagen.

Osherova is an alumnus of Petersburg State Polytechnical University, and she earned an M.Sc degree from there.

James Steven, Chief Communications Officer & Executive Vice President, WMG

James Steven serves as the Chief Communications Officer and Executive Vice President for Warner Music Group.

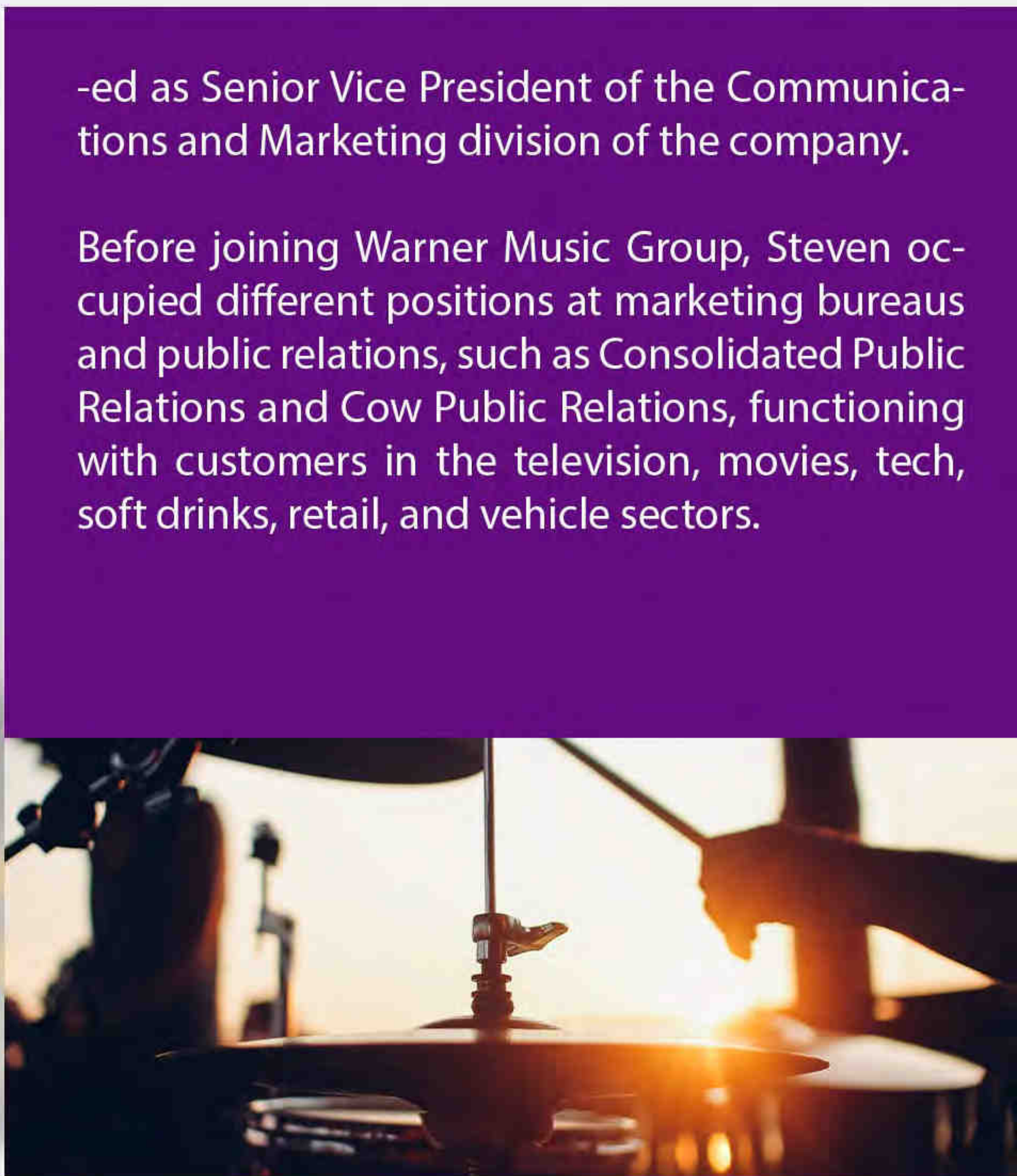
Steven is entrusted with the responsibility for the global communications and business promotion activities of Warner Music Group, incorporating inside and outside communications, corporate social responsibility (CSR), investor relations, as well as particular proceedings.

Steven supervises the communication and synchronization of the interactive activities of the functional segments of Warner Music Group.

In 2007, Steven became a part of Warner Music Group as a plan of the global communications group of the firm situated in London. In 2012, James shifted to New York once again, appoint-

-ed as Senior Vice President of the Communications and Marketing division of the company.

Before joining Warner Music Group, Steven occupied different positions at marketing bureaus and public relations, such as Consolidated Public Relations and Cow Public Relations, functioning with customers in the television, movies, tech, soft drinks, retail, and vehicle sectors.



WMG STOCK PERFORMANCE

The common stocks of Warner Music Group are traded on the NASDAQ with the ticker symbol WMG. Besides, the stock is a component of the NASDAQ 100 index.

On February 25, 2022, Warner Music Group (NASDAQ: WMG) closed trading at US \$36.51 at 4:00 pm Eastern Standard Time (EST). A delay of a minimum of 15 minutes is present and the stock info is supplied by Refinitiv.





## STOCK CHART

Day's Open	\$36.60
Previous Close	\$36.49
Intraday High	\$37.01
Intraday Low	\$36.00
52-week Range	\$31.50– \$50.23
1-day change	+0.02 (+0.05%)
Price (Closing)	\$36.51
Volume traded	703,765
Ask	\$36.50 x 800
Bid	\$36.49 x 2200
Average volume	1,346,503
Earnings Per Share (Trailing 12 Months)	\$0.76
Market capitalization	\$18.796 Billion
Price Earning Ratio	48.29
Earnings date	May 2, 2022 – May 6, 2022
Ex-dividend date	February 17, 2022
Forward Dividend and Yield	0.60 (1.69%)
One-year target estimate	\$45.75

### WARNER MUSIC GROUP FINANCIAL PERFORMANCE

Financial summary of Warner Music Group (amounts are in million US dollars, except per share info)

Heads	September 30, 2020 (unaudited)	September 30, 2021 (unaudited)	Change (%)	September 30, 2020 (unaudited)	September 30, 2021 (unaudited)	Change (%)
Recorded revenue	\$4,463	\$5,301	19%	\$1,126	\$1,376	22%
Revenue from music	\$3,810	\$4,544	19%	\$3,429	\$3,604	22%
Revenue from music publishing	\$657	\$761	16%	\$169	\$205	21%
Revenue from digital	\$2,903	\$3,539	22%	\$778	\$926	19%
Operating revenue (loss)	\$(229)	\$609	—%	\$88	\$100	14%



FINANCIAL HIGHLIGHTS (12 MONTHS ENDED 30TH SEPTEMBER 2021)

Digital revenue growth was 22% or 19% in terms of fixed exchange rates/constant currency  
Overall revenue growth was 19% or 15% in terms of fixed exchange rates/constant currency  
OIBDA (Operating Income Before Depreciation and Amortization) amounted to US \$915 million against US \$32 million the previous year  
Net income amounted to US \$307 million against net loss of US \$470 million the previous year  
Adjusted EBITDA (Earnings Before Interest, Taxes, Depreciation, and Amortization) rose 30% to US \$1,090 million against US \$837 million the previous year  
Adjusted OIBDA rose 29% to US \$1,018 million against US \$790 million the previous year

RECOGNITION

The prestigious Fortune magazine ranked it among the most admired companies in the world in 2021. WMG is also one of the best places to work in the USA as per various surveys.



**Disclaimer:** This article exclusively emphasizes knowledge enhancement and not investment awareness. So, this has to be kept in mind that if you decide to make any investment based on the info furnished above, you must do it after a thorough consultation with your investment advisor. Investments are subject to market risks and you have to thoroughly explore the options with the help of an investment consultant. Merely reading one or two articles would not make you a successful investor.





# HOW TO GO ABOUT CREATING TARGET CUSTOMER PERSONAS?



Successful growth stories are not random; they need a lot of effort and strategies. It is essential to understand your customer base to appeal to their insights and turn to positive sales. Understanding your customer and identifying them will help you make better marketing campaigns and add value to your customers. To do that, you need to create a buyer persona, and to do so, you need to talk to them, study their requirements, and understand their needs.

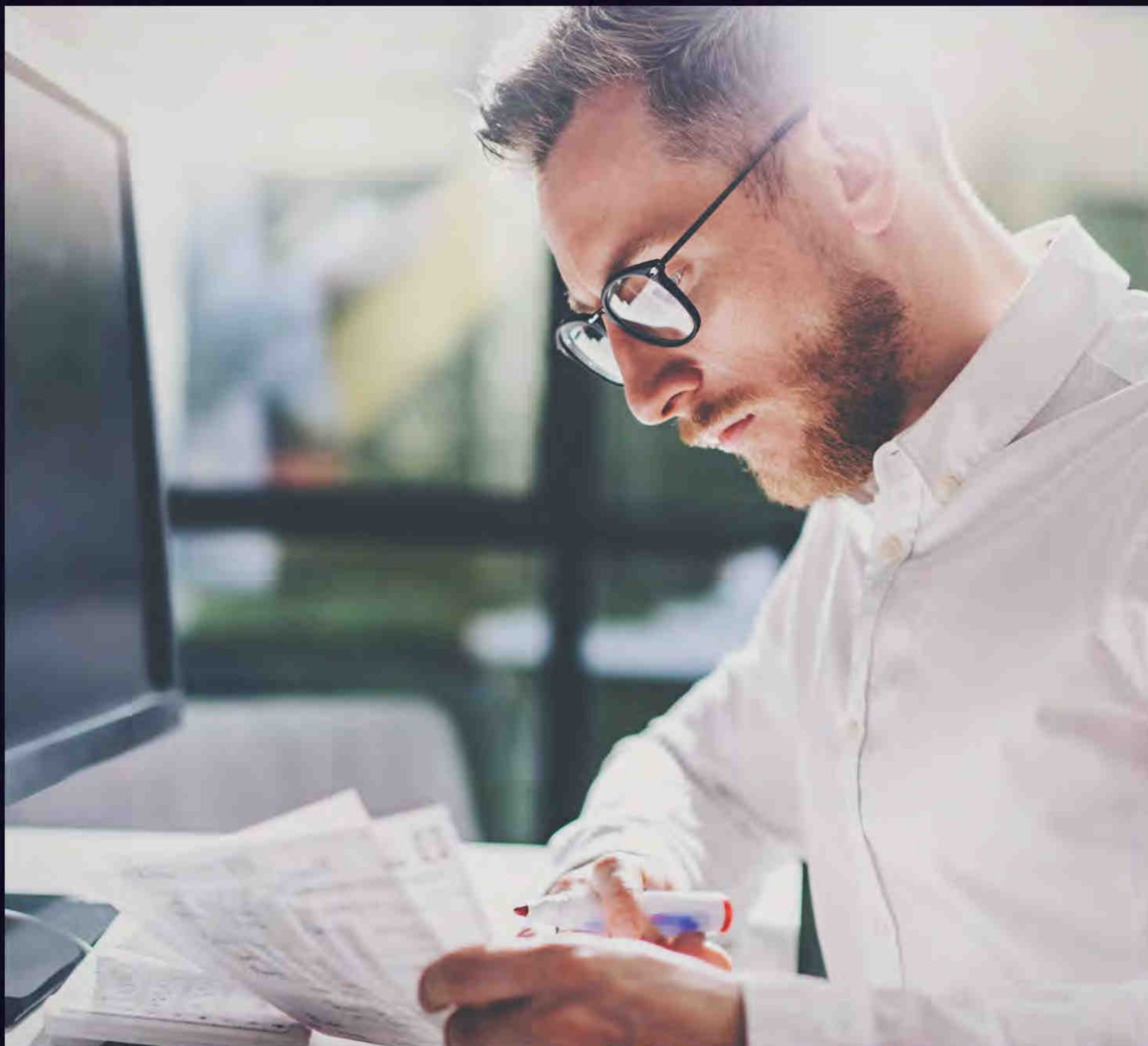
You must be wondering what buyer persona is; a buyer persona is a profile you create from your understanding of your ideal customer. **Customer personas** help tailor your marketing efforts, meet your customers' needs, and solve their queries and concerns. It is like a game of bow and arrow, if you don't know where the arrow's target is, how will you shoot the arrow? Without the target, all the effort will go in vain.



## WHAT KINDS OF INFORMATION DOES YOUR MARKETING TEAM LIKELY NEED TO INCLUDE IN A PERSONA?

Have you ever thought of food, and your food delivery app sends you a notification of the type of food that was in your mind? It is never a coincidence: the internet stores all information. Probably you had been checking the app at the same hour most days, so they took note of it. You must have a few things particular that you order on a set day, like pizza during the weekend and healthy salads during the week? That's just an assumption. You can order pizza all week. We will not tell your trainer. But the point here is nothing is an assumption. It is always a strategic calculation of the inputs and efforts you put in.

To create target customer personas, you will need to list the most dedicated customers for each category like most visited, occasionally visited, visited on weekends. You get the idea. After you have this, you need details like location, gender, age, purchasing behavior, engagement behavior, profession, marital status, and so on. These details are, at times challenging to find, and you might need to use external tools to gather the data in creating customer personas.



"Instead of grouping buyers based on who they are, you can group them based on your Buying Insights,"

-Adele Revella

## CREATING TARGET CUSTOMER SEGMENTS/PERSONAS

The very first in creating customer personas is to do your research thoroughly. Remember, your goal is to create a personality that embodies the key characteristics of your target customer. To know the essential characteristics- who they are, what they want, where they are, what ages they belong to you need to create surveys and track your customer via social media. Once the research part is done, dive deep into the site analytics. You will be able to find out who visited your site, how long they stayed, what are keywords they used, and how frequently they visited.

Now you have all the data required; you need to create a persona based on these data. Let us look at customer personas examples. Suppose you are a small business that sells used books. After the research and development, we found out that our ideal customers are college-goers. So your target customer personas include college goes. You need to name this persona to bring them to life. The details you need to allocate to this person are goals and challenges, their fears and values, and finally, your business growth strategies involving this persona.

## FINAL THOUGHTS

The internet is indeed open and accessible to all, but not everyone visits all the websites in the world. **Growth mindset strategies** involve identifying the customer base, being dedicated to them, and serving their needs. The power of a strong **target customer personas** is that the customers identify the business them and dedicates their loyalty in return.





# WHAT IS MOBILE MARKETING, AND HOW TO MAXIMIZE GAINS BY CREATING THE RIGHT STRATEGIES?



As smartphones become incredibly popular and even the most preferred device for accessing the internet, marketers include mobile marketing strategies as a part of the overall marketing strategy. To know what is mobile marketing have a look at any mobile app or access any website from your smartphone, and you will get the answer. Mobile marketing is the technique of carrying out marketing activities by making the websites and other marketing content accessible from mobile devices.

Marketers use mobile marketing to reach the largest section of consumers as almost all consumers use some mobile device. Besides accessing the company's website from their mobile devices, users can install companies' apps for buying products online. Marketers can create tailor-made content for the target audience for better engagement with the business and brand.

## THE NEXT STEP AFTER KNOWING WHAT IS MOBILE MARKETING

Assuming that you are a marketer and now know what mobile marketing is all about, you will likely want to know how to use mobile marketing best. The objective of marketing by reaching consumers on their mobile devices is to keep in close touch with them proactively instead of waiting for them to contact the company when their need arises. It is like taking the business to consumers' doorsteps and making your presence felt but without trying to sell your products or services.





Instead, the focus is on building relationships with target consumers to help them discover various aspects of the business, brands, and products from different perspectives. In addition to the company's website, marketers can use multiple modes of communication like SMS, email, social media content and even provide apps to engage with consumers anytime and from anywhere.

## KEEP ITS SIMPLE

Although mobile marketing gives the opportunity of marketing round the clock, you must create a well-thought-out mobile marketing strategy to connect with your customers at the opportune moment by using the right kind of media. The strategy is all-important because it determines the effectiveness of the marketing campaign. The most important aspect of the strategy is keeping things simple when interacting with customers. Whether you are sending a message or sharing some content with your customers. Although the screen time of mobile devices is rapidly increasing as people are spending more time on it, their attention span is reducing dramatically. Therefore, you must stick to the essentials only and communicate directly without ambiguity so that your message reaches the audience the way you want without any distortions.

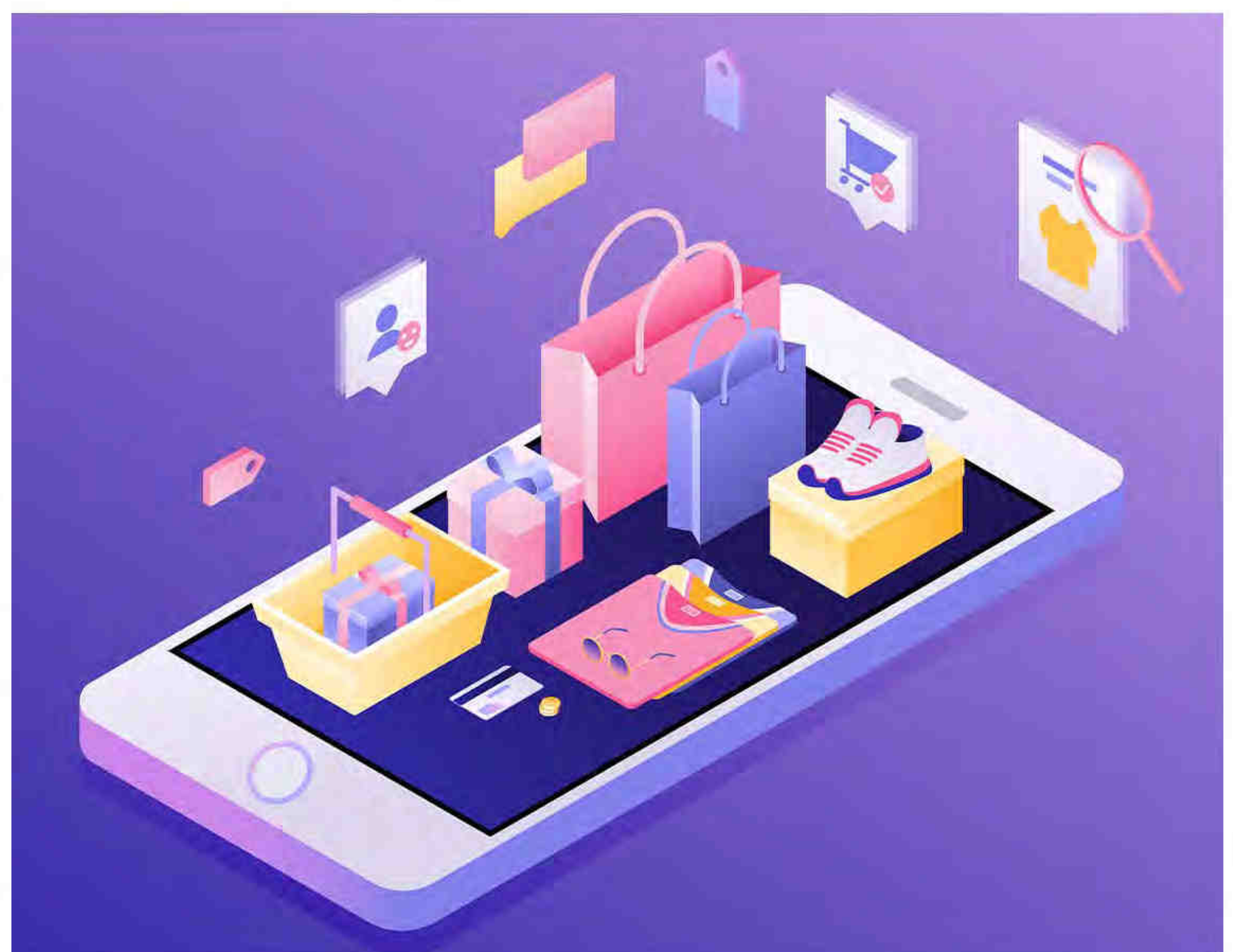
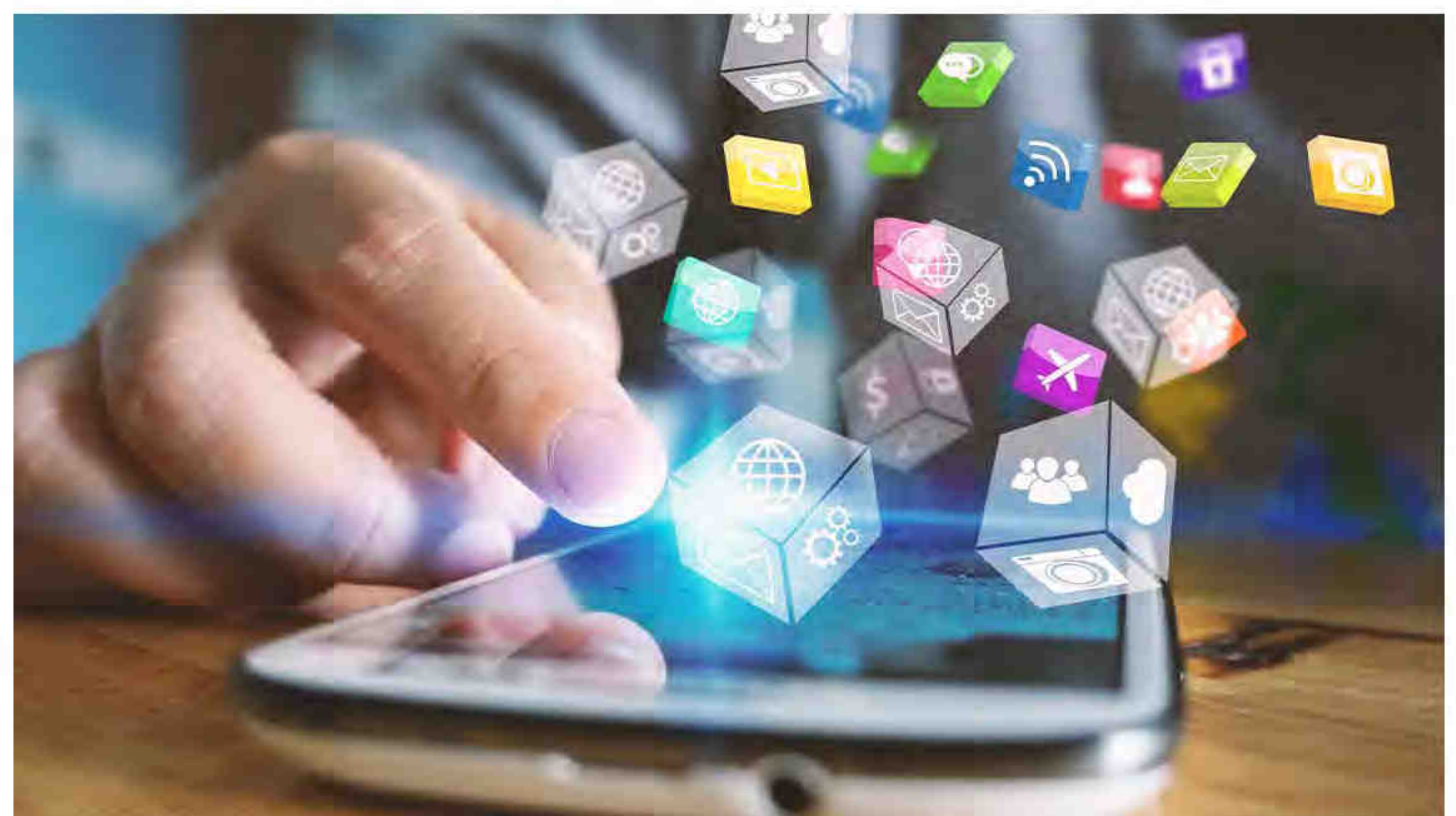
## SPEED UP THINGS

All communications must be crisp and clear, and the interface must be simple so that you can speedily deliver the message to your customers. Keeping things simple will automatically speed up content delivery. The sooner the message strikes a chord with the users, the higher are the chances of them taking the desired action that increases conversion. Optimize the website and ensure that it has a responsive design to display satisfactorily on all types of screen sizes. Optimize the apps too so that, like websites, it loads speedily and intuitively drives users to perform their tasks sequentially.

## CREATE AN INTEGRATED APP

Apps are must-haves for any mobile strategy because of the enormous convenience it provides users connecting with the brand or business. Apps are better substitutes for websites when it comes to online shopping and the reason why apps have become an inseparable part of the shopping experience. Besides ensuring a fast and smooth checkout process during shopping backed by an equally easy payment method, apps help brands interact with customers personally. As apps use AI (artificial intelligence) and ML (machine learning), it closely racks users' online behavior and provides recommendations according to their tastes, interests, and habits. It is a way to delight customers who have to do less to get the things done as the app keeps presenting things even before users ask for them.

It is essential to know what mobile marketing is, but its implementation holds the key to success. A lot depends on developing the right strategies to engage customers with the brand and business to develop trust.





## WHY SMALL BUSINESSES MUST HIRE THE SERVICES OF A **DIGITAL MARKETING** **COMPANY?**

Today, having an online presence is a must for all sizes of businesses to ensure their survival in an intensely competitive environment. Having a website is the first step for businesses to go digital and include digital marketing as part of their overall marketing strategy. Digital marketing constitutes the central portion of all marketing activities. Digital marketing is a specialized job best handled by experts who have the knowledge and experience of various digital marketing techniques based on the industry types. Digital marketing is essential for increasing traffic and improving sales while expanding the customer base. To achieve the goal, you must hire a digital marketing company that can help develop and implement the appropriate marketing strategies.

### ***FACT***

**69% OF JOB SEEKERS CLAIM THAT THEY WOULD NOT ACCEPT A JOB AT A COMPANY THAT HOLDS A BAD REPUTATION—IN FACT, THEY WOULD RATHER BE JOBLESS!**

Launching a digital marketing campaign will help to engage better with existing customers and attract new customers while building a trustworthy brand and boosting sales.

The experts you hire for implementing the digital marketing campaign must understand the business process and your competitors. They should be conversant with the latest marketing techniques, including search engine optimization, online advertising like pay-per-click advertising (PPC), website development, and advanced marketing techniques.



## CHOOSING A DIGITAL MARKETING COMPANY

Now that you are convinced about the reasons to hire a digital marketing company, you should start searching for a marketing company that can handle the online marketing activities of your business. It does not take a long to launch the marketing campaign, but it takes a long time for the results. Besides building the campaign on a solid foundation, adhering to the best practices is vital without trying shortcuts. It takes time to build online authority, trust, and the brand's visibility.



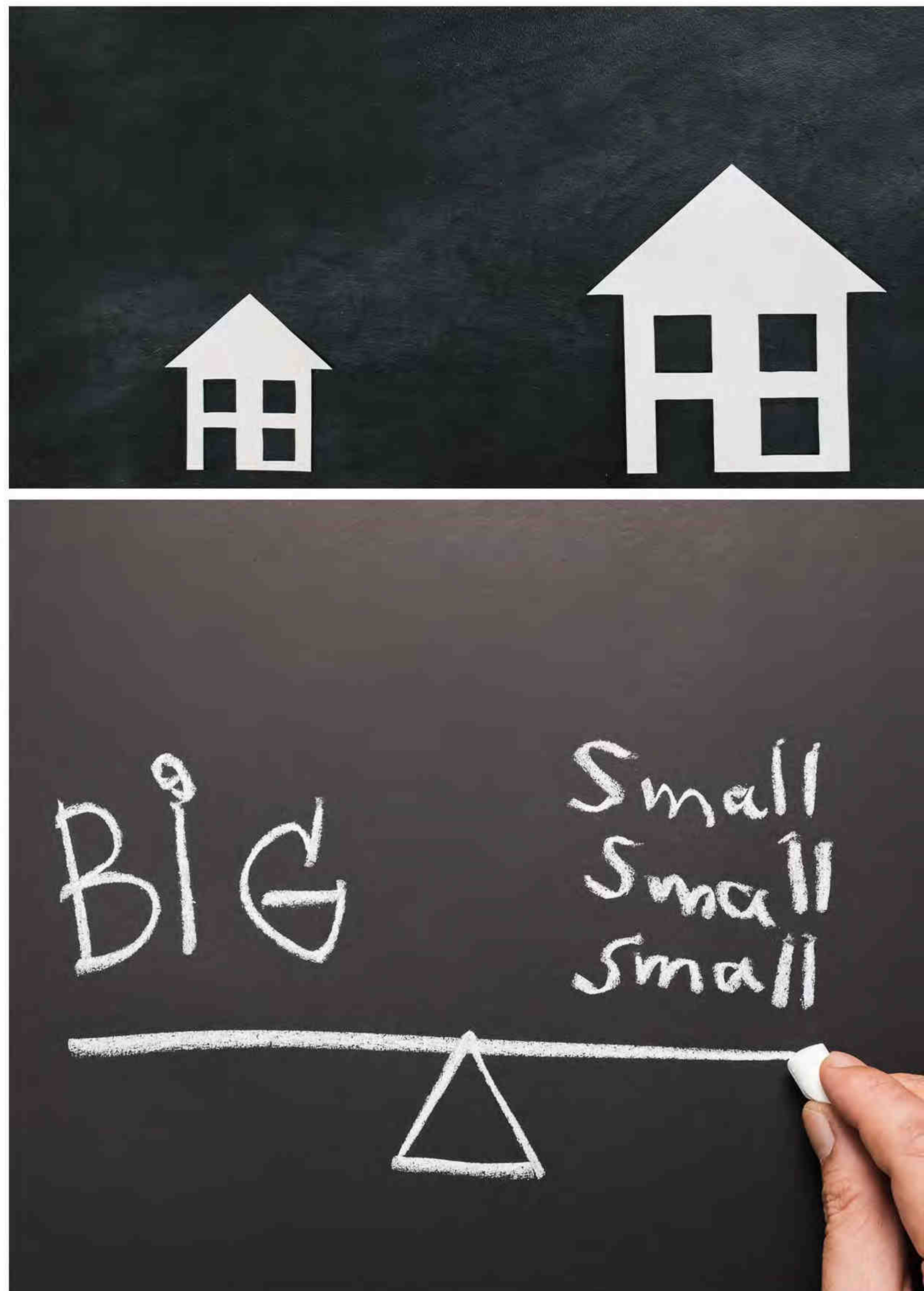
## SMALL OR BIG AGENCY – WHICH SHOULD YOU CHOOSE?

Which kind of digital marketing agency should you choose – big or small? It depends on your marketing goals, the business size, and budget. However, you should always try to select the best digital marketing company that has considerable experience and a proven track record in the industry niche.

Smaller digital agencies have a small framework comprising few people but hands-on experience in executing marketing projects with complete flexibility. The smaller teams are more agile and have their ears on the ground to quickly respond to changes and move forward. Smaller agencies would have fewer clients and devote more time to your project with more dedication to building their goodwill and reputation. They won't let go of things quickly until they succeed.

Larger agencies usually have bigger clients and work for large companies with pre-existing relationships by maintaining a broad professional network. Since they handle bigger projects for big brands and work on a larger scale, they can often offer better rates than other agencies because they can make it up from other sources. Larger agencies have the infrastructure and resources to provide better service to their clients. However, larger agencies will cost you more, and you must be ready to spend more.

Since bigger agencies have specialists, you will receive the best inputs for your project that ensures better results. However, too big an agency might be challenging to deal with as they focus on the bigger commitments and might not devote much time and resources to smaller projects.





## CHOOSE A MEDIUM-SIZED OR SMALL AGENCY

Although bigger agencies might handle the projects of smaller companies, they would always prefer to deal with big companies that match their business economics. For small businesses, it is better to choose a small or medium-sized marketing agency that can very well be the best digital marketing company for them. Since the agencies are small, they would be more familiar with the nuances of small businesses and have the expertise in niche marketing for driving more traffic and increasing conversions and sales. Smaller agencies would try to give their best because they are ambitious about their growth. Each project is essential to prove their worth and enrich the credentials that help them grow.

The digital marketing company you choose should handle your project from end to end, meaning building your website or revamping it and developing the best strategies that perfectly align with your business goals.



“

## *Quote Of The Month*

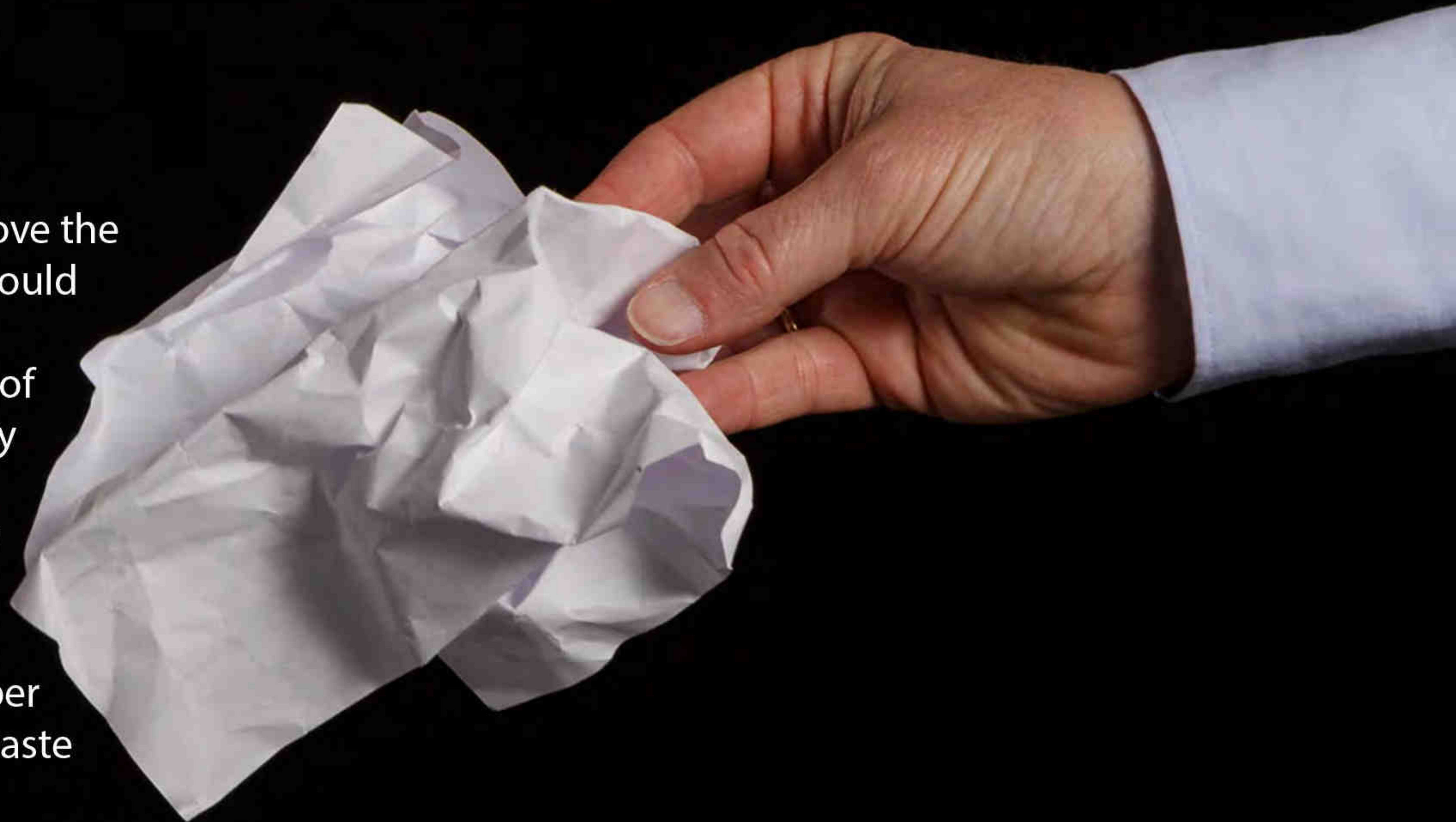
"The few who do are the envy of the many who only watch."

-JIM ROHN



# HOW TO **ELIMINATE** WASTE IN YOUR BUSINESS?

If you are looking for a way to improve the quality of your organization, you should take a look at some of the best standards, including ISO 9001. One of the best ways to improve the quality of your company is to eliminate waste. You may not realize just how much waste your company generates every day. Even though many people think about the number of garbage bags in the dumpster, waste comes in many shapes and forms. Therefore, you need to think carefully about reducing the waste generated by your company. This is important for positioning your business for the future.



**WASTE**



Measure your waste accurately

If you want to reduce the waste generated by your company, the first thing you need to do is measure it accurately. There are countless ways to measure waste; however, you need to keep in mind that waste comes from several different areas. For example, you might want to look at your daily operations to see if there is any time you are wasting. Then, you may want to look at your hardware and software to see if you are generating any electronic waste. This can be a serious issue as well. Once you have a good idea of how much waste you are generating, you can get to work eliminating it.



Consider donating your food waste

One of the easiest types of waste you can measure is your food waste. How much food does your company waste daily? If your company has its cafeteria, you may want to talk to some people who work there. Take a look at the amount of food thrown away every day. Then, instead of throwing out the food, consider donating it instead. For example, you may want to donate it to a local homeless shelter. That way, it can go to good use. Or, you may like to donate some of your food to a local farm. After all, animals need to eat as well. Find something productive to do with the food you don't consume.



Audit your internal processes regularly

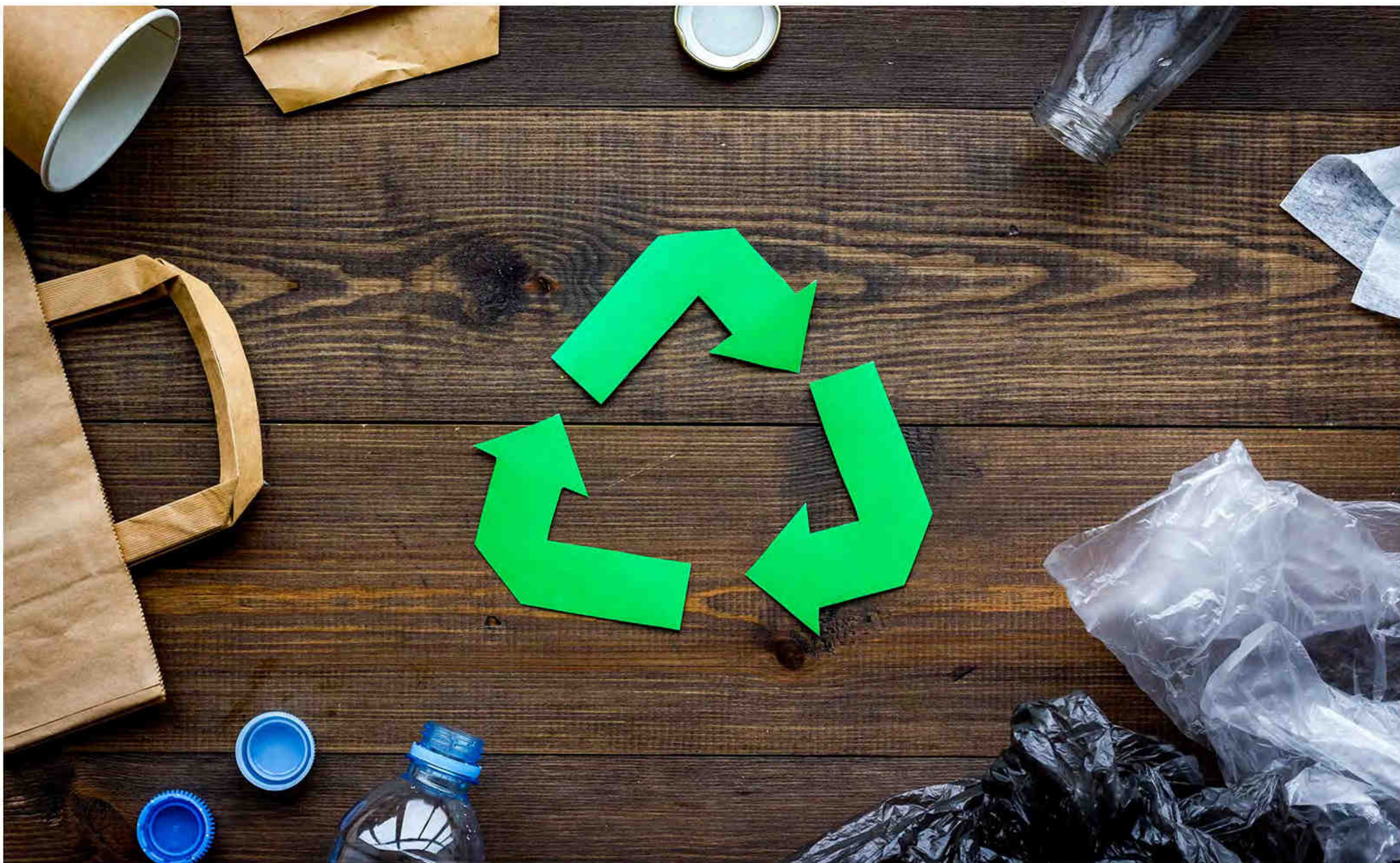
Of course, one of the essential types of waste at your company is time. You need to make sure you do not waste your time. The only way you can figure out how to avoid this issue is by auditing your internal processes. You need to figure out how your employees are spending their time, and you also need to figure out how your managers are spending your resources. If you find there are redundant processes, you need to eliminate them. If you discover that some employees are not well-trained to do their jobs, you might need to go back to the drawing board. Make sure you get the most out of your internal processes.





Reduce the waste your company generates

If you want to position your company to be successful in the future, you need to maximize the value of your resources. This means minimizing the waste generated by your company. Unfortunately, countless companies scattered across the world generate tremendous waste. If you want to stay ahead of your competitors, you need to minimize the waste you generate. That way, you know you are getting the most out of your daily operations. Keep in mind that this is not necessarily a problem you have to tackle on your own. If you want to improve the efficiency of your company and minimize the waste you generate, consider reaching out to a professional who can assist you.



FACT

STOP BUYING STUFF!

One of the biggest things you can do to reduce your waste, is to simply stop buying so much stuff. When you're buying new things, you're creating demand for that thing, as well as creating demand for its journey of production and the waste that comes along with it. Simply saying no to things you don't need, and being appreciative for what you already have is one of the biggest steps you can take to reducing your waste.

CONCLUSION

If you follow these measures properly, then eliminating produced waste in your business won't be a difficult task for you. You could do further your own research on managing waste in business.

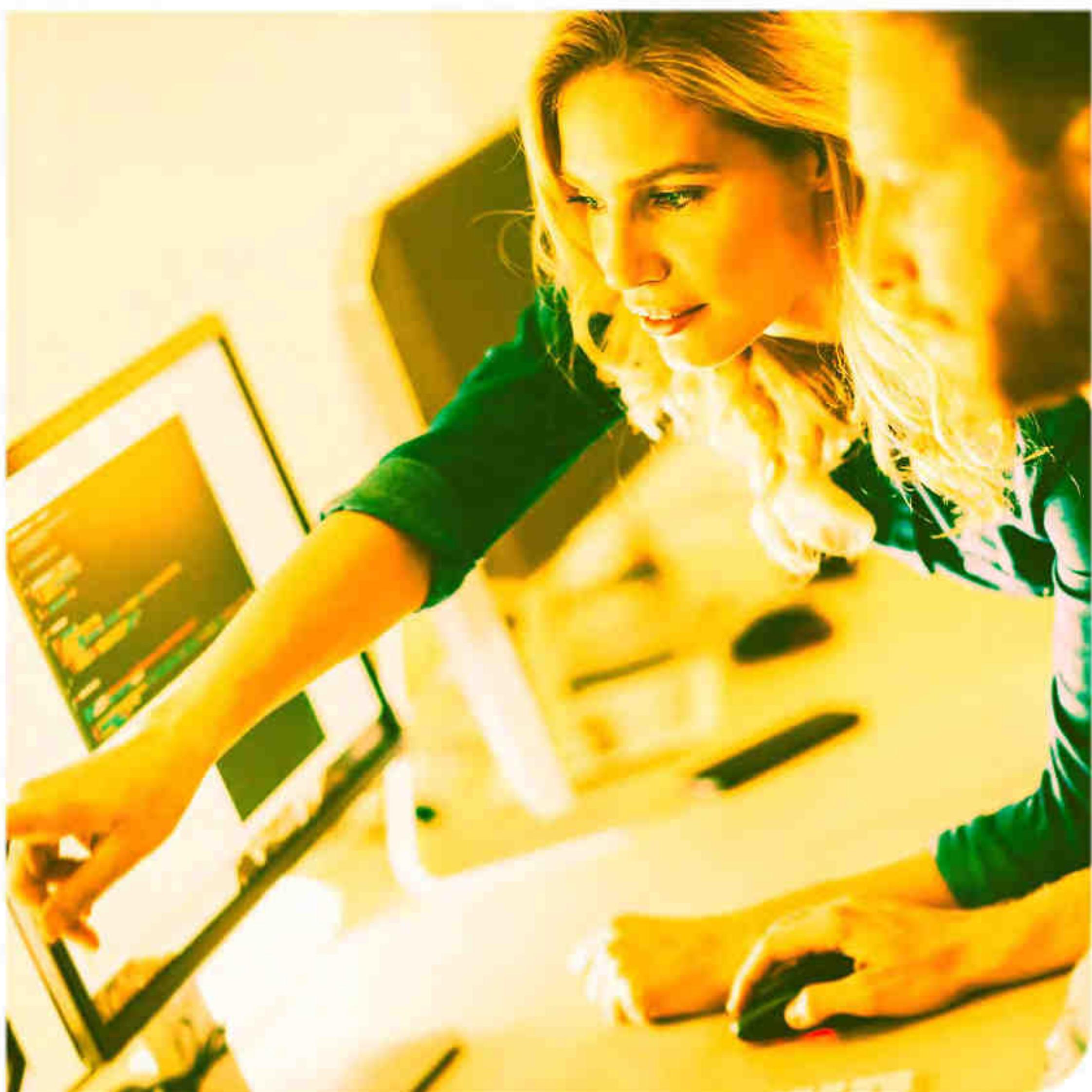
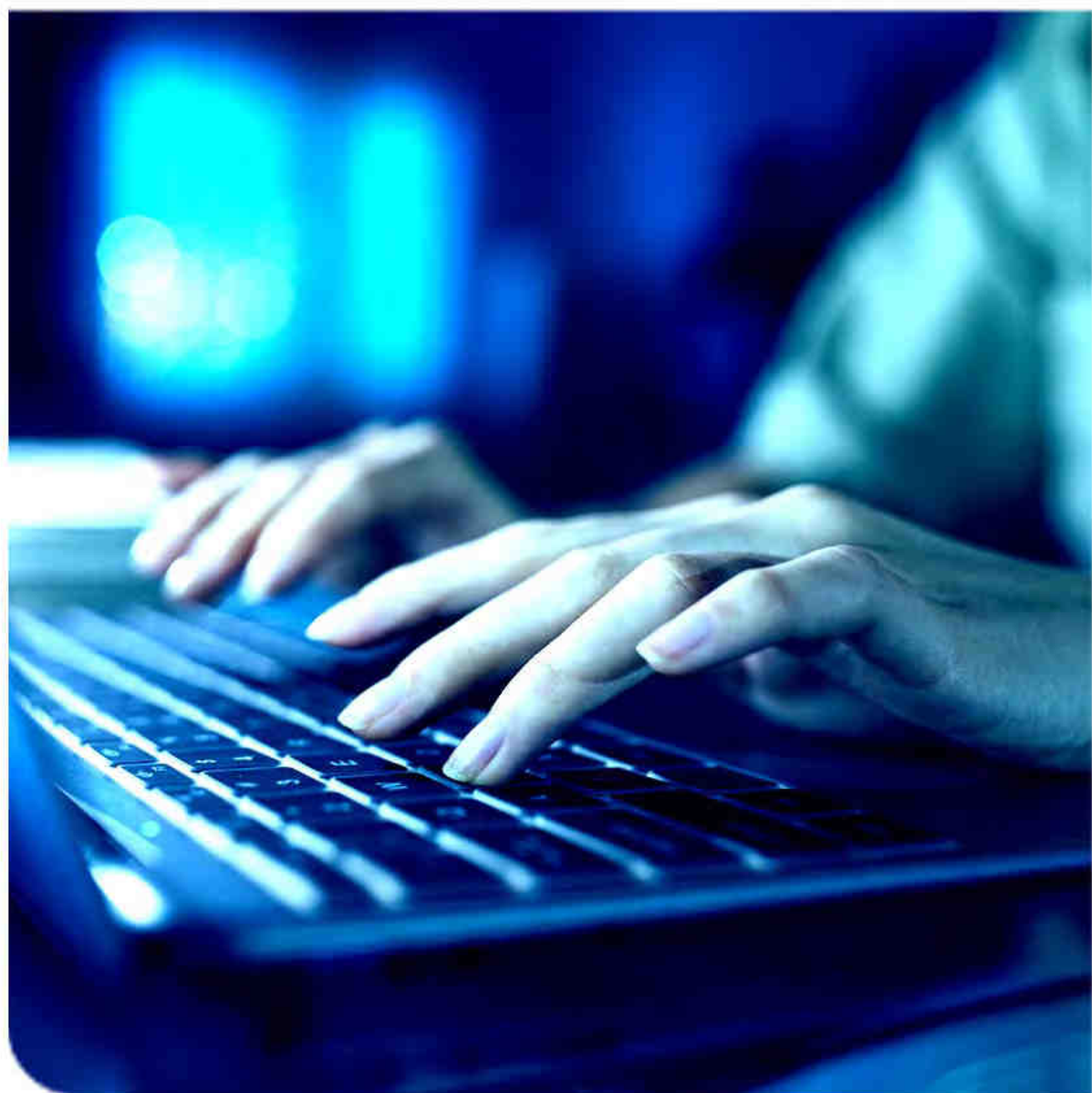
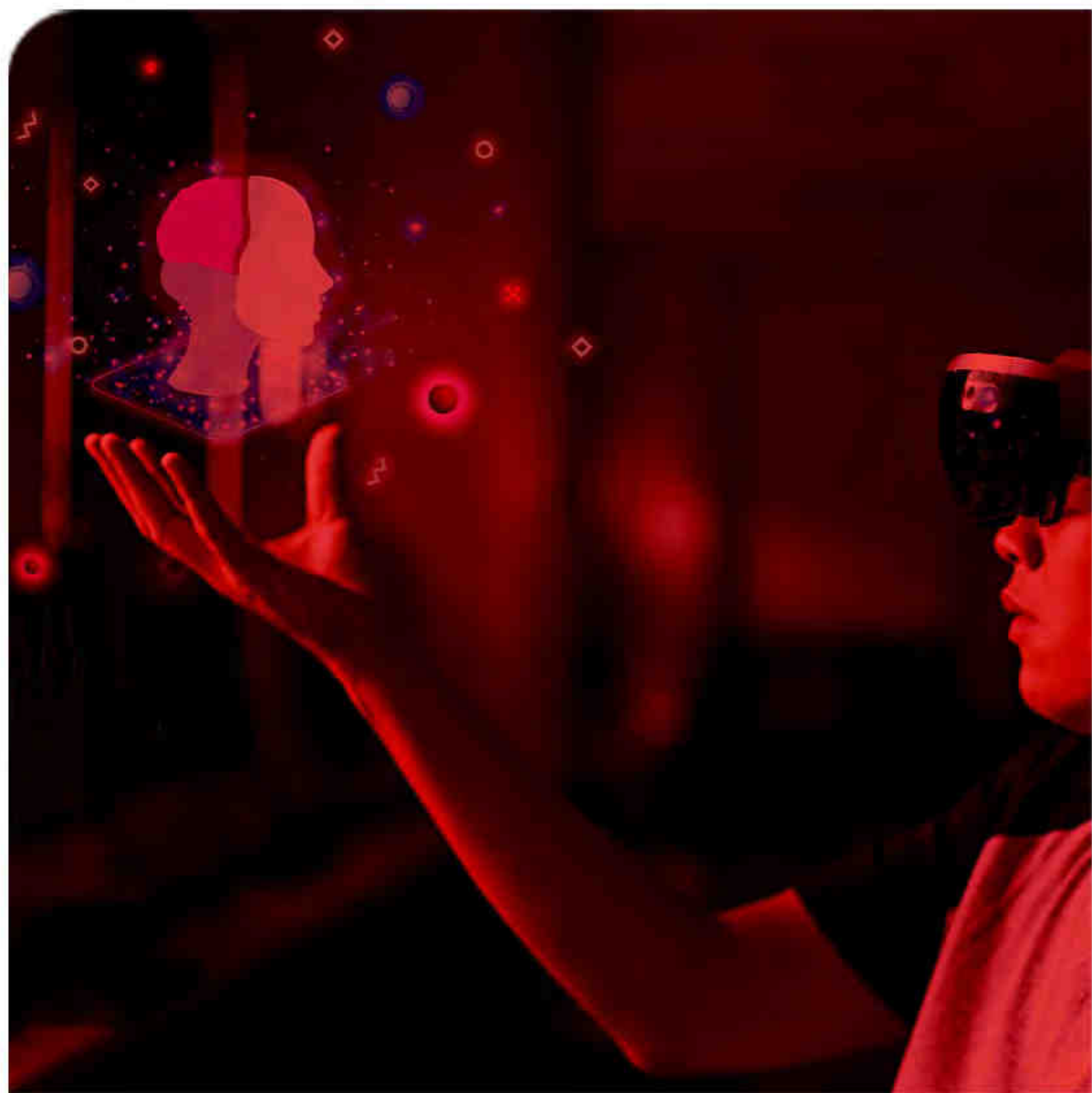
“REFUSE WHAT YOU DO NOT NEED; REDUCE WHAT YOU DO NEED; REUSE WHAT YOU CONSUME; RECYCLE WHAT YOU CANNOT REFUSE, REDUCE, OR REUSE; AND ROT (COMPOST) THE REST.”

- Bea Johson





# 7 REASONS WHY YOU MUST USE



## Microsoft Dynamics 365 as the CRM





Microsoft  
Dynamics 365

# M

icrosoft has brought about greater control over enhanced customer satisfaction, sales process, and productivity with its Microsoft Dynamics 365. Here, let us explore the reasons why using this tool makes sense. So, delve deeper into the details.

### **MICROSOFT DYNAMICS 365 FOR FINANCE AND OPERATIONS**

Check out the reasons for investing in this CRM and why it is worth it.

#### **Enhanced operational efficiency**

Utilizing the streamlining and standardizing the various business processes, remarkably the operational efficiency improves, which is made possible by Dynamics 365 Microsoft. How does it help?

Automating recurring tasks  
By warning employees of issues related to open clients  
Send crucial e-mails to partners and clients.

#### **Improved customization features**

Dynamics 365 will allow you to work precisely how you have been working or want to work. You will be able to customize and configure client views, links, and forms.

#### **The right information for the right people**

With the help of Microsoft dynamics 365, you will be able to provide the right set of information to the right set of people rather than employees, regardless of whether your employees are using MS Outlook, mobile, or web.

#### **Marketing campaigns can be targeted**

With the help of Microsoft dynamics 365, you will be able to provide the right set of information to the right set of people rather than employees, regardless of whether your employees are using MS Outlook, mobile, or web.

Building list of clients and leads  
Developing and creating marketing campaigns that target a specific group of clients  
Execute follow-ups  
Measure results





Service scheduling gets simplified

With the help of Dynamics 365 Micro-soft, you will be able to deliver a central-ized grid wherein you can view requests for services from clients and specific scheduled dates in the calendar. If you know your customers are happy, you earn credibility in the market for your services and products.

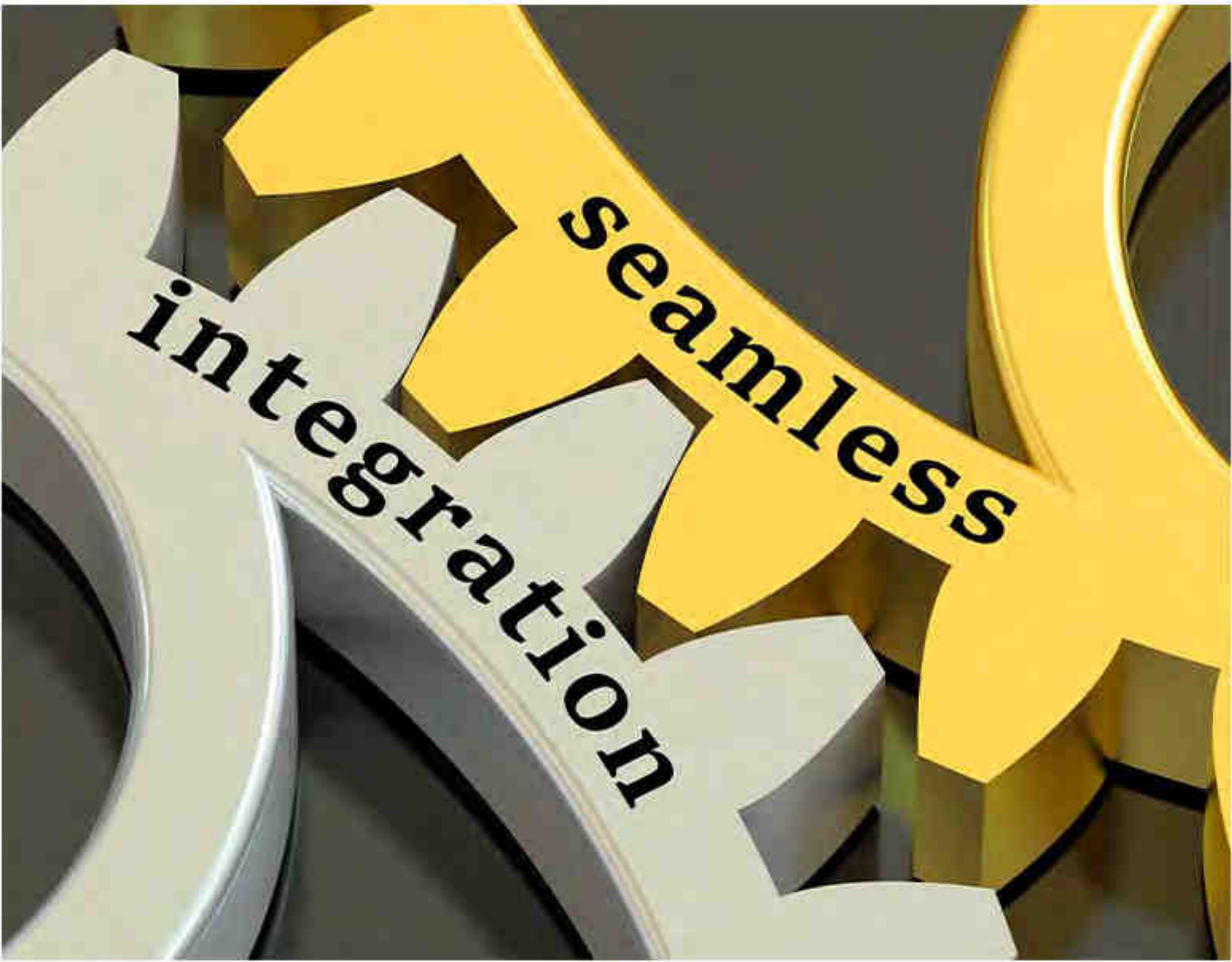
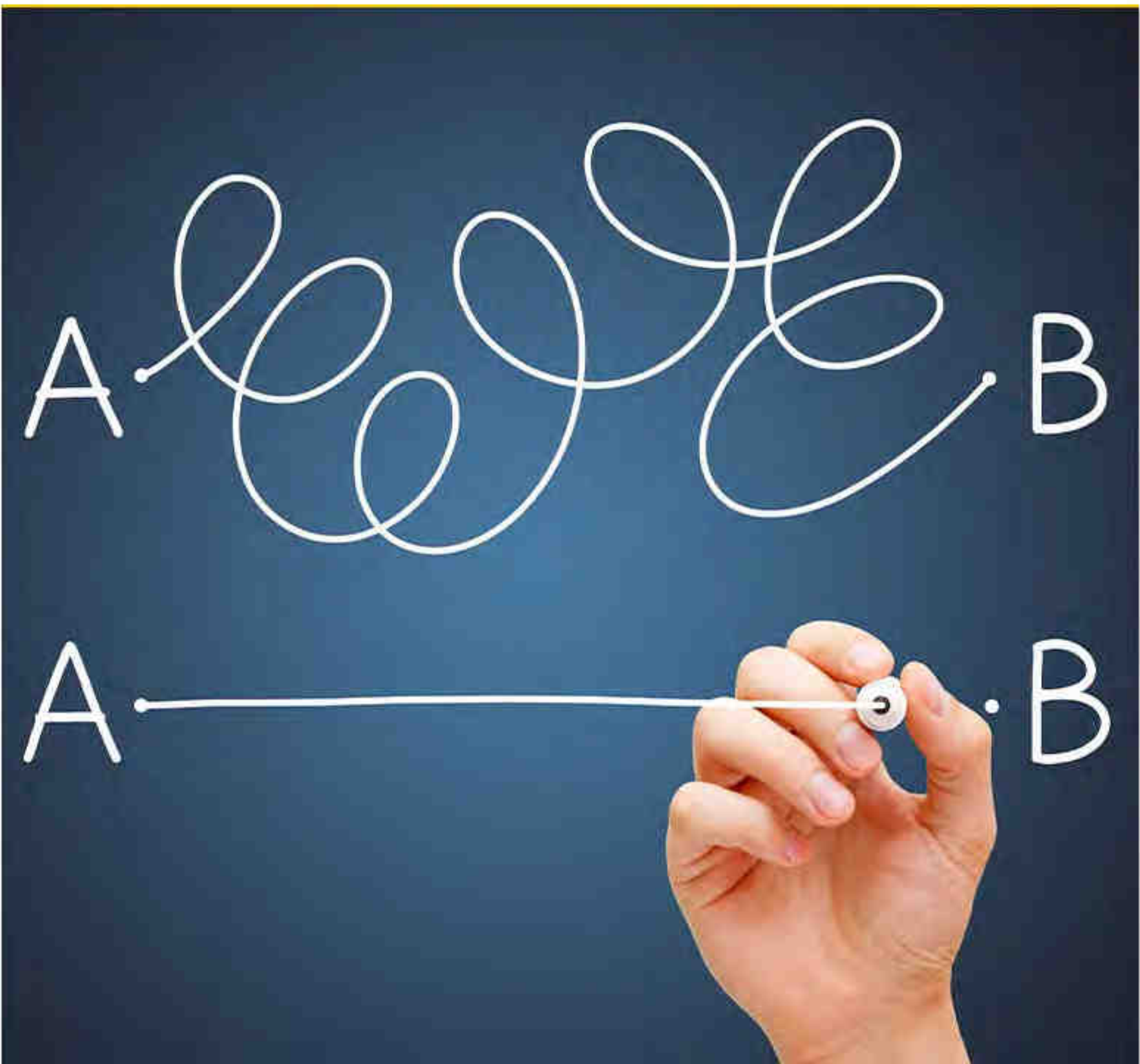
Excel integration is seamless

Dynamics 365 Microsoft works in tandem with Microsoft Excel, making it easier for organizations to make certain decisions promptly. Since Excel is a great tool, you can analyze, share, and store data and information. With the help of relevant data at your disposal, you can get a graphical representation of the same that helps you make better deci-sions.

Integration of data source and seam-less application

Dynamics 365 Microsoft has the power of Microsoft NET Framework and Web Services. With the help of this, you will be better able to integrate independent application business solutions. It can also connect well with third-party appli-cations.

Regardless of the mode that your clients choose to interact or connect with your company, Dynamics 365 Microsoft fos-ters a great relationship between you and your clients by offering flexibility, state-of-art technology, and superior performance.



FACT

HOW MICROSOFT THE NAME

The company got its name by one of its founders. Bill Gates sent a letter to Paul Allen back in 1975, before they would found the company. The letter was the first time the word Microsoft was mentioned.

Gates wrote the name Micro-Soft because, in its original form, the word was a combina-tion of two words – microcomputer and software. Microsoft would lose the hyphen in 1976 after the company was officially reg-istered.

TRY CREATING A FOLDER NAMED ‘CON’ IN WINDOWS – YOU CAN’T

Windows operating systems are filled with quirks and Easter eggs. One of the strange quirks found in Windows is the fact that you simply can’t create a folder named CON. Try it and you’ll see it’s impossible.

MICROSOFT DIDN’T HAVE ITS WEBSITE UNTIL 1993

This seems weird since the Internet Explorer was synonymous with internet browser during the 90s but Microsoft didn’t have the official website until 1993.

WINDOWS GOT ITS FIRST VIRUS IN 1992

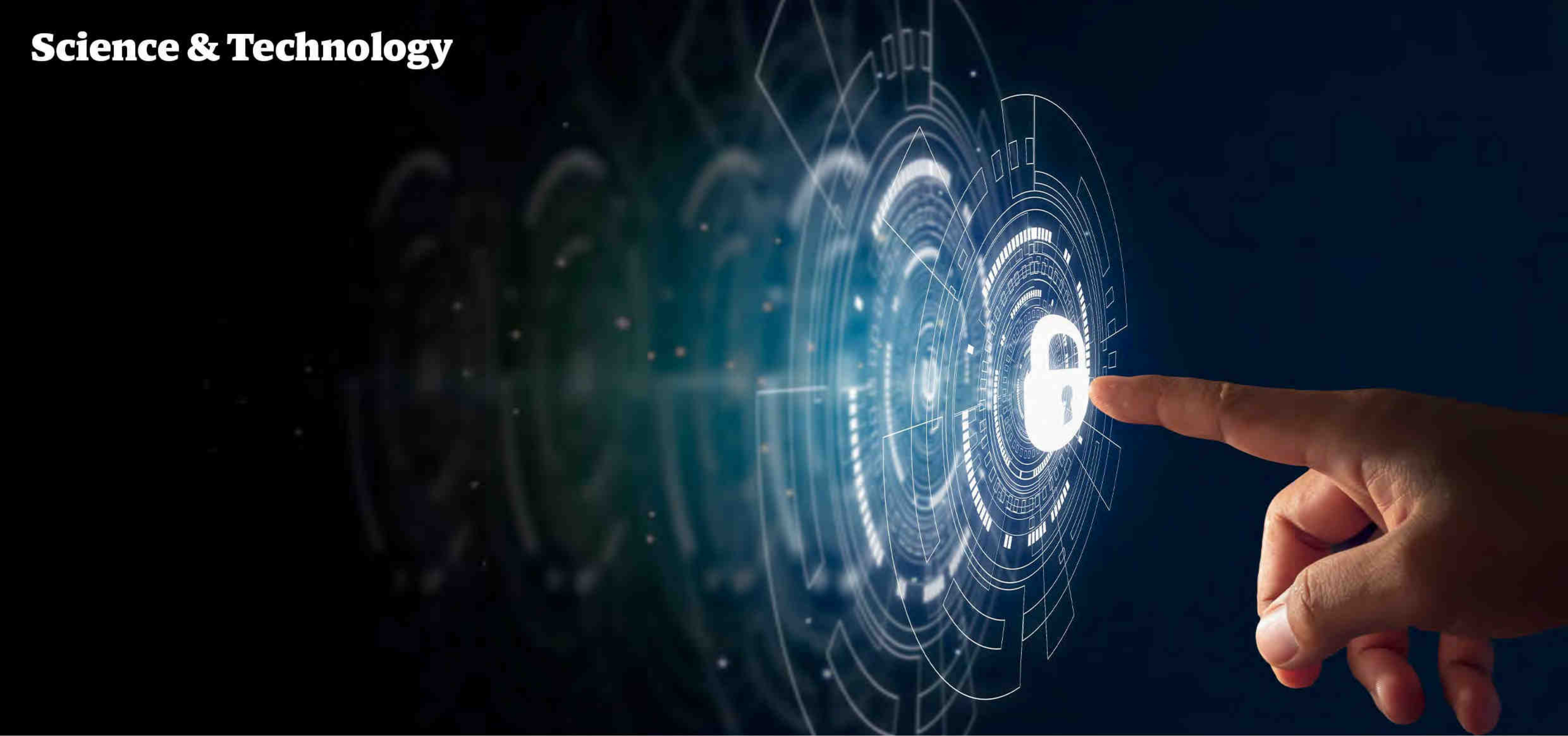
Windows was virus-free for almost a decade until someone decided to create the first virus for Windows. It was called WinVer 1.4.



“MICROSOFT IS NOT ABOUT GREED. IT'S ABOUT INNOVA-TION AND FAIR-NESS.”

-Bill Gates





# 5 MUST-KNOW DATA SECURITY TIPS FOR SMALL BUSINESSES



Today, it’s difficult to imagine running a business without using technology. Because before, data collection and management has always been done manually. While this system has been proven effective in the past years, encoding data and information manually can be a long and tedious task, which may result in backlogs, and in some cases, inaccuracies in your records.



Enter the digital age, and businesses have an easier, more storage efficient, and secure way of dealing with data. Files and records can now easily be accessed and stored, helping streamline business processes. However, as much as technology and digitalization have been advantageous, it’d be worth noting, too, that they also come with drawbacks.







## IMPORTANCE OF DATA SECURITY

As technology progresses, so do the various threats and risks that come with it. And considering the value and importance of data to businesses and their consumers, they have become vulnerable to data theft and leakage.

And as such, businesses should ensure security system measures to ensure that the data they collect and store is protected. Failing to do so may result in data loss that may have financial repercussions. And more so, the possibility of losing their customers' trust.

With that in mind, this article will outline some essential tips to help you further improve your small business's data security.

### Regularly backup your data

Regularly backing up your business data and records is perhaps the most common and easiest way to ensure that your files and essential data are protected and secured from data loss. More so, aside from securing your data, a backup also allows you to recover data and records in the event of a data breach, loss, or theft.



For instance, cyber threats such as malware attacks or hacking, cyber hackers gain access to sensitive business information. And when this happens, they can access, modify, compromise, and even destroy your data storage system. But aside from cyber threats and risks, backing up your data also allows you to retrieve essential business information in the event of system failure or when your network shuts down or crashes.

When backing up your data, it's essential to have numerous storage options instead of solely relying on a single backup. For instance, you can utilize a backup server or cloud storage to back up your data alongside external hardware, and perhaps, you can also consider a printed copy of your records too. Doing so can allow you to have multiple recovery options should the other backup storage devices get compromised.

Furthermore, you can also consider getting professional assistance and advice from an official source for data services and IT support functions. Doing so allows your organization to be more equipped when facing various data security threats.

### Invest In data security technology

Investing in sound data security software can significantly go a long way in boosting the security measures within your organization. Data security software is designed to protect your data





and even your company devices against cyber threats such as malware attacks, suspicious links, and sites.

Generally, antivirus and anti-malware software warn you when a site or link you're about to visit seems suspicious. More so, they also scan the files in your system for possible viruses. They can sort out files found to be infected with malware in quarantine, isolating the file from the rest of your system.

With that said, installing data security software can notably boost the securi-

-ity strength of your system and devices and equipment used by your employees.

## Use a secure network connection

Indeed, technology and the internet have made transactions and collaborations, both within the organization and outside, more convenient and highly accessible. In just one click, you'd get to send and receive files and documents necessary for your operations. Howev-

However, as beneficial technology is, online transmission of files and documents poses risks too. They can easily be intercepted, and emails can be hacked.

A secure network connection is a must. Cybercriminals can infiltrate your system and data exchange through your network. Consider adding additional online security measures, such as a firewall and a VPN, to strengthen your network security. Consider transmitting your data only through a network protected with WPA2 encryption.

## Utilize strong passwords in accounts and devices

Enforcing strong passwords is essential to the security and protection of your business data. Essentially, a password acts as a gate that filters employees from accessing sensitive information and records.

Ideally, passwords must be changed regularly, and a good rule of thumb to follow is to update them once every three to six months. More so, a strong password has a good combination of uppercase and lower-case letters and numbers.

## Train your employees on data privacy

Your employees play a vital role in helping ensure that your files and data are secured and protected. After all, they're the ones regularly accessing and modifying these files. As such, it's essential to make sure that your team members know how important data security is and how they can contribute to safeguarding sensitive files and data.

For instance, some companies have a policy prohibiting employees from using unauthorized external storage devices on company laptops, as doing so allows them to limit file transfers. While, other companies do not allow downloading files that aren't related to the business operations, such as games and non-company associated media.

More so, you can further improve security measures in the workplace by conducting regular employee training and holding seminars on how your employees can stay vigilant and prepared against suspicious links, downloading files from unusual sources, and being susceptible to phishing. In doing so, you'll be able to protect your business' data along with your employees and customers.



# BENEFITS OF USING ONLINE INVOICE SOFTWARE FOR STARTUPS AND BUSINESS

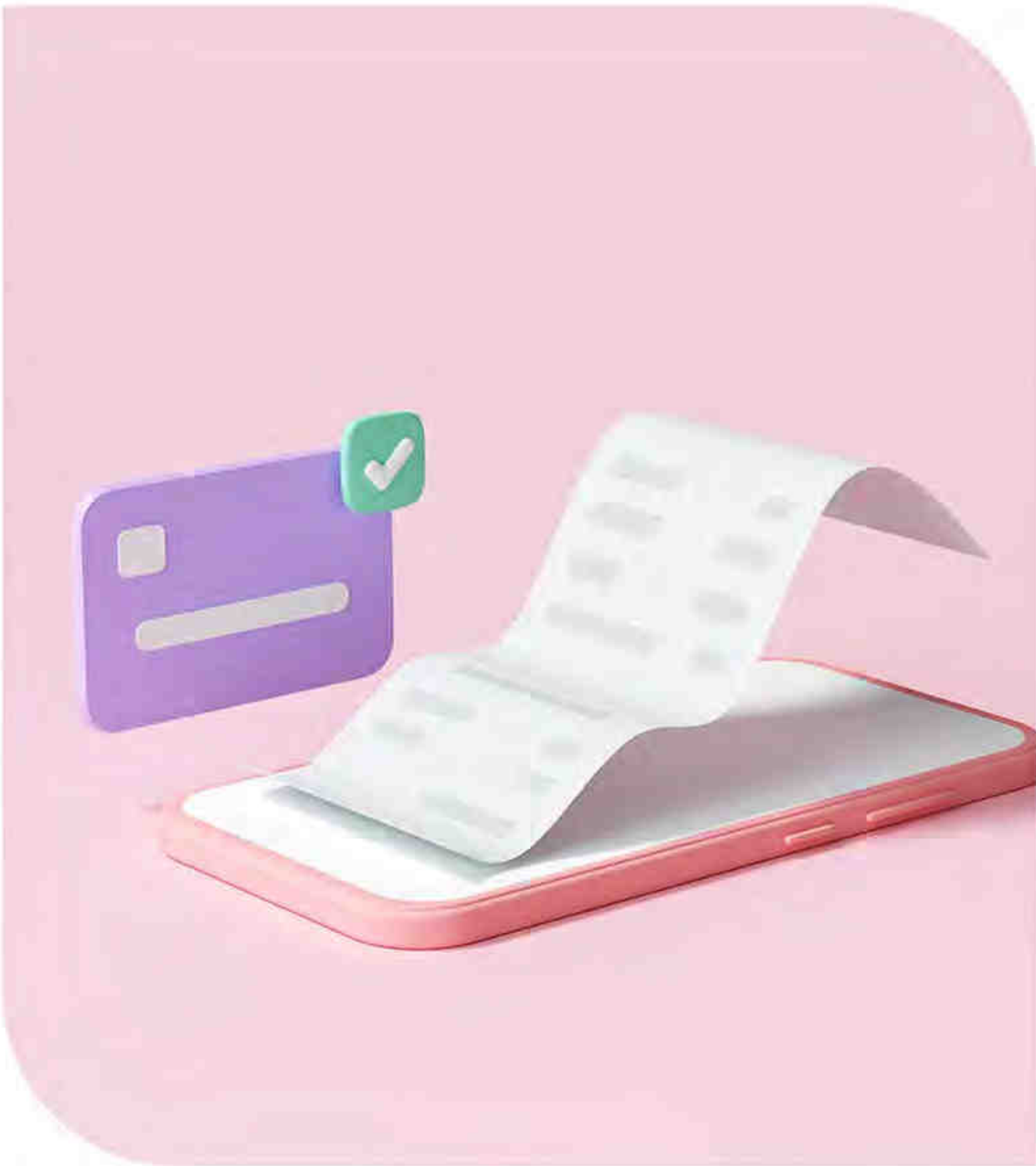
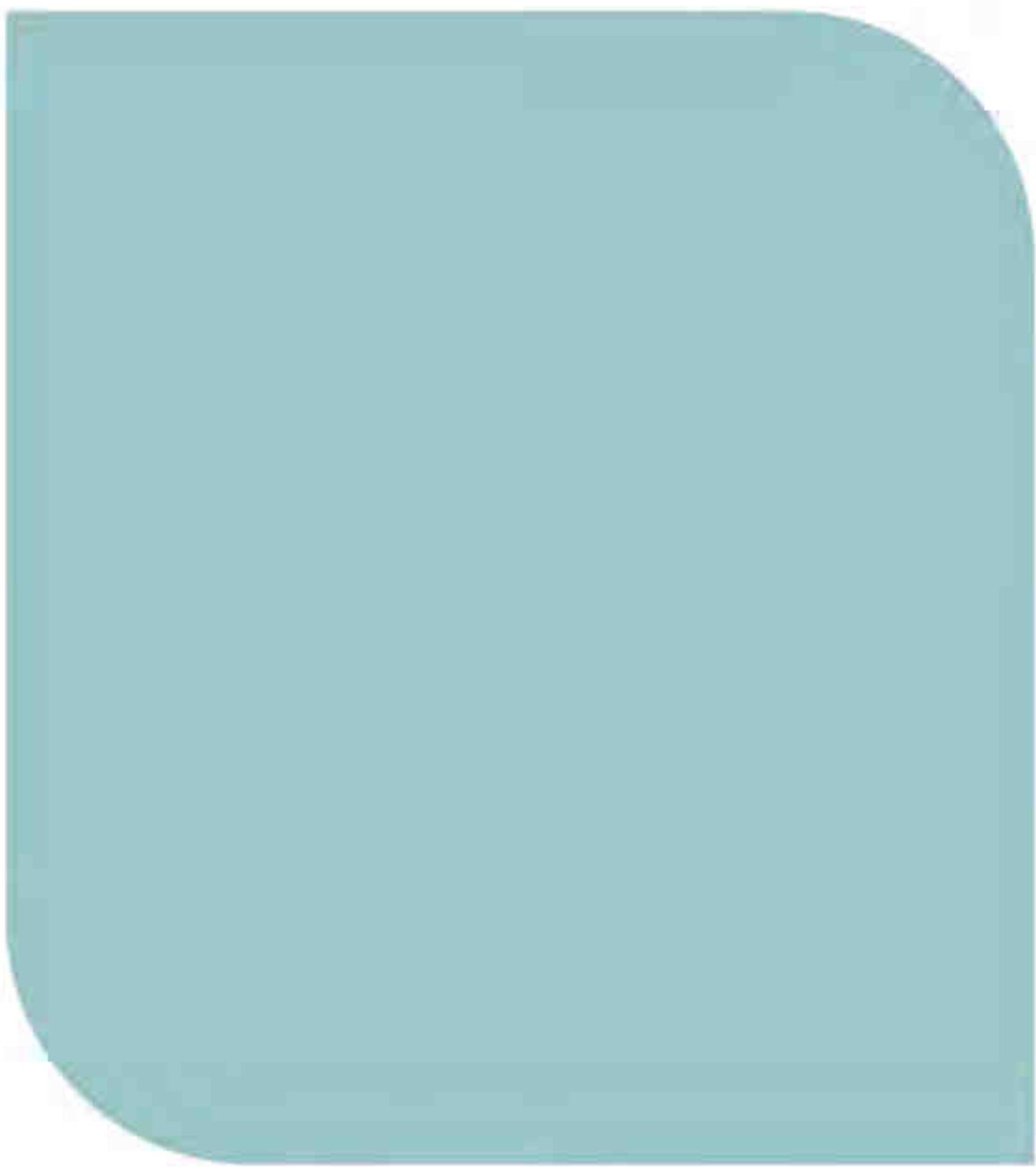
If you're a small business owner, using online invoice technology for invoicing is convenient and efficient. You don't have to sit around and wait for suppliers or staff to bring in paper invoices. Using online invoicing, you and your suppliers may save both time and money by automatically generating the invoice codes.

As a result, the supplier doesn't have to keep any copies of your bills, allowing them to verify the status of the invoices through their network without needing access to personal information. Online invoicing software that doesn't cater to small enterprises is standard.



Some advantages can be gained from the use of these systems. For example, when it comes to sales, organizations that use online Free Profit and Loss Template tend to have a better likelihood of success.

Small and medium-sized enterprises can benefit significantly from the free, easy, and effective invoice generation software. This cutting-edge software, which automates regular invoicing, enables numerous users and remote access.



**AN ONLINE INVOICES SYSTEM HAS SEVERAL ADVANTAGES**

There are several advantages of using online invoices systems.



# TIME AND MONEY SAVINGS

The invoicing department can save time and money by using invoice software, but it can be challenging to know if an estimate is correct or incorrect... If you're getting a price for something that may never be produced, you may end up spending more money. Instead, ask your billing software to provide a report with the projected costs and income for each project that is completed successfully.

You'll know exactly how much money you're spending on bills,

and you'll be able to make wise choices about how to allocate your restricted cash flow. Sending bills doesn't have to be a hassle. Alternatively, you can use a web interface, your favorite iOS or Android app, or email to send a bill. Efficiencies also improve if the cost of issuing invoices rises because of this. As a result, you don't have to worry about an increase in the minimum wage or Social Security taxes.



# ACCESSIBILITY IS GREAT



Task management software can be used to help manage a growing staff. Software for invoicing makes it simple to find the data you need quickly. Having access to your customer's bank data allows you to ask for extra info, update your files, or take any other activity approved by them when they invoice them the same day.

Small businesses like the ease of use and feature set of invoice software since it is well suited to their needs. It's easy to communicate about delayed payment or deadlines and bills that are not recorded as complete. Automating chores and taking note of all invoices inside one place will make the process more manageable as your business grows.



# CHARACTERISTICS OF A COMPANY'S IMAGE

Various types of software are used for managing invoices. It's possible the software used to maintain inventory and fulfill orders is to blame. Customers' accounts can be managed, bills can be generated, letters and emails can be sent, and video content streamed. You can customize your invoices in various ways to meet your company requirements.





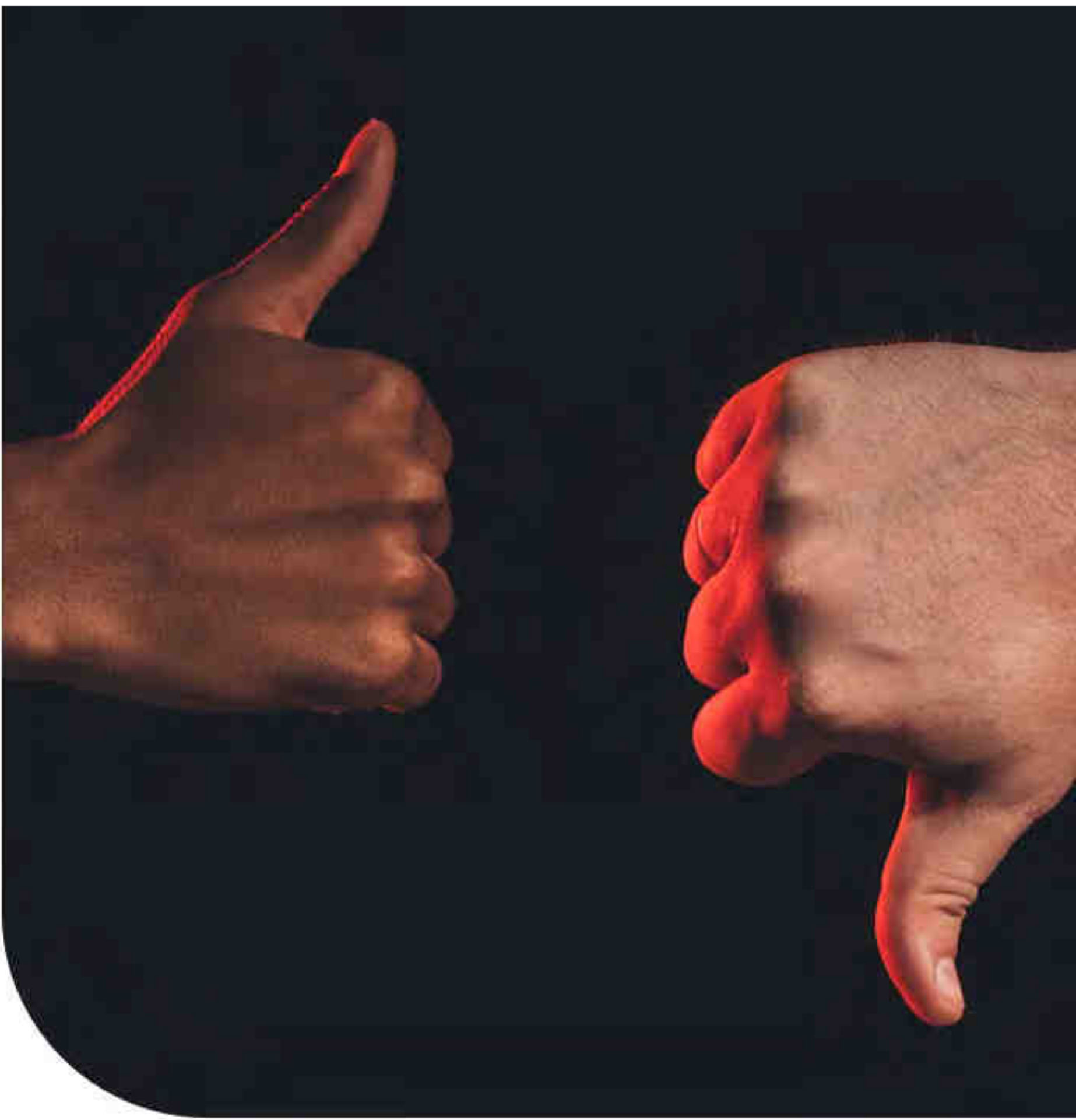
# STREAMLINED PAYOUT

Invoice software makes this task much easier to handle. A significant source of revenue for many smaller companies, the collection, and payment of bills can be challenging. Many are hesitant or unwilling to pay their employees, fearing legal or financial consequences.



# NO MORE DISAGREEMENTS AND ERRORS

Invoice software makes this task much easier to handle. A significant source of revenue for many smaller companies, the collection, and payment of bills can be challenging. Many are hesitant or unwilling to pay their employees, fearing legal or financial consequences.

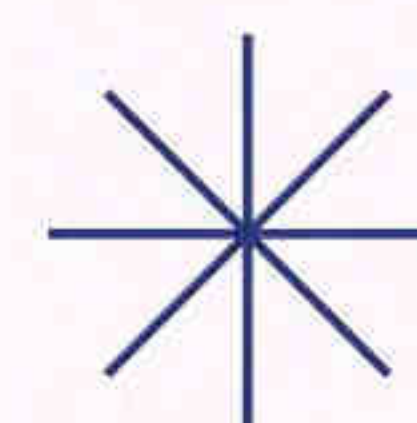
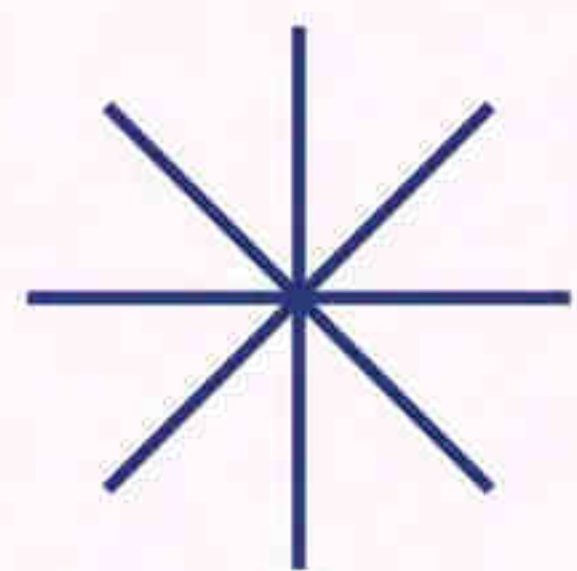


# CONCLUSION

It's common for invoice systems to lack a dispute system with an error control system, leading to situations where sub-contractors or suppliers aren't paid for the completed work.







## 6 REASONS TO CONSIDER HOSTING YOUR NEXT EVENT OUTDOORS...

Do you need to host an event in the not too distant future? Are you currently toying with the idea of changing what would ordinarily be an indoor event to the great outdoors?

Many event planners opt to have events outdoors for various beneficial reasons. Yes, you need to plan carefully and consider aspects like the unique public liability insurance for events you'll need and what you'll use as restroom facilities. But there's no reason NOT to try out the outdoors as your 'venue'.





BENEFITS OF OUTDOOR EVENTS

Whether you're hosting a personal event such as a wedding or something larger like a musical festival, having your event outdoors is always worth considering. Aside from a potential weather crisis, there are several benefits to switching your indoor event to outside. Keep reading for a closer look at the reasons why.

A lot more space

Hosting an indoor event always limits you regarding the amount of space you have available. This is where an outdoor area is excellent if you're expecting a huge crowd. A bigger distance will make it possible to invite and cater to more people without specific safety concerns inside a building.

If your event is a music festival or craft market, an outdoor venue makes it easy for people to move around without feeling cramped or crowded. A smaller function like a wedding, engagement party, or milestone birthday allows you to invite many more people, so friends and family can hang out together.







### Outdoor spaces are family-friendly

Events in banquet halls often have restrictions on the number of guests they can host. In these instances, children are often not invited, which could mean guests decline the invite or don't stay very long because they need to relieve the babysitter.

An outdoor event allows you to create a designated area for children to play and hang out with other kids. You could even hire a jumping castle or set up games to keep them entertained while their parents enjoy your gathering.

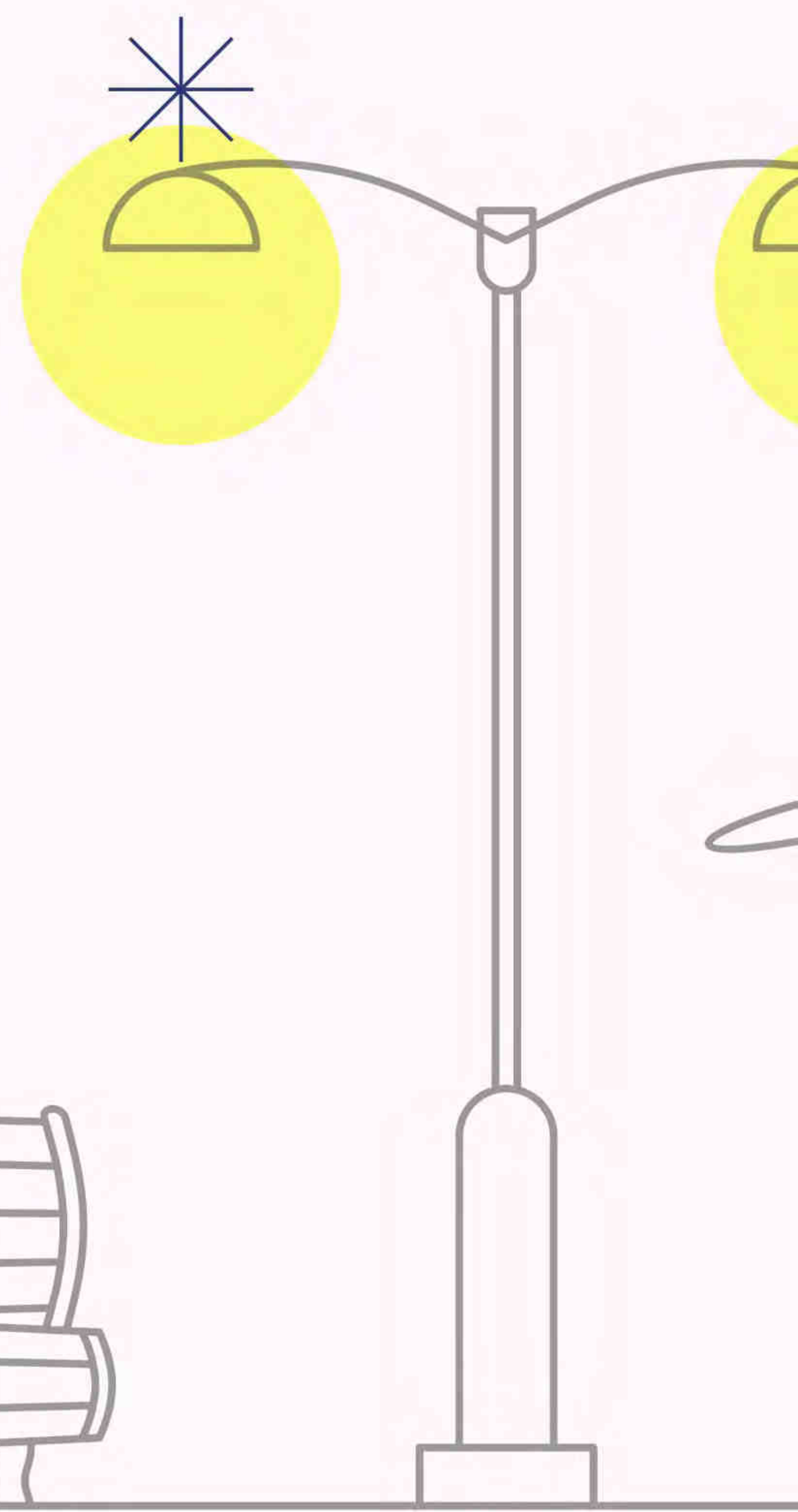
Also, since outdoor events are more spacious, children can often move between tables without interrupting other guests.



### More comfortable

Indoor events have disadvantages, including people feeling hot and uncomfortable in halls with little ventilation. Outdoor events make it easy for people to feel comfortable, and creating shade using a few marquee tents with open sides makes it easy for guests to stay calm and enjoy the outdoors.

Spending time in the outdoors generally puts people in a better mood. This is as a result of being exposed to more natural light, and vitamin D. Guests who are in a better mood will potentially have a much better time!



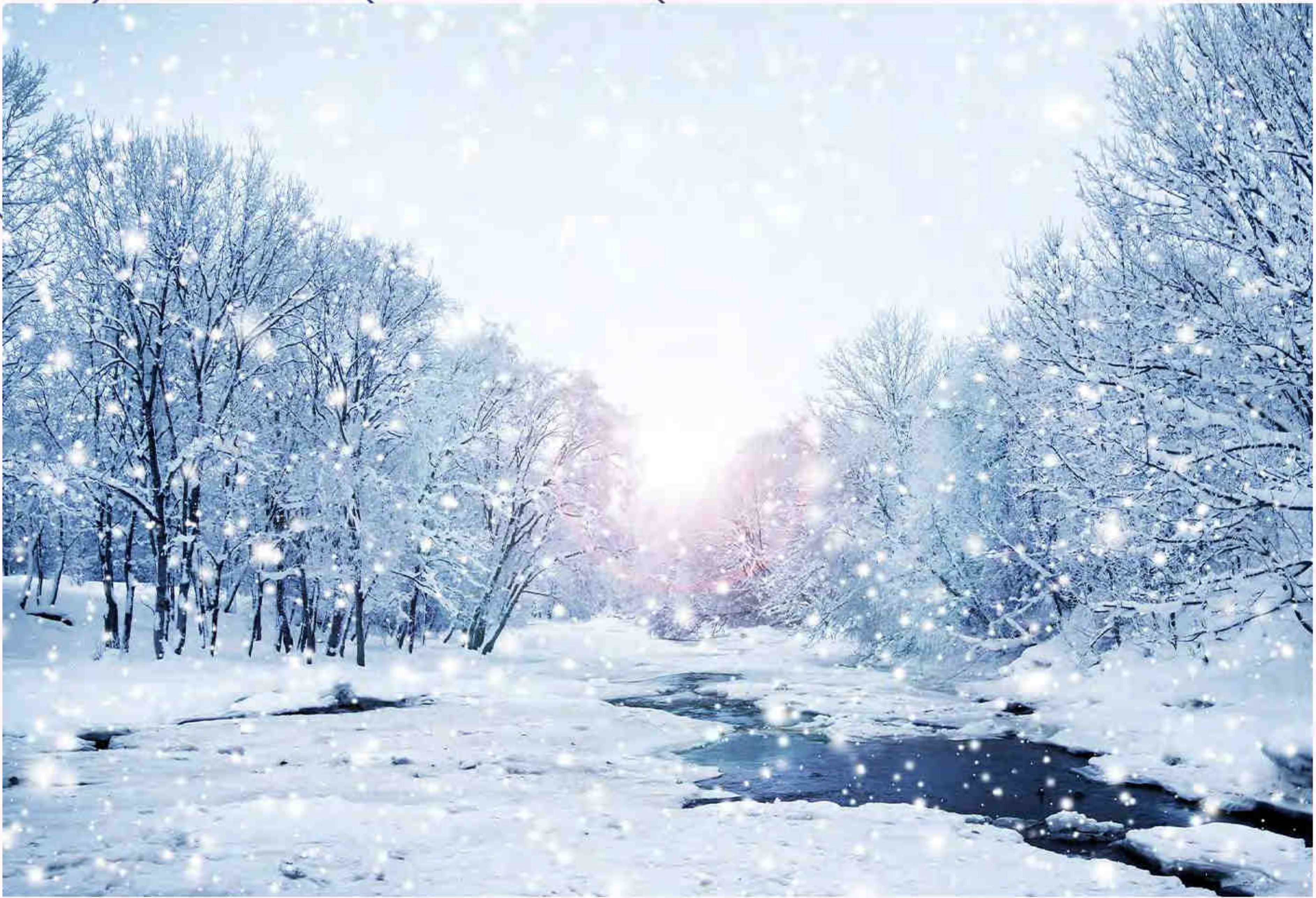


Lighting and scenery

A big advantage of an outdoor event is that there's already lighting during the day, and depending on your location, you could already have picturesque, photo-ready scenery!

A wedding, birthday celebration, or other milestone events will benefit from greenery, flowers, trees, and natural water features. This type of scenery could make for memorable photos! Whether it's a family function or corporate event, it'll be easier to take pictures of your guests or patrons without having to move them to a separate location.

If your event carries on into the night, it's easy to add fairy lights, outdoor lights, or lanterns all around the venue.

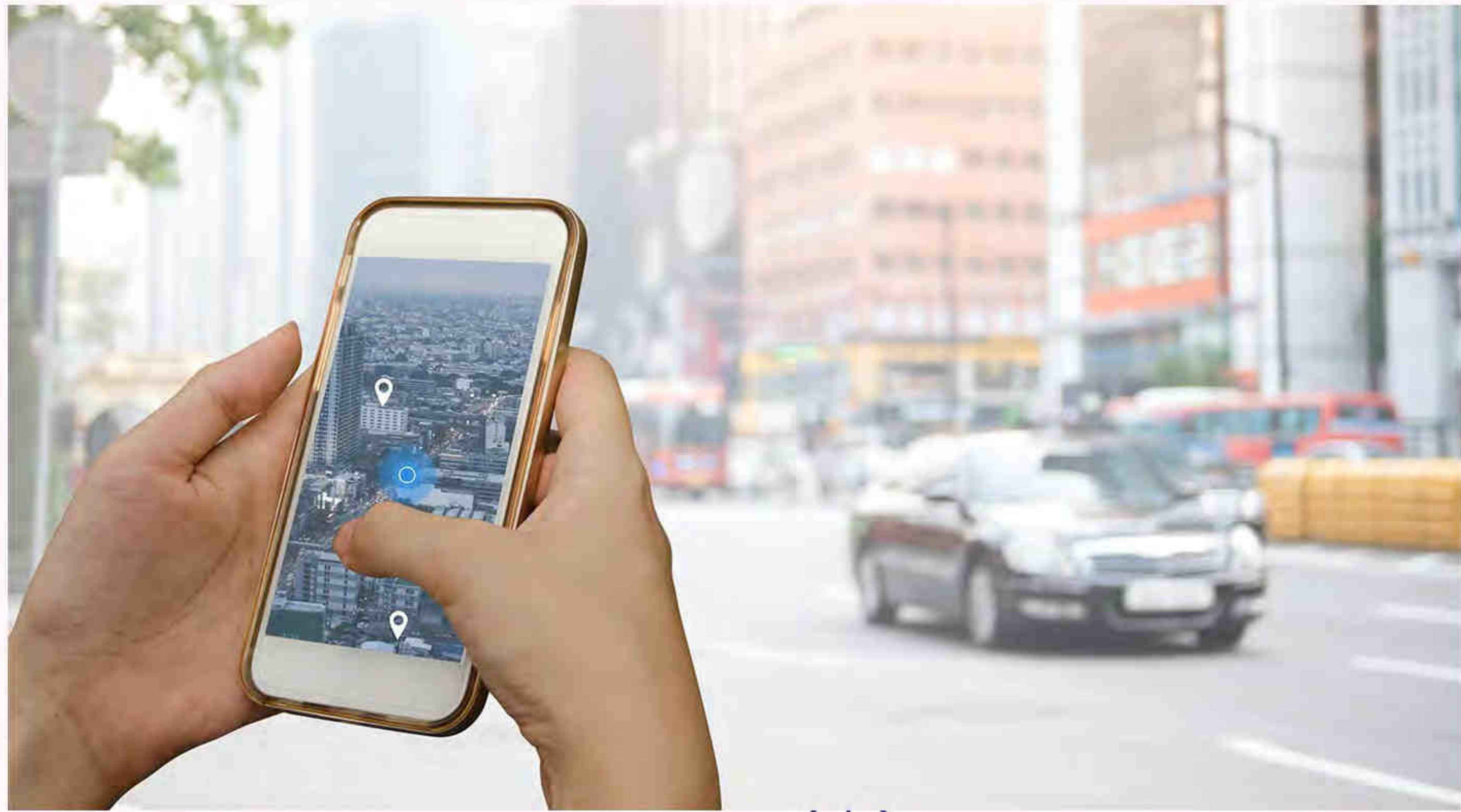


Venue might be easier to locate

Have you ever been invited to an event in a strange town and wasted time driving around looking for a building that's not marked? A larger outdoor venue such as a park will be easier for your guests to find.

Generally, it's easier for guests to find a well-known park than finding a small banquet hall or conference center. To be safe, simply paint or print a massive banner near the venue to give guests an idea of where the function is.

Remember: be sure to obtain the proper permissions and adhere to relevant regulations for each area



More creative freedom

Many indoor venues require you to use their vendors for events on their premises, and this would include entertainers and caterers. Deciding to host your event outdoors gives you the freedom to use your vendors at prices you've personally negotiated.

Depending on the type of function you're having, this could create a wide variety of opportunities to ensure your event is both unique and memorable. Image a customized menu! Additionally, you can arrange your event to coincide with the sunset for more spectacular photos and know that everyone is outside to enjoy it.







# EFFECTIVE TIPS ON DESIGNING A SMALL HOME OFFICE



Home offices are essential for remote jobs. With the pandemic increasing, home-based jobs have risen. However, not everyone has a big room dedicated to working. Whether it's a small room you are dealing with or a section of your living room you want to set up the office, a small home office can be easy to design with the right tools and tips.



#### USE A SINGLE SHELF AS A DESK

A simple wooden shelf is perfect for a desk, especially when you don't have much space. A cozy nook by the window a wooden frame will save up opening, all the while not making the area look cluttered or overbearing. The area underneath will add to the site in the room and make the place seem bigger and brighter. While the con is not having storage on your desk, there are various ways you can fix that.

### FACT

INTERIOR DESIGN HAS BEEN EMPLOYED FOR CENTURIES ON AN END. IT SEEMS THAT THE PROFESSION IS RECENTLY GAINING IMPETUS, HOWEVER, THE TRUTH OF THE MATTER IS THAT THE ROLE OF AN INTERIOR DESIGNER HAS BEEN ALWAYS PRESENT. ARCHITECTS AND ENGINEERS HAVE TAKEN UP THE ROLE OF INTERIOR DESIGNERS SINCE TIMES IMMEMORIAL.

#### USE FLOATING SHELVES

Floating shelves are the perfect way to add storage to your room without making the office feel claustrophobic. When designing a small home office, it's important to remember that room to move around and storage are the two most important things.

You can organize your space by first making a list of all the things you need in your work area and then adding storage as it seems necessary. Another way is to make a list of daily tasks and put the material required on the shelves above your working area. You mustn't add too much clutter around as it can make your home office look smaller. Floating shelves are also the perfect way to add décor that inspires you around the office.

Apart from shelves, you can also wall mount your television to save on the floor space and make your office seem a bit more professional. You can get your TV wall mounted quickly by contacting professionals [click here for more](#).

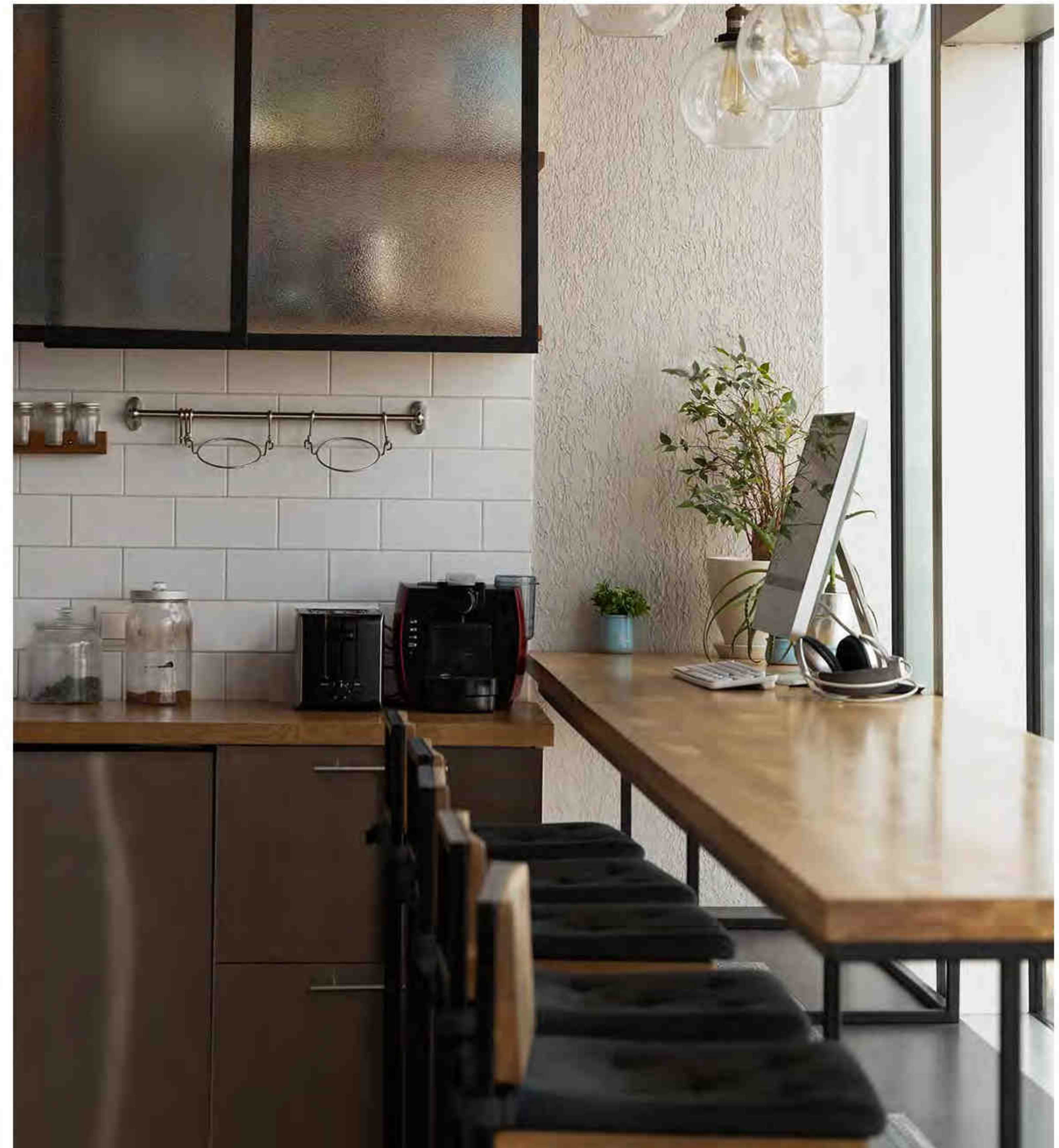


## USE THE KITCHEN

While it may not seem like the best idea to set up your home office anywhere near the refrigerator, having a small nook in the kitchen where you can work is very productive. Apart from the excellent lighting, you will also have access to healthy snacks and water that you need to get you through the day.

Set up a small desk and a comfortable chair for a DIY home office in your kitchen. You can also add a bookshelf if your work-from-home is temporary and you don't require a permanent home office, and this will save you time and energy.

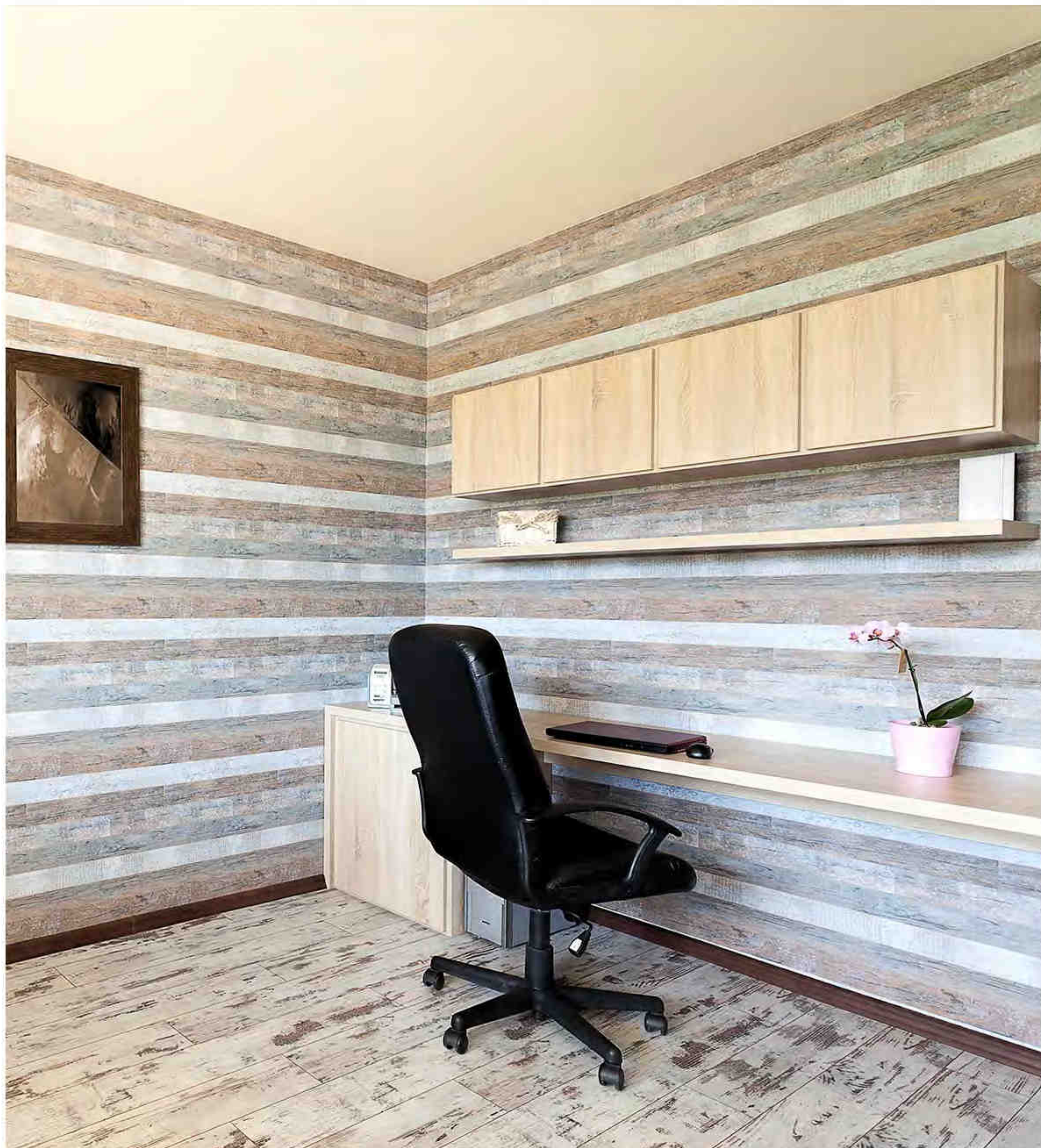
You can divide the kitchen space from your home office by adding a rug to your work area. And just like that, you are close to the endless supply of coffee and fruits.



## WALLPAPER IT

If you are designing a home office, it must have some kind of texture, so it does not feel bland. The best way to jazz up a small home office is to wallpaper it. You can further add texture by using rugs and cushions. However, the wallpaper will add a lot of personality to your room and make it seem brighter. A good design tip would be to wallpaper the wall opposite the window so that the daylight can accentuate it.

Creating a bright space that inspires you is important because you will be spending many hours in this little space, and it's essential to feel comfortable and inspired.



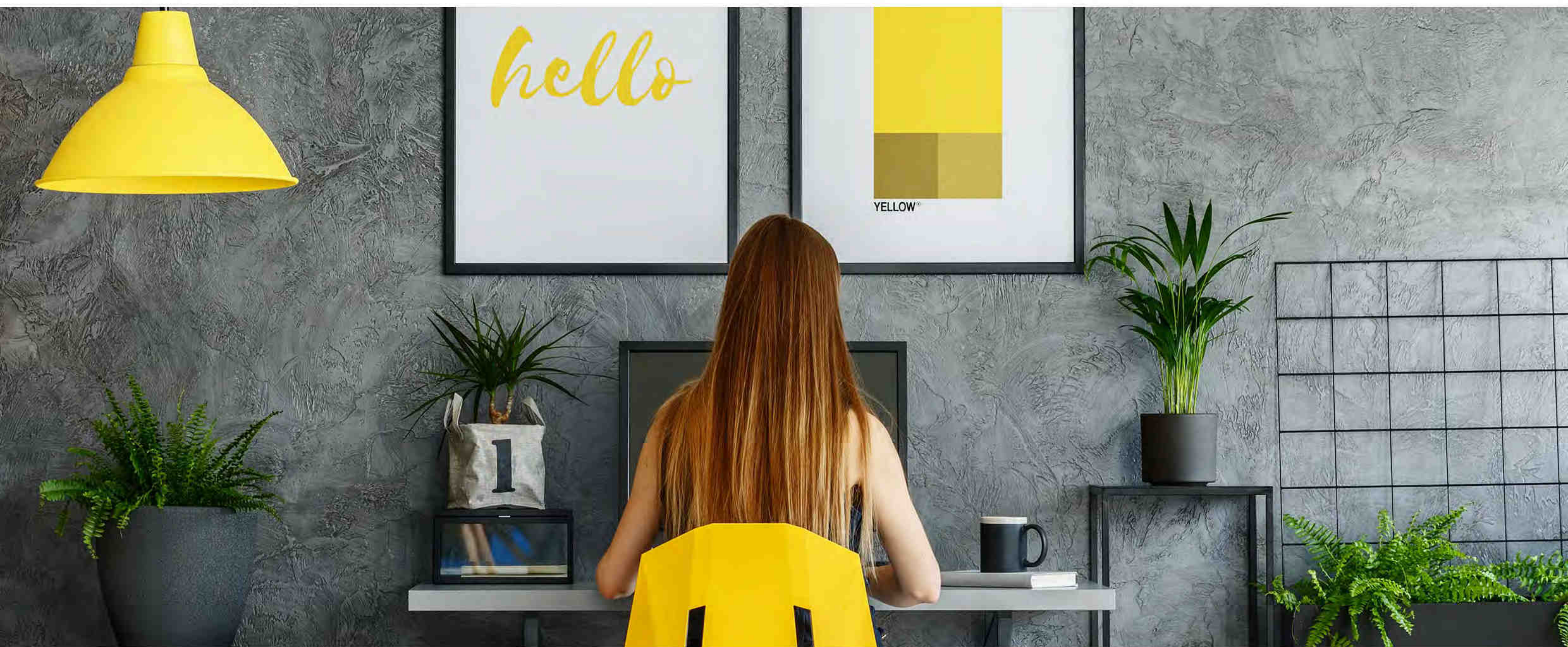


### ADD PLANTS

Adding plants to your home office can change the entire look of the place. Not only do plants add greenery, but they also purify the air and make you feel more motivated. They are known to reduce stress and make you feel more creative.

Adding textured pots to the plants will add another layer of depth to your room. You can go one step ahead and choose your wallpaper to be nature-themed to add to the nature theme. Another alternative is to opt for wooden furniture or furniture in neutral colors. You can go the opposite way and have a brightly colored desk and shelves inspired by nature- think deep greens and baby blues.

The whole concept of having plants inside is to create a way to replicate how we feel in natural settings.



### ADD ARTWORK

Adding artwork that inspires you is an excellent way to add personality to your home office and make it feel cozy and more comfortable. Try to add pieces that bring out your creativity. You can stack them on floating shelves or create a gallery wall effect with them. Choose artwork that goes with your décor and accents.

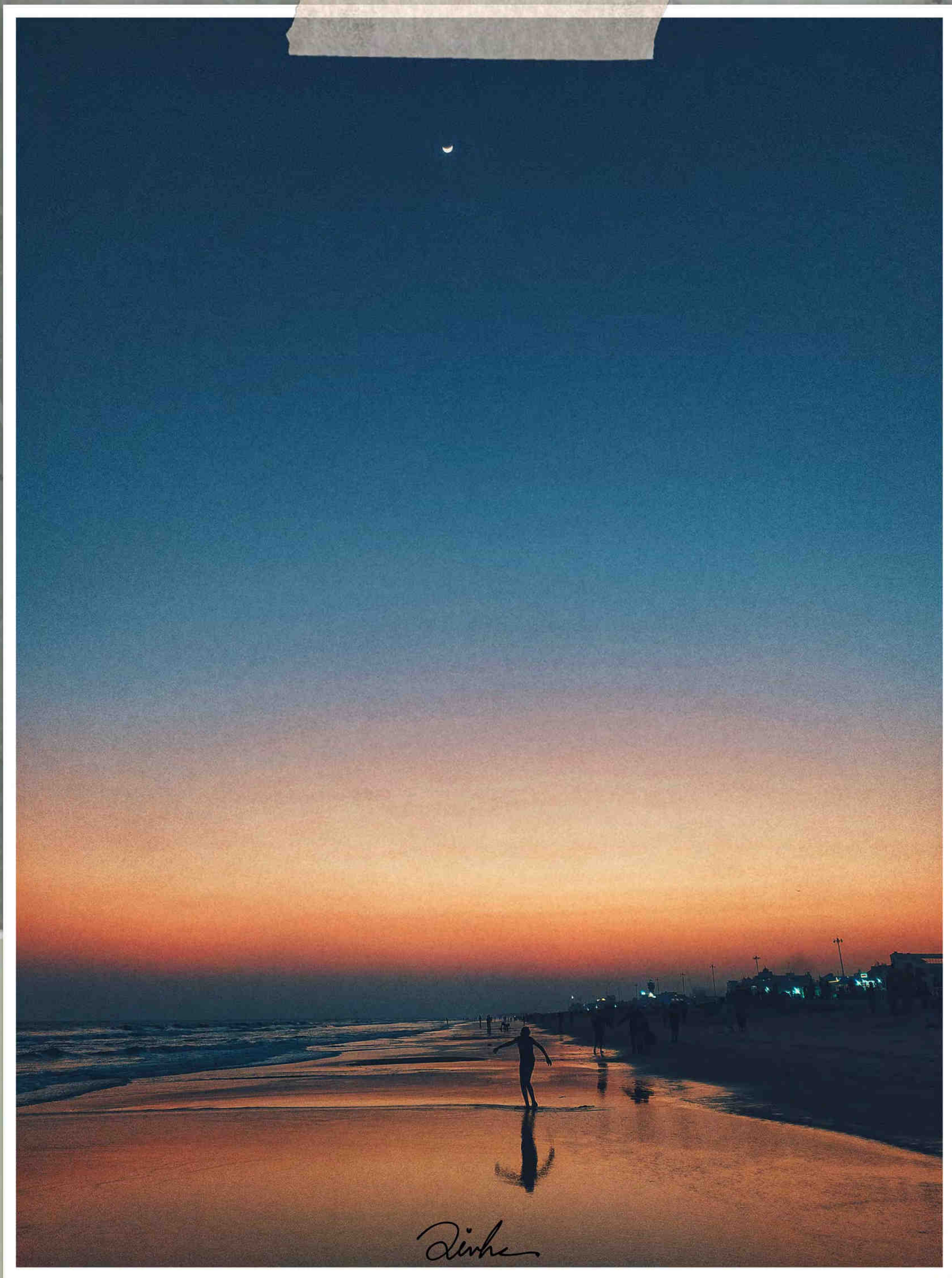
If you can follow the above-given tips, then you will easily be able to design a small home office without needing anybody's help. You can also do your own research on this.

## FACT

ALTHOUGH THANKS TO TECHNOLOGY AND METHODS OF TRANSPORTATION, COUNTRIES AROUND THE WORLD ARE ESSENTIALLY MORE INTEGRATED THAN EVER BEFORE, THERE ARE STILL VAST DIFFERENCES EACH COUNTRY HAS FROM ONE ANOTHER. INTERIOR DESIGN TRENDS ARE ONE OF THOSE THINGS. AFTER ALL, INTERIOR DESIGN DEPENDS GREATLY ON THE PRIMARY CULTURE, CUSTOMS, OR BELIEFS OF A COUNTRY AND WHAT ITEMS OR MATERIALS THEIR COUNTRY HAS AVAILABLE.



# Photo of the Month



## A DAY SPENT WITH THE MOON

*-“A Sky Full of Love, to the Stars who have never been Loved”*

-SAHALI SINHA

48 Megapixel ✦ Aperture 5.6 ✦ ISO 800 ✦ Shutter Speed 50

Camera- REDMI NOTE 7s





## WAYS TO TAKE A VACATION WHEN YOU DON'T HAVE A LOT OF TIME

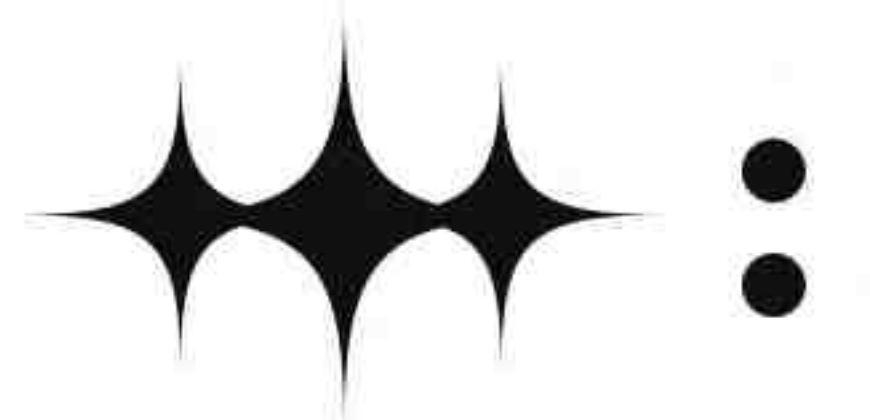
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- ✨
- Have you recently been putting off going on vacation because you don't think you have enough time to do so? Just because you don't have a lot of free time doesn't mean you can't go on holiday. Many people go on shorter vacations nowadays, so they don't have to spend too much time away from their regular lives. Especially when you have a lot of responsibility at work or own a business, you know how significant your presence is. Don't deprive yourself of some much-needed relaxation because you don't have a week to take off from the daily grind. There are many types of getaways meant to only last a few days.





## Go on a Cruise



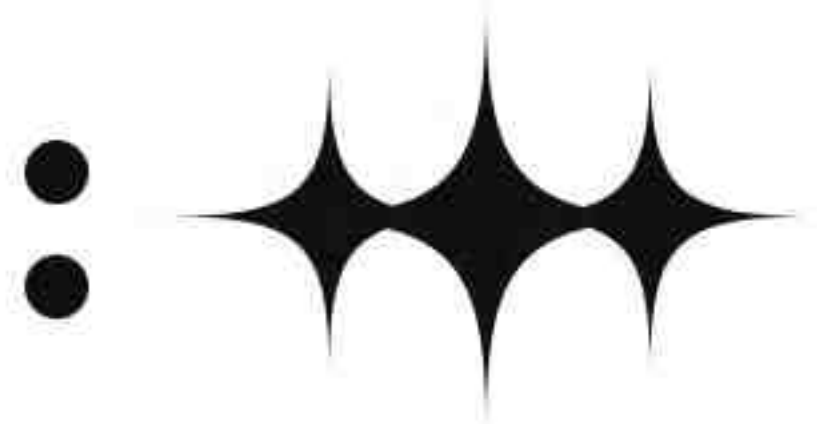
Taking a cruise ship can be an extremely relaxing and enjoyable time. Sure, many cruise trips go for days or weeks at a time and visit countless destinations. Not all cruise vacations take up a significant amount of time, though. Think about the places you would want to see the most and then look to see if there are cruises that go to these destinations. Chances are, you can find a package that only lasts for a few days and still allows you to see the sights that you most want to see. The next time you visit your travel agent, ask them if they have any recommendations for short cruises.



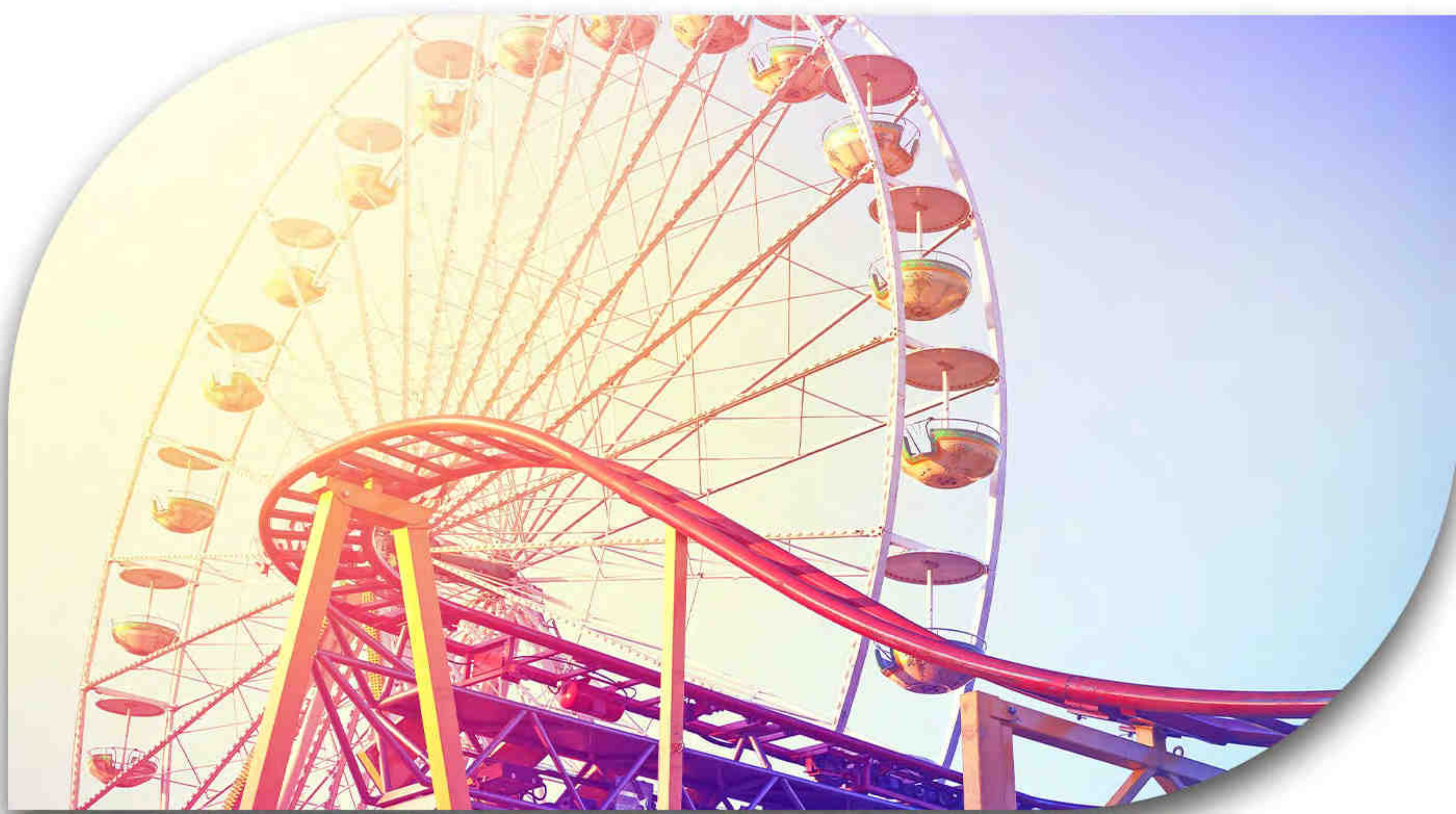




## Visit an Amusement Park



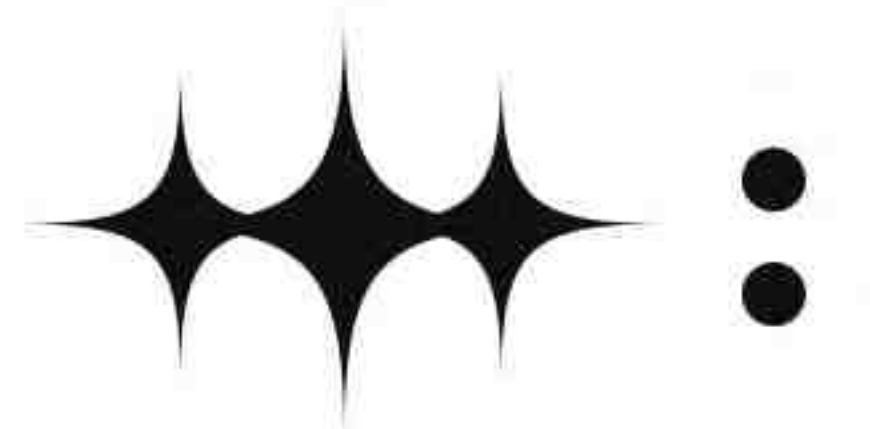
- Many families enjoy trips to amusement parks. Depending on your family's preferences, different theme parks align with favorite characters or brands. Some parks are known for many amusement rides, and other ones offer water slides and types of aquatic fun. You may be surprised to find out that there is a theme park not too far from your area. Going to one of these entertainment destinations doesn't have to take more than a day or two out of your busy schedule. Search for the nearest parks to your hometown and see if they are within driving distance.







## Take a Day Trip



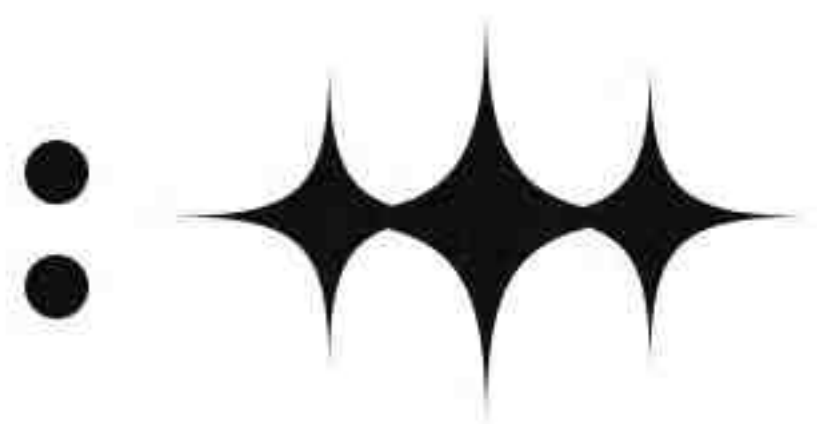
Especially when you don't have a lot of time to spare from your busy schedule, it can help take a one-day vacation sometimes. Instead of taking one whole week out of your life to go on vacation, think about splitting this week up into two or three parts. Taking mini-vacations a couple of times per year may be more enjoyable than going on one long holiday. When you have school-age children, this kind of excursion can also help you avoid taking them out of school. Think about any national parks, recreation areas, or other exciting destinations that are within a day's drive from your home. A day trip can be completed on a Saturday so that it doesn't get in the way of your work week or your children's school schedule.







## Consider a Vacation at Home



- Sometimes, the best way to take a short vacation is just to sit back and relax inside your house. Instead of always going somewhere else during time off from work, you can enjoy yourself at home. Staying home can help you complete those projects you've been neglecting around the house or give you time to just curl up with a good book. When you can decompress in a familiar environment, it can help you deal with stress better. Many people think they have to go away to have a vacation physically, but this isn't true. Especially when you only have a short time to dedicate to your time off, it might be a good idea to stay home.

You can do many things to take a vacation with limited time, and being able to relax just a small amount is better than not being able to rest at all. Once you take the time to enjoy a short break, you will feel much happier as a result.







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