

# BUSINESS UPSIDE

May, 2022 Issue  
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Analytical Insight

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**Trends and  
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THE  
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**6** WAYS TO GENERATE LEADS AND  
REFERRALS ON **LINKEDIN**

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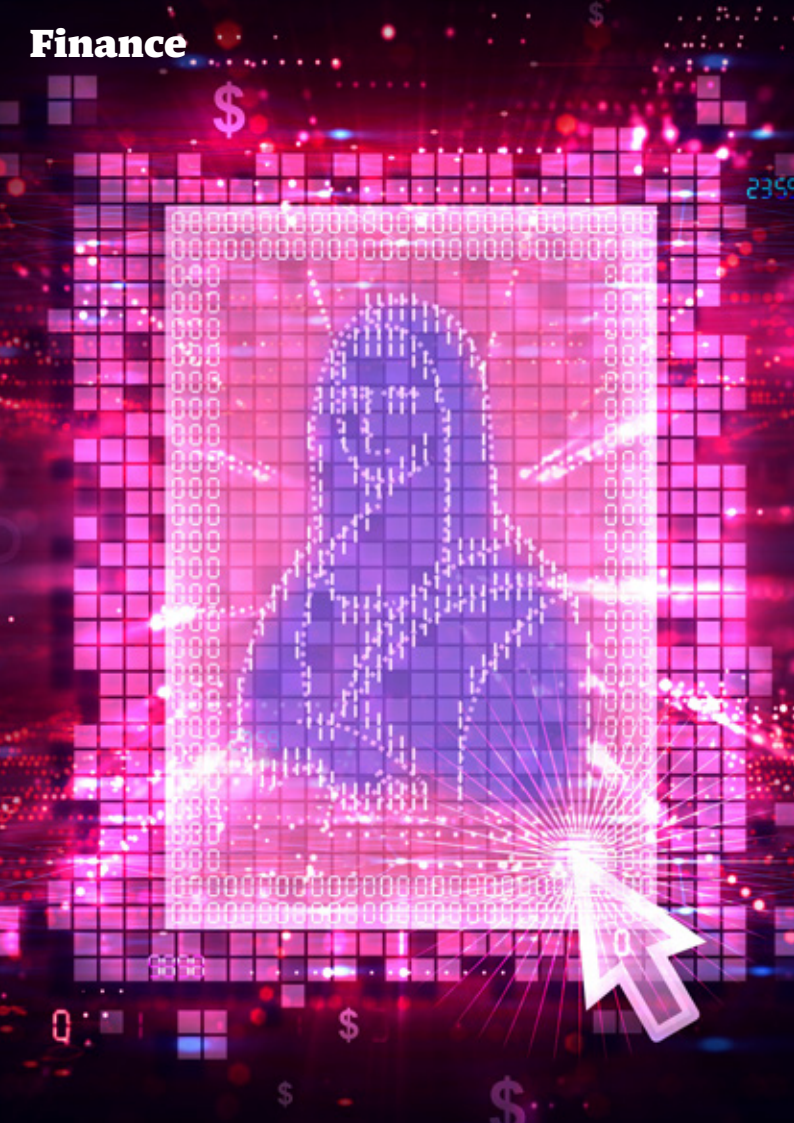


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TRAVEL

ONLY IN LONDON FOR A DAY? DISCOVER HOW TO MAKE THE MOST OF IT





## THE SIGNIFICANCE OF NFT MARKETPLACES FOR THE DIGITAL COLLECTORS

**N**on-Fungible Tokens, or NFTs, have created an upheaval in the crypto world over the last two years and are the hottest items attracting cryptocurrency owners and traditional investors. There's a mad craze about NFTs, and everyone is keen to know **what is an NFT** and where to get it. NFTs are digital assets such as art, gaming, collectibles, and other virtual assets exchangeable over blockchain platforms like OpenSea, Axie Marketplace, Raible, NBA Topshot Marketplace, and other **NFT marketplaces**. NFTs confer ownership of the digital asset to the person possessing specific NFTs related to the asset. The growing popularity of NFTs allows creators, celebrities, and businesses to buy and sell NFTs to expand the avenues of commercialization of the brands and increase revenue in the process.

### What are NFT marketplaces?

You can make out from the name that the **top NFT marketplaces** are virtual platforms for trading NFTs and allow creators and **NFT** owners to store and display their ware and, in some cases, facilitate mining. To better understand these marketplaces, you can compare these to the eCommerce platforms like eBay and Amazon that sell goods. However, you need to have the requisite accessories to access these markets besides opening an account with any reputed marketplace for NFTs.

### What do you need to access the marketplaces?

Although you can access multiple marketplaces, it is better to choose anyone that's most suitable and convenient for you. Regardless of the choice of the market, you need to have three things ready to access the virtual platforms where **NFT** buyers and sellers meet.

Firstly, you must choose a [crypto wallet](#) compatible with the blockchain network associated with the NFT you wish to buy. For example, MetaMask, an [Ethereum](#) compatible digital wallet, is what you need to start accessing any marketplace that supports the Ethereum blockchain platform if the NFTs are compatible. If you use the Solana platform, you need to use the Sollet wallet service.

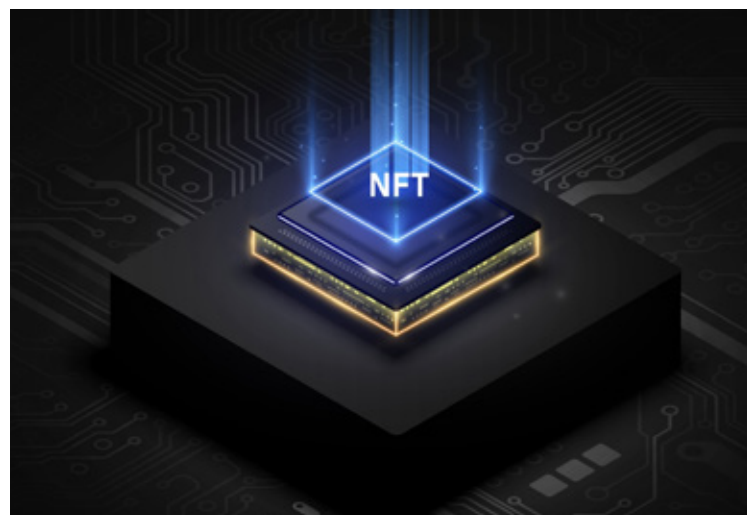
Secondly, you must have some digital currencies filled in your wallet before you can start listing, buying, or mining NFTs. The cryptocurrencies should be compatible with the chosen marketplace because all marketplaces do not support all kinds of cryptocurrencies, and it applies to all the **top NFT marketplaces**.

Thirdly, you must set up a user account with the chosen marketplace.

### Blockchain options for NFTs

Interestingly, Bitcoin, the first and most popular [digital currency](#), does not relate to NFTs. Instead, Ethereum is the most preferred cryptocurrency for trading, mining, and displaying NFTs. In addition, there are many more blockchains developed for NFTs like Binance Smart Chain, Tron, Solana, EOS, Flow, Tezos, Polkadot, WAX, Cosmos, Algorand, and Hedera Hashgraph.

Despite slight differences in the signing up process to the NFT marketplaces, the main steps are broadly the same. It starts by creating an account on the chosen marketplace, provided you have a compatible digital wallet that supports the platform. Having a digital wallet is not always a pre-requisite for opening an account with the market because many marketplaces offer built-in digital wallets to clients. After connecting your wallet to the platform and entering your password, you are ready to trade in NFTs.







## FEDERAL RESERVE TO PLAN BALANCE SHEET PRUNING OF \$1.1 TRILLION A YEAR

Federal Reserve Officials have spelled their plans for pruning the [balance sheet by \\$1.1](#) Trillion a year and hiking interest rates expeditiously to counter the record inflation in four decades.

### MORE ON THE BALANCE SHEET PRUNING

During the pandemic, the roadmap for reducing the assets was placed. On Wednesday, the plan was spelled out while setting the march meeting minutes, where a quarter-point hiked the interest rates. The plan to go bigger was replaced with caution in light of the uncertainty of **Ukraine's invasion by Russia**.

As per Bloomberg News, many others who attended the **Federal Open Market Committee** meeting saw more than one half-point increase as appropriate if price pressures do not ease shortly.

According to analysts, the officials feel they should have acted earlier against inflation. Now they are in a hurry to get their primary rate, which is 0.25% to 0.5%, to neutral, which is a theoretical level that ensures the economy neither speeds up nor slows down.

The effort to prune the balance sheet will see a sharp pivot help to fight inflation as the Fed was seen buying bonds until the last month to wind down support for the [pandemic](#) smoothly. The FOMC is expected to approve in their next meeting on May 3-5.

A staff presentation to officials revealed the plan to shrink the Fed's Balance Sheet at the maximum pace of \$60 billion per month in treasuries and \$35 billion in securities backed by [mortgages](#). This is aligned with market expectations and double the \$50 billion a month that Fed rimmed the balance sheet from 2017 to 2019.

The closed-door meeting minutes show there was plenty of support among the 16 officials who participated in raising interest rates by 50 basis points. The participants noted that a couple of 50 basis point hikes in the target range would be proper when inflation pressure remains intensified or elevated.

The neutral rate as per median estimates is around 2.4% as per data released at the meeting. The meeting minutes also said that officials feel a tighter policy may be warranted depending on the financial and economic development.

After **Russia's invasion of Ukraine** sent the energy and food prices soaring, the Fed said that they would move more rapidly on policy, with Chair Powell

declaring in their March 21 meeting another half-point increase was on the cards if required in May.

The Futures market is factoring in the probability of a half-point hike next month. The balance sheet reduction impact on financial conditions will be observed very carefully in the second half of 2022.

If Russia's invasion of Ukraine sustains the high energy and [food prices](#) for enough time, then a bigger round of price wage hikes will pose a challenge to the **Fed policy**.



# US GASOLINE PRICE SHOCK'S REASON IS DEEPER THAN SURGE IN CRUDE

**A**ccording to Bloomberg News, drivers in America are being squeezed at pumps, and one of the attributable factors is [escalating price of oil](#). However, this is not the entire story.

The price of gasoline usually rises and drops along with the cost of crude, although not to the same extent or in tandem always. Adding to the woes are marketing and distribution expenses, the cost of refining, and taxes. On Wednesday, executives belonging to six different [oil companies](#) are likely to testify in front of Congress so that it can assist provide clarity on the record-high cost economics.

The four components that constitute the price of gasoline in the United States are as follows-

## CRUDE

The cost of [crude](#) oil is one of the topmost contributors to gasoline price in the **retail sector**, the raw material that goes into fuel making. In February, the total share was at 61% in February, as per US Energy Information Administration data. This compares with 53.6% in 2021 and 54.8% since 2012. Crude costs have been set to the benchmarks of the future, which are traded across the globe.

## REFINING COSTS

The cost for processing fuel depends on the configurations of the refinery and the type of crude oil used, the grades of gasoline produced, and the kind of ingredients that are added. The ability to change cheap, heavy, and sour crude into refined products of high value usually depends on how sophisticated the refinery is. The seasonal trends are also a factor with the costs surging during the peak demand.

## THE BURDEN OF TAXES

Local, state, and **federal taxes** also determine retail gasoline prices. Bloomberg News reports that as per EIA, the total state taxes and average fees are 31.02 cents per gallon as of January 1st, and the federal levy is 18.4 cents per gallon. Few states were found rolling back the taxes on gasoline last month. This is a move that the Biden administration plans to implement at the federal level.



## DISTRIBUTION AND COST OF MARKETING

It is not just the complexities of manufacturing fuel but ensuring that it reaches the final consumption point is a point as well. Starting from the refineries, the movement of [gasoline](#) is through a network of systems comprised of pipelines way to the distribution hubs across the nation. From these points, the fuel is transported to the retail outlets.

Before gasoline goes for distribution, it might be mixed with products like butane and alkylate, depending on the local requirements and the economics. At the wholesale level, ethanol is added at blends of 10%, and however, it can be even more.

The retail price of fuel usually depends on the store's location, marketing strategies, and overhead costs, says EIA, reports Bloomberg News.

## FACT

### Gasoline prices around the world.

The effects of the 2020 oil crisis also resulted in gasoline fuel prices falling around the world. The average retail price of gasoline in the United States decreased by over 40 U.S. cents between 2019 and 2020, before climbing to a seven-year high in 2021.



# LEARN ABOUT **ETHEREUM** MINING AND RESOURCES NEEDED TO START THE PROCESS

You can buy Ethereum or mine it and add it to your wallet – the choice is yours. Whether you buy Ethereum or mine it, the returns would be the same when you trade in it at the opportune moment, as many have experienced during the recent boom of cryptocurrencies. Mining is a laborious and expensive process, and you must learn **how to mine Ethereum**, which requires technical expertise and an elaborate hardware setup with the necessary software. Moreover, you would face many other issues with mining Ethereum due to the severe environmental impact, which has tapered off the enthusiasm for [mining cryptocurrencies](#). Despite the concerns about mining, if you are trying to **mine Ethereum**, remember that costs will be high but profits low. Now, you must decide – **is it worth it to mine Ethereum?**





## HOW TO MINE ETHEREUM?

Mining is the process of generating new coins that involves using a high-end computer with appropriate hardware and software that consumes enormous energy. Those who mine for Ethereum must be ready to slog it out by solving challenging mathematical problems that help to earn coins. The process produces blocks and verifies transactions besides securing the network and providing rewards based on the current iteration of Ethereum POW (Proof of Work) consensus.

To get inside an Ethereum mine, you need a GPU (Graphics Processing Unit), appropriate software, and have mining capabilities.



## CHOOSE A GPU

The GPU is a special computer set up with very high capabilities in computing large volumes of complex data, and the setup can be pretty expensive. Besides the costly hardware you have to procure, the operating costs are also exorbitant because the system consumes massive power. Moreover, you could encounter GPU and other PC component shortages, increasing the expenses many more times. The hash rate or the device's operating speed for mining is another critical factor. Since miners try to edge out their competitors with speedy mining and pocketing the coins before others, the hash rate is vital when you mine for Ethereum. Higher hash rates increase the chances of getting past the post first and earning rewards. Setting up a mining rig increases the hash rate and increases the chances of success in making coins quickly.



## SOFTWARE INSTALLATION

Install the software to get the system running. You can download the drivers from the website of the software supplier in cases the drivers are not accompanying the graphics card. Next, connect your node to the network after downloading the Ethereum blockchain. After installation, your node will not only connect to the Ethereum network but also to other nodes.

Now you are ready to start mining, build centralized apps, deploy your smart contracts, and enter into transactions. Install the mining software Ethminer to complete the process.

You can test your mining capabilities before mining by testing Ethereum on your private network. It will help refine your knowledge about how to mine Ethereum. For augmenting your mining capabilities, you can join a mining pool that improves the chances of solving problems. On successfully mining a block, you receive payment in Ethereum and the associated fees.





# The Five Major Benefits of Construction Project Management Software

Effective management is crucial no matter the business. When it comes to organizing construction projects, having the right construction [project management](#) software is vital to moving the process efficiently.

## THE BENEFITS TO CONSIDER

There are more than a few benefits from implementing the proper software, and here are the five significant benefits that it can have for construction companies everywhere.

### Expansion Possibilities

The key to growth is to be growing. Without change, there is stagnation. Where stagnation lives, failure is soon to follow. But growing as a business is more accessible than without the right software.

Great software has measures built-in that allow for scalability. Whether that means managing more jobs, adding more materials, managing staff, or any other things that come with a business, it can help with the growth of the business.

If you aren't considering growth, then you are already behind. [Implementing the right software](#) should always have scalability measures in mind to ensure not only that the business does grow but that it can do so in a way that doesn't become too much too quickly.

### Document Sharing

No matter the business, there are documents involved in every step. Whether they be internal or for customers, being able to locate, fill out, and send off those documents is crucial to daily operations for construction companies.

Where [construction project management software](#) can be beneficial is in the implementation of that paperwork. Pre-fill those documents and sending them effortlessly can cut down on wasted time and ensure that

clients and customers get the necessary paperwork—all with greater efficiency and fewer errors than the human element would typically bring.

### Managing Resources

The resources available to a construction business are vital to the success of that business. Whether that means materials or equipment, it is crucial to know what is available, what state it is in, and whether more is needed.

Being able to stay on top of material inventory, scheduled maintenance for equipment, or replace that equipment outright is essential. With the proper software in place, all of that can be automated effortlessly. [Cutting down on inefficiencies and saving time](#) is vital no matter the business but can be significant for construction.

## FACT

### TOP CONSTRUCTION MANAGEMENT SOFTWARES

GanttPRO, BIM 360, Acculynx, Jonas Premier, Procore, CoConstruct, Buildertrend, Knowify, ProContractor, PlanGrid, Projectmates, eSUB Sub-contractor, WorkflowMax, Site Max, BuildTools, Radar, Jonas Enterprise, CommittedCost are some of the Top Construction Project Management Software.



### Accounting and Budget Management

No matter the business, budgeting is crucial. After all, most businesses don't have infinite resources to spend on materials, labor, equipment, etc. Being able to properly manage that budget, map it out and see it in real-time is critical.

Budgets can be handled within the software, mapping out weeks, months, and even years in advance. It can provide a clearer picture of expenses, projected revenues, and even potential cash flow over that time. All of which can allow for better decisions to be made regarding finances.

### Real-Time Communication

Being able to communicate in real-time is vital for construction businesses for many reasons. Whatever those reasons may be, not being able to communicate effectively can lead to easily avoidable mistakes, all of which can be seriously costly in the long term.

Having the right software means sending messages to workers in real-time. Whether it be a change in scheduling, a switch in material, or something else entirely, it means a more effective means of getting the message out, which saves on the inefficiencies that can drag down productivity and hinder success in the construction business.



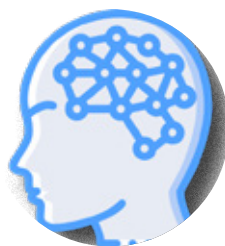


## WHAT IS BUSINESS INTELLIGENCE AND ITS IMPORTANCE?

Before we know the various aspects of [business intelligence](#), it is better to understand the concept that governs it. So, let's go by the **business intelligence definition**. It can be defined as a series of processes and with the help of technologies that foster conversion of raw data into information that is useful and meaningful to make decisions that are profitable for any business.

### WHAT IS BUSINESS INTELLIGENCE, AND HOW IMPORTANT IS IT?

The process combines data tools, [data mining](#), visualization of data, business analytics, infrastructure, and employing the best possible practices so that the **business intelligence tools** deliver quicker options for the companies to make data-driven decisions. **Business intelligence is DSS or Decision Support System primarily.**



### WHAT ARE THE BUSINESS INTELLIGENCE TOOLS?

This process makes use of several types of tools that include the following-

- Predictive analysis
- Dashboards
- Visualizations
- BI Reporting Tools
- Drill-Down
- Data Mining
- OLAP or Online Analytical Processing

ETL or Extract Transfer Loads are the tools that transmit data from one storehouse to another. However, experts think amongst the above tools, dashboards and visualization are the most sought-after.



### HOW DOES BUSINESS INTELLIGENCE SOFTWARE HELP AN ORGANIZATION?

There are many ways in which a company can benefit from business intelligence. Let us find out a few of the solutions it offers-

1. Identify the ways that will help in improving profits
2. Analyzing the behavior of customers
3. Tracking performance
4. Comparing data with the competitors
5. Spotting market trends
6. Predicting success
7. Optimizing the operations
8. Discovering problems and issues

### BUSINESS INTELLIGENCE PLATFORM AND TOOLS

Many **business intelligence platforms** are available in the market these days. Some of them are available on ad hoc reporting, creating customized dashboards and [data visualization](#) for multiple users at various levels.

### HOW DOES BUSINESS INTELLIGENCE WORK?

In this process, companies collect and analyze the essential data so that answers can be found to questions that can keep a tab on the progress of the company's goals. This allows them to decide upon those aspects that must be implemented so that the company's objectives can be achieved better and faster.

With every passing day, the business processes are getting complex, and there is less time to research, analyze and innovate. And if you want to reach the top, keen business insight is required, which is taken care of by business intelligence.

With the help of business intelligence, many companies have made giant strides. This has been possible since data representation is done visually, making it easier for the companies to assess where they stand and what needs to be done.



## FIVE PROMINENT MANAGED IT SERVICES FOR BUSINESSES

IT outsourcing or managed services provide organizations with organization, IT, and technical provision through a third-party benefactor. Also known as a managed service provider, this company might also be called an MSP. A managed services provider can provide an extensive range of products and services, such as cybersecurity resolutions, VoIP solutions, and backup recovery. There are some prominent managed IT services for businesses.

### 1. TECHNOLOGY SUPPORT

Technology support is one of the prominent managed IT services. As part of this support, companies could build large SharePoint and Teams deployments, conduct technology assessments, or offer on-going technical support for professional applications.

An MSP can provide resource support and technical expertise when an organization lacks the expertise or capacity to undertake a critical IT initiative. Furthermore, a reputable service provider will have an established methodology that outlines an estimated schedule and budget for the project and allows it to be completed on time and within budget.

### 2. SECURITY MANAGEMENT

By utilizing security management and risk prevention services, a managed IT provider can enhance the safety of your company's computer system. An anti-malware program is installed on your computer system to prevent viruses from entering the network.

Infecting your company's system with hackers or viruses is made difficult by patching and maintaining the latest software to ensure the security protocols of your network are not bypassed. Software and hardware integration: Ensure that your company's network is tightly integrated and able to run with all the components and programs.

### 3. MANAGED CLOUD SERVICES

Business and IT landscapes have changed quickly during the past few years, making cloud computing a necessity for organizations seeking to remain competitive. Organizations can soon embrace business growth by scaling their cloud services, creating a more predictable IT budget, and more with cloud-based services. A company's employees can be productive with the cloud from virtually any location since the service provides file sharing, data storage, and secure remote access to the network.

## Management

In collaboration with managed cloud providers, specific data is often hosted on servers that the provider supplies and oversees. Backup and disaster recovery initiatives are also performed on these servers. Besides improving IT security, this practice reduces costs associated with traditional on-premise infrastructure. Cloud computing might consist of consulting, assessments, migration, or other services.

### 4. DATA ANALYTICS

Companies that do not work directly in the IT industry may consider it challenging to navigate computer information. Managed IT services can relieve your company's burden of analysis as networking technology becomes increasingly complicated. From observing data to investigations of patterns, this process can involve several layers of analysis. In the hands of the IT services specialists, critical aspects of this information will be harnessed and translated into a form that can be handled by all members of your team. Taking proactive steps to implement your goals will allow your company to better plan for upcoming trends.

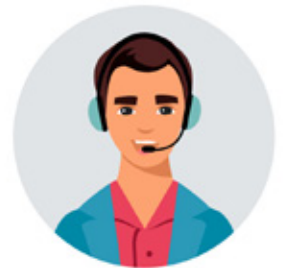
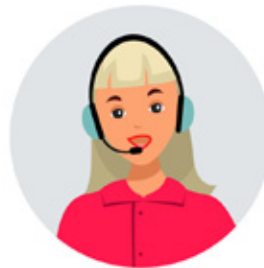
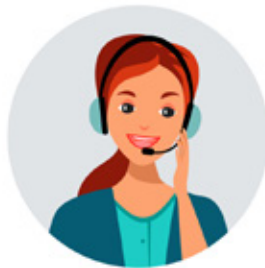
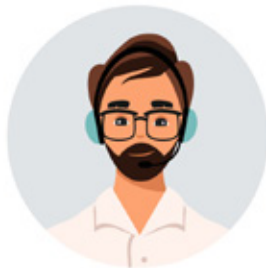
### 5. END-USER SERVICES

Services provided to end users can take diverse forms. Still, they are usually linked to an organization's [technical support channels](#) and methods available to its employees and customers. Users can get technical support from a team of trained agents through an IT service desk or helpdesk solution. From OS and application support to connectivity errors and mobile device support, desk-side IT issues include everything from app upgrades to mobile device support.

Each of the managed IT services is essential for business. Hence, you should proceed to consider them with seriousness.

**"ALWAYS HAVE AN ATTITUDE OF GRATITUDE."**

**JAMES R. NOWLIN**



“

*Quote Of The Month*

**"Money is really just an idea."**

**- Robert Kiyosaki**



# 6 WAYS TO GENERATE LEADS AND REFERRALS ON LINKEDIN



When it comes to social media platforms, most people consider LinkedIn as a place to find job opportunities and grow their professional network. Yet, for businesses, LinkedIn is more than that.

## 6 EFFECTIVE WAYS TO CONSIDER

Over the years, LinkedIn has proven to be a powerful tool, and it's used to generate new business leads and develop customer relationships through referrals. If you want to gain more leads or referrals for your business through LinkedIn, here are the ways to do so:

### • Improve your LinkedIn profile

Is it easy to get visitors to your LinkedIn profile? Converting them into [potential customers](#) and leads can be challenging. If your visitors aren't getting a clear picture of your business, you should have a compelling profile.

If you don't know where to start, you can use [LinkedIn scraper tools](#) to get data from your competitors. You'll know what information to include in your profile to stay ahead of the competition.

### • Post regular updates

Creating a LinkedIn account is one thing, and you need to update it or post something to get noticed by your target audience. Besides, updating your network through your posts is an excellent way to let people know you care, and it also shows that you're engaged and have many things to offer.

On the other hand, if you often forget to post updates, you can utilize the available [LinkedIn automation tools](#). These can help you maintain engagement and grow more connections that matter to your business.

When posting updates, you don't always need to create your content. Sometimes, sharing relevant information, articles, and videos related to a niche is all it takes.

Just make sure to avoid being too promotional with your updates. Instead, they must offer some value or experience and should be educational.

### • Join relevant LinkedIn groups

Like on other social media platforms, you can create groups on LinkedIn. Ensure your LinkedIn groups are relevant to your niche to encourage your customers or prospects to join the community.

However, if you want to generate leads and referrals or [expand your network on LinkedIn](#), you must also join various LinkedIn groups. Then, try to engage with every professional in the group.

You can post exciting updates and content to encourage discussions about relevant topics. In addition, you can also publish information about the products and services you offer. Your potential cus-

tomers will see what you share. And through your posts, they'll start to recognize you as a source of valuable information.

In addition, you can also use these groups to learn about your potential customers and prospects. If most members are active in the groups, try to understand what they share. Learn to discover the common industry pain points and how they want such concerns addressed.

This information will serve as a guiding tool for your lead generation efforts. Also, it will help you create a highly-targeted customized pitch to your prospects while addressing their challenges or pain points.

### • Add more connections to your network

LinkedIn has a feature that lists the individuals you may know, providing you an opportunity to increase your potential leads. With this in mind, take the time to add more connections to your network every day.

# Management

You can also use this opportunity to reconnect with old business contacts.

Furthermore, you can reconnect with your former clients with whom you've collaborated before. Then, check if there's anything you can assist with or add value to. Helping them and your new connections will improve your reputation on LinkedIn. At the same time, you'll also prove yourself beneficial and valuable to them.

To build your network continuously and increase your reach, always remember to stay consistent. If possible, be active with your updates and avoid a long period of inactivity, and this will help you prevent losing your potential leads and referrals over time. Write a recommendation

Getting somebody to write LinkedIn recommendations is never easy since it often requires effort. To better secure a recommendation, consider writing one for your key contacts or clients.

Once they approve, your recommendation will show up in their LinkedIn profiles for others to see. This can be a great chance to increase your LinkedIn account's exposure to potential leads. Your contacts may also return the favor with a referral or recommendation.

- **Create a list of leads**

If you want to know more connections that can be potential leads for your LinkedIn profile, it's an excellent idea to create your list of leads. Fortunately, there are some ways to make a lead list. And one of these is to get referrals from your current contacts for their connections.

Some of your contacts may have a massive list of connections that you can help or work with in the future. To get started, check the list

of recommendations of your contacts.

You can introduce yourself by communicating with these individuals via phone or email. You can also send them a message via LinkedIn for a quicker response. Plus, it guarantees a business context.

Although sending an email is a good idea, it's wise to keep the communication within LinkedIn. And it's more appropriate than connecting with someone on other platforms. Besides, you're trying to generate leads and referrals on LinkedIn and not on some other channels.

However, before you decide to send a message to potential connections, always spend time reviewing their profiles first. Then, discover their interests and know if you have something in common with them, and this will warm up your communication when you contact them.

## CONCLUSION

LinkedIn is undoubtedly one of the best social media platforms to generate referrals and leads. While the above strategies will take time and effort, you'll surely get results once you do it right. Just make sure to use the right tools available on the market. And never hesitate to work with highly-experienced professionals to acquire more leads and referrals on LinkedIn successfully.



## FACT

### GENERATING LEADS ON LINKEDIN

LinkedIn is an especially good source for discovering leads. Hubspot found that LinkedIn is 277% more effective at generating leads than Facebook and Twitter.

Given this, it's no surprise that 79% of marketers see LinkedIn as a very good source of leads, with 43% of marketers saying they have sourced at least one customer from LinkedIn.

That number increases for B2B marketers, who report that 80% of their social media leads come from LinkedIn, with 40% seeing LinkedIn as their most effective channel for driving high quality leads.

### DIGGING INTO LINKEDIN DEMOGRAPHICS

LinkedIn now has 810 million members with over 57 million registered companies.



“I

***t's hard work first. And then it's about failing fast, cheaply. Once you learn the formula for success, it's all about replicating it."***

– Paul Malicki's formula for achieving success.

Paul Malicki, **CEO of Flapper, the world's largest business aviation app and probably the only business aviation platform dependent on mobile traffic** with more than 100'000 quotations every month, uses their technology to provide the best user experience.

In this interview, Paul Malicki shares his thoughts on marketing strategies and channels that might generate success for businesses, developing new ideas, employee hiring, and important advice on becoming successful with Business Upside.

### EDITED EXCERPTS FROM THE INTERVIEW:

**Business Upside [BU]:** *How did the idea about your business come about?*

**Paul Malicki [PM]:** The app was created by me (former CMO and partner at Easy Taxi) and executives from Qiwi, a fintech company. Together, the co-founders saw that the business [aviation](#) market lacks digitization and a sharing economy. The idea came up in 2015, first with a helicopter app, which quickly evolved in early March, before me and Arthur Virzin (former Qiwi CTO) decided to launch a product focused on the fixed-wing market.

After more than six months of testing and developing the application, the beta version

was released in June 2016. The first flights took place during the Olympic Games, with a mix of charter and scheduled flights. The proximity of Rio de Janeiro Jacarepaguá Airport to the Olympic Games Complex helped the company create the demand for its service and prepare the market for an entirely new solution.

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

**Paul Malicki [PM]:** We wanted to bring private aviation closer to end-users, facilitating access to such service. We also saw an opportunity in expanding the market onto the upper-middle class through

shared flights. Today, you can fly using Flapper on predefined pay-per-seat routes for as little as \$200.

Our mission moving forward oscillates around the [concept of sustainability](#) and electrification of aviation. We are probably the only company globally that currently has as many as 4 Letters-of-intent signed in the space of AAM (advanced air mobility).



**PAUL MALICKI**  
FLAPPER CEO  
SHARES HIS  
SUCCESSFUL  
ENTREPRENEURIAL  
JOURNEY

## Success Story

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

**Paul Malicki [PM]:** We use a 360-degree marketing strategy based on a mix of online and offline. There is not just one best-performing channel. PR and Big media, for example, help us with awareness, but to “convert” the client, you need to meet them in person through the traditional sales process or activate your digital channels.

Our social media following currently counts more than 100'000 users, and we are very proud of our community. They engage with our pages and support our growth with useful tips and suggestions.

**Business Upside [BU]:** *What is unique about your business?*

**Paul Malicki [PM]:** The flapper is the world's largest business aviation app. Hence, it's probably the only business aviation platform dependent on mobile traffic. We receive more than 100'000 quotations every month, and we use our technology to attend to those users who need our service.

**Business Upside [BU]:** *How do you generate new ideas?*

**Paul Malicki [PM]:** We have a few weekly calls; some are generic, some related to specific functional areas. That's where a lot of brainstorming takes place. We attend the industry's best shows and read about the latest trends. All of that inspires us to be more and more creative and excel at product development.

But frankly speaking, a lot of new ideas stem from testing and failure, and it's an iterative job, like in any startup.





**Business Upside [BU]:** *If you had one piece of advice for someone just starting, what would it be?*

**Paul Malicki [PM]:** Be prepared for many months of low pay and hard work. Starting a new technology company in conservative industries is not easy, and it requires extreme focus and dedication from the founders and mid-management.

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

**Paul Malicki [PM]:** We hire for attitude and motivation, as long as the skills we look for are in there. It's challenging to evaluate someone without working together for a few months. We also value a lot of references from ex-employers. Typically, the best employees leave their previous jobs having built solid relationships with their bosses.

**Business Upside [BU]:** *Do you believe there is some sort of formula or pattern to become a successful businessman?*

**Paul Malicki [PM]:** It's hard work first. And then it's about failing fast, cheaply. Once you learn the formula for success, it's all about replicating it. To make your first million takes a lot of time, and the second million is just a formality.



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

**Paul Malicki [PM]:** I would say I really enjoy the process, not the end result. I am very happy each time we achieve our objectives while respecting our existing guidelines and cementing a task ownership culture.

**Business Upside [BU]:** *What motivates you to become an entrepreneur?*

**Paul Malicki [PM]:** Generating jobs and creating other leaders. We don't work to continue as CEOs forever. We would like our best partners and managers to become our bosses one day so that we can take a day off (finally).

Company URL: <https://www.flyflapper.com/>

LinkedIn URL: <https://www.linkedin.com/in/paulonstartups/>

# FAILURE

To The Stars That Shine,  
To The Nights That Are Dark.  
I Might Fail In My Goals,  
I Might Loose My Spark.

To That Fellow Who Considers Me Loser,  
My Failure Is His Victory.  
I Will Still Try My Best To Win,  
Without Keeping Any Jealousy.

A Loser Is A One Who Doesn't Try,  
Who Gives Up Only In One Try.  
A Winner Is A One Who Try Several Times,  
Who Never Give Up Just Try And Try.

**-SHOWMEN TALUKDAR**





DATE AND PLACE	UPCOMING TOP BUSINESS EVENTS IN THE WORLD
May 2-3, Online	AD WORLD 2022
May 2-5, Las Vegas	DELL TECHNOLOGIES WORLD
May 03, Rome, Italy	INTERNATIONAL CONFERENCE ON BUSINESS MANAGEMENT, EDUCATION, ECONOMICS & LAW (BMEEL)
May 06, Istanbul, Turkey	INTERNATIONAL CONFERENCE ON RESEARCH IN THE DECISION SCIENCES FOR GLOBAL BUSINESS (ICRDSGB)
May 10-13, Singapore	BLACK HAT ASIA
May 12, Kissimmee, Florida	HMG LIVE! FLORIDA
May 13, Amsterdam, Netherlands	INTERNATIONAL CONFERENCE ON GLOBAL MARKETING FOR BUSINESSES (ICGMB)
May 17-19, Las Vegas	TABLEAU CONFERENCE
May 18-19, London	GARTNER DIGITAL WORKPLACE SUMMIT
May 30, London, United Kingdom	EDUCATION CONFERENCES





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# Zoom Video Communications, Inc. Research Report



# About Company

Zoom Video Communications, Inc., popularly known as [Zoom](#) and conventionalized as zoom, is a US-based communications tech firm with its head office in San Jose, California.

Zoom Video Communications, Inc. offers online chat and videotelephony facilities via a peer-to-peer cloud-oriented software platform utilized for,

- Chat (messaging)
- Meetings (video communications)
- Rooms (conference rooms for video conferences)
- Phone (voice calls)
- Contact Center (contact centers), and Events (virtual events)

The company also provides an open platform permitting 3rd-party developers to make tailor-made apps on its integrated communications platform, also named as Developer Platform.

## 1. Phenomenal growth within a short period

The revenue surge of the company, and the apparent simplicity of application and dependability of the software, led to a valuation of US \$1 billion in 2017, turning it into a “unicorn” firm.

Initially, Zoom Video Communications commenced making a profit in 2019. It concluded an IPO (initial public offering) the same year. On 30th April 2020, [Zoom became a part of the NASDAQ-100 stock index](#).

Starting in early 2020, the company's software application witnessed an incredible worldwide jump once quarantine restrictions were followed as a result of the COVID-19 pandemic.



## 2. When was Zoom Video set up?

The company came into existence on 21st April 2011, and the software was introduced in 2013. Eric Yuan, an erstwhile executive and engineer serving Cisco, set it up.





### 3. Disputes were a part of its successful journey

Zoom's software products experienced media and community criticism associated with safety and confidentiality concerns. The company witnessed constant criticism due to hapless design selections and security failures from time to time. This has led to enhanced analysis of its software. Zoom has also been censured for its business data sharing and confidentiality schemes. Security analysts and journalists have often disapproved of Zoom for want of clarity and lackluster encryption patterns.

At first, Zoom asserted that it utilizes end-to-end encryption for its promotion stuff. However, it subsequently explained it implied from an endpoint (Zoom) to endpoint (Zoom) (signifying successfully between Zoom clients and Zoom servers). The Intercept news agency depicted this as ambiguous and deceitful. The company has also been under the scanner of a class-action lawsuit and investigation initiated by Letitia James, the State Attorney General of New York, in 2020. The Federal Trade Commission (FTC) was also suspicious about Zoom's privacy measures and reported that the extent of encryption maintained for the customers was less than satisfactory. In 2020 December, it was also under inquiry conducted by the United States Attorney for the Northern District of California and the U.S. Securities and Exchange Commission (SEC) regarding its communications with other countries and political organizations. It also got a subpoena regarding the same issue from the United States Attorney for the Eastern District of New York in 2020 June.



### 4. What type of company is Zoom?

Zoom is a publicly-traded company.

### 5. To which industry does Zoom belong?

Zoom belongs to the telecommunications industry.

### 6. Who is the founder of Zoom?

The founder of Zoom is Eric Yuan, a Chinese-American engineer and business magnate who is also the company's CEO. He is the 22% stakeholder of the firm.

### 7. Where is the head office of the firm situated?

The firm has its head office in San Jose, California.



## 8. Which area does Zoom serve?

The firm serves a global client base.

## 9. What are the services provided by Zoom?

The services offered by Zoom Video Communications are the following:

- Online chatting,
- Videotelephony, &
- Business telephone setups

## 10. How many people work for Zoom?

As of 2021, 6,269 people are employed with the company.

## 11. Which industry does Zoom Video Communications serve?

Zoom serves the following industries:

- Finance
- Education
- Healthcare
- Government



## 12. Which are the subsidiaries of Zoom Video Communications, Inc.?

Following are the subsidiaries of Zoom:

- ZVC Australia
- ZVC Uk Ltd
- ZVC Netherlands
- Karlsruhe Information Technology Solutions
- Zoom Voice Communications, Inc.
- Keybase, Inc.





### 13. Which are some of the esteemed clients of Zoom?

Some of the top clients of the company are listed below:

- Shyft
- Teach for India
- F1
- Capital One
- WWF
- European Tour
- NBA
- Mary Lou Fulton Teacher College at Arizona State University
- European Patent Office
- Opal Healthcare
- Sundance Institute
- Ciena
- Equinix
- Texas A&M University
- Phoenix Children's Hospital
- Nasdaq
- Sekisui Chemical
- BlueYonder
- Forbes
- Box
- Deezer
- Happy State Bank
- Iress
- EG Group
- SpinMaster
- Dropbox
- Cooper Standard
- Brotherhood Mutual
- Goulston & Storrs
- Provident Healthcare Partners
- La Salle-Ramon Llull University
- Dixon Hughes Goodman
- Conexiom
- CNIB Foundation
- McDermott Will & Emery
- New Zealand Trade & Enterprise



# Zoom Video Communications Management

## 1. Eric Yuan (Chairman and Chief Executive Officer)

In 2011, Yuan set up the telecommunications company to render satisfaction and get people in concert in a compatible video setting. The interactions platform of Zoom keeps on switching the manner worldwide establishments link, interact, and join forces. As the CEO of the firm, Yuan guided the company to one of the best-achieving technology IPOs (initial public offerings) of 2019.

In 2017, Business Insider nominated Yuan as one of the Most Powerful People in Enterprise Technology. Glassdoor distinguished Eric as the best Chief Executive Officer for big American corporations in 2018. In 2019, Bloomberg 50 honored Eric as a stalwart and game-changer in worldwide trade. Time Magazine nominated Yuan as its Businessperson of The Year in 2020 and also one of the Hundred Most Influential People of 2020. In 2021, Eric won the Best CEO for Diversity recognition from Comparably.

Before setting up Zoom Video Communications, Yuan served as the corporate VP of engineering with Cisco Systems. There he had the responsibility for the collaborative software development of Cisco. Yuan was one of the originating engineers and VP of the engineering division of Webex as well.

Yuan's name features as an originator on 20 awaiting and 11 published copyrights in concurrent partnership.

## 2. Kelly Steckelberg (Chief Financial Officer)

Kelly Steckelberg is an icon of across-the-board guidance and financial skill in Zoom. Of late, Kelly served as the Chief Executive Officer of Zoosk, where she earlier occupied the berths of Chief Operating Officer and Chief Financial Officer. Before joining Zoosk, Steckelberg served as the Senior Director of Cisco's Consumer Segment Finance. Besides, Steckelberg has occupied different finance positions at Epiphany, Cisco Webex, KPMG, and PeopleSoft. Kelly has an MA from The University of Texas at Austin in accounting. She serves as an Episcopal Community Services of San Francisco board member and is a passionate voyager. She had been to more than 60 nations.

## 3. Peter Gassner (Director)

Peter has been a part of the BoD of Zoom Video Communications since 2015 October. Since 2007 January, Peter has worked as the CEO and member of the BoD of Veeva Systems Inc., which is a cloud computing firm. Before that, from 2003 July to 2005 June, Peter functioned as the Senior VP of Technology with salesforce.com, Inc., a worldwide giant in Customer Relationship Management.

From 1995 January to 2003 June, Peter acted as General Manager and Chief Architect of PeopleTools with PeopleSoft, Inc., an organization offering human resources management systems owned by Oracle.

Earlier, Peter was a part of the BoD of Guidewire Software, Inc., a software releaser. Peter has a B.S. degree from Oregon State University in Computer Science.



## Case Study

### Janine Pelosi (Chief Marketing Officer)

Mrs. Pelosi serves as the Chief Marketing Officer of Zoom. She is entrusted with the responsibility for the interactions, product, go-to-market (GTM), lead generation, brand marketing, and consumer marketing of the organization and also the corporate social responsibility enterprises and online trade of the company with the name of Zoom Cares Foundation.

In 2015 March, Pelosi became a part of the tech company in the position of Marketing Head and ramped up its marketing system from nil. Janine steers the bold branding tactic of the firm, over and above its dominant demand gaining and channel engines that collectively stimulated the immense development of the company over the last 5 years. Pelosi features one and half decades of strategic marketing familiarity to the organization, with an exhaustive understanding of SaaS commercial business prototypes. Before becoming associated with Zoom Video Communications, Mrs. Pelosi spearheaded the global demand-building activities for the partnership business division at Cisco. Janine developed productive squads and transformative plans at both Cisco and Webex (before acquirement), gathering a comprehensive experience in both direct sales and e-commerce GTM prototypes.

Business Insider nominated Janine in 2020 as one of the most creative Chief Marketing Officers in the world.

Pelosi did her graduation with a BS in Marketing from San Jose State University.



# ZOOM STOCK PERFORMANCE

The common stocks of [Zoom Video Communications](#) are traded on the NASDAQ stock exchange with the ticker symbol ZM. It is a Class A stock and a constituent of the NASDAQ 100 index.

On April 8, 2022, Zoom Video Communications (NASDAQ: ZM) finished trading at US \$110.90 at 4:00 pm Eastern Daylight Time (EDT). There remains a delay of at least 15 minutes and the stock data is furnished by Refinitiv.

Day's Open	\$112.37
Previous Close	\$114.32
Intraday High	\$113.27
Intraday Low	\$109.39
52-week Range	\$94.51– \$406.48
1-day change	-3.42 (-2.99%)
Price (Closing)	\$110.90
Volume traded	3,953,271
Ask	\$111.20 x 1200
Bid	\$110.50 x 800
Average volume	4,822,987
Earnings Per Share (Trailing 12 Months)	\$4.50
Market capitalization	\$33.173 Billion
Price Earning Ratio	24.67
Earnings date	May 30, 2022 – June 03, 2022
One-year target estimate	\$200.10

# Zoom Video Communications Financial Performance

Financial summary of Zoom Video Communications (amounts are in million US \$ unless otherwise stated and for per share info)

Heads	Non-GAAP results	Year/Year	GAAP results	Year/Year
Recorded revenue	\$1,071 million	21%	\$1,071 million	21%
Research & Development Expenditure	6.7%	+323 bps	10.9%	+499 bps
Gross Margin	78.3%	+699 bps	76%	+627 bps
Sales & Marketing Expenditure	23.4%	+539 bps	30.4%	+612 bps
Operating Margin	39.2%	(167 bps)	23.5%	(552 bps)
General & Administrative Expenditure	8.9%	+4 bps	11.2%	+68 bps
Earnings Per Share (Diluted)	\$1.29	6%	\$1.60	84%

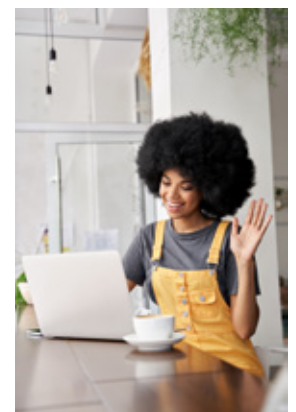
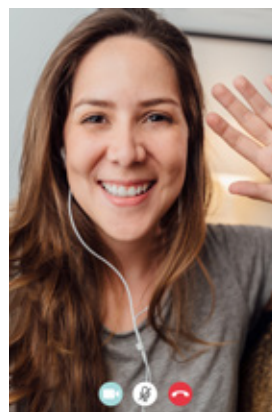
In 2021, the revenue of the company amounted to US\$ 2.7 billion (↑)

- The operating income was US\$ 660 million (↑)
- The net income was US\$ 672 million (↑)
- Total equity amounted to US\$ 3.861 billion (↑)
- Total assets were valued at US\$ 5.3 billion (↑)

## FINANCIAL HIGHLIGHTS (FY22)

Overall, Zoom featured a robust financial performance for FY22.

- Revenue growth was 55% (Yr/Yr)
- Non-GAAP Operating Margin was 40.4%
- Adjusted Free Cash Flow Margin was 38.0%
- In comparison to FY21 Q4, the company showed growth in total revenue of 21% (from \$882 million to \$1,071 million) in FY22 Q4



**Disclaimer:** This case study particularly focuses on growing knowledge. The author has not given investment consciousness so much priority. Therefore, you should bear in mind that making any investment is subject to market risks. One should do it after a comprehensive discussion with his investment consultant. Any wrong decision would hit your finances badly and you need to exhaustively delve into the options available with the aid of an investment guide. Just going through one or two case studies is not going to suffice for you.



# **For Creating a Good Content Strategy, It Is Essential to Know What Content Creation Is**



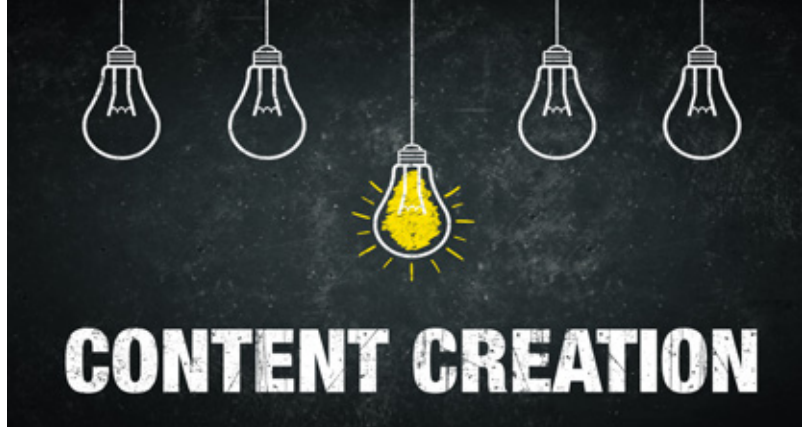
# Marketing

Before you try to find an answer to what is content creation, you must first understand what content is. Content is the media of communication for businesses and brands to engage with consumers for driving traffic to the websites. It means that content influences revenue generation. Therefore, content creation is a significant aspect of marketing, and marketers heavily depend on content creators to create content that helps them earn revenue.



## THE ROLE OF CONTENT WRITERS

Content writers tasked with content creation receive the topics and guidelines from marketers that include the form of content, the targeted audience, the length of content, the choice of language, etc. Based on the inputs, the content writers help create style guides and suggest changes to the format to ensure the content is clear and consistent. The writer is responsible for conducting research on any given topic according to the industry to gather materials for writing. The success of content depends on the writing skills of the writer to produce easy to read and exciting content that encourages viewers to consume the entire content. Adherence to the search engine guidelines is also essential for creating high-visibility content.



## WHAT IS CONTENT CREATION?

Content creation is developing content by identifying a topic that relates to the business or brand in some way and then deciding about the form of the content in conjunction with developing some strategy for using keywords and finally writing the content. The content creation process is lengthy and involves other stakeholders who assist with their content development ideas that go through several rounds of editing before it is ready for publishing. Creating content is not as simple as it seems because it is not like writing an essay. Creating content depends on the chosen form like blog post, e-book, video, infographic, tweet, advertisements, and podcasts, to name a few. However, creating the right content has a significant impact on business performance. Creating quality content that conveys high value to consumers can increase the buying chances by 131%.



## USING TECHNOLOGY FOR CREATING CONTENT

Since the demand for content is growing continuously, content writers find it challenging to meet the demand by depending on their manual capabilities of creating content because it is time-consuming. To fill the demand-supply gap and speed up the process of content creation, companies are experimenting with AI content writer that produces computer-generated writing using artificial intelligence. The AI writer can understand the context, predict text based on the inputs, and do the necessary research to produce the desired content. On feeding the requisite data about the content type and context to the software or content writing tool, the system processes the information and provides the content.

Having complete clarity about the business goals and understanding the audience is essential for creating content. Knowing what content creation is should help make the correct type of content that generates engagement.



# Learn How to Get **1000 Subscriber** on **Youtube** to Monetize Your Creativity

Simply loading videos on [YouTube](#) for earning likes might give some satisfaction to your talent gaining recognition, but it does not help earn money. To make money from YouTube by uploading videos, it is necessary to have a solid fan base of a minimum of 1000 subscribers to become eligible for monetizing their videos by publishing ads. Therefore, every YouTube creator is keen to increase the subscriber count to reach the magic figure that starts the revenue flow. Thus, knowing how to **get 1000 subscribers on YouTube** is a must for creators who can join the YouTube Partner program. Moreover, fulfilling the other requirement of 4,000 hours of watch time opens the gateway for getting into the Young Professionals Program (YPP) like a breeze.

While gaining views for your videos uploaded on YouTube is the easiest thing, getting subscribers is the most challenging part of monetizing the opportunities on the platform. Viewers are reluctant to subscribe to the videos of any channel unless they find it highly satisfying. On the contrary, it is a bit easier to clock 4,000 hours of watch time, increasing the **YouTube subscriber count**.

## How to get 1000 subscribers on YouTube?

To grow your [YouTube channel](#), you must increase the **subscriber YouTube count** because it indicates the channel's popularity and its worth. On the contrary, views are monetarily satisfying but do not pay back in the long run.

# Create smaller goals as subsets of the bigger goal

Break down the 1,000 mark into smaller chunks and set a timeline for achieving it. For example, you might target accruing 100 subscribers within the next three months. After that, you can increase the number periodically to 250, 500, 750, and finally 1000 with some given timelines. Only after achieving a target should you move to the next one.



## Include a CTA in the video

Urge the viewers to subscribe to your channel by including a Call to Action (CTA) in the video. Include a graphic in the video that says 'subscribe' and appears as a video watermark. Hopefully, viewers who feel like viewing your channel repeatedly will click on the icon.



# Use the metric subscribers by videos

To increase the **subscriber count** YouTube identifies which of your videos attracted the most [subscribers](#) by using the subscribers by video metric. The data is available within your YouTube analytics, especially the YouTube subscriber count graph.

## Embed a subscriber link in video descriptions

Adding a subscriber link to the video description underlines your intention of welcoming subscribers, and the ease of subscribing encourages viewers to click on it.



## Collaborate to reach new viewers

Collaborating with like-minded creators expands your reach to a new section of the audience who can become your viewers and subsequently subscribe to your channel to increase the **subscriber count on YouTube**.

## Take advantage of the YouTube community tab

Promoting your channel on the YouTube community tab, a social media network within YouTube is a great place to engage with new viewers who ultimately become subscribers.

Creating compelling videos is a must before you try to learn **how to get 1000 subscribers on YouTube**.



# DIGITAL TRANSFORMATION – TRENDS AND STRATEGIES 2022

# Marketing

In the words of a layman, **digital transformation** is how effectively a company can use its resources like people, technology, and processes to offer the best to its customers. By doing so, the main objective of a business is to work out business models that will have greater longevity and earn more revenues in the process. Also, it aims at one of the essential aspects, and that is technological or digital rethinking.

## DIGITAL TRANSFORMATION TRENDS – WHAT TO WATCH FOR DIGITALIZATION TRENDS IN 2022?

Now that you are aware of the basic concept of **what is digital transformation**, let us delve deeper to find out the trends and [strategies of digital transformation](#) that we can look forward to in 2022.

It was found that whatever digital transformation took place in companies in 2020 spilled over in 2021. And it applies to almost all sectors. For instance, what **digital transformation manufacturing** companies underwent in 2020 was the same in 2021, and it is the same for healthcare, tourism, travel, and almost all market segments.

- **The chip world**

In 2020, the beginning of the pandemic changed things altogether. We have seen growth in SaaS, devices, tech explosion, E-commerce, and better communication. This spilled over in 2021, giving rise to a situation known as a year of chip shortfall. This shortage gave rise to delays in production times of just about anything under the sun.

- **The rise of Customer Data Platforms or CDP**

In comparison to what it was earlier, these days, you will find that vendors have more information than even you have about your online data. More and more companies are using this data to learn about customer behavior, and the CDPs are being used to offer personalized [marketing campaigns](#).

- **Focus on cybersecurity**

Gartner had predicted that by the year 2020, there would be at least 60% of digital businesses would

suffer from security failures and would find it challenging to handle digital risks.

We have seen a rising incidence of cyberattacks of late. In 2020 alone, as many as 445 million cyberattacks were reported.

Most IT companies have now incorporated what is known as CISOs or Chief Information Security Officers that have cybersecurity as a priority on their list.

- **Cloud architecture**

When you use one or two public or private clouds within an organization to distribute workloads and software, it is known as a multi-cloud architecture. There is an increasing trend of this digital transformation making the processes effective and efficient compared to what it was earlier.

Many other digital transformation trends have manifested themselves in different patterns. Every company has to work out its strategies depending on the digital transformation trends and what it means for the business, and what methods will work best under those circumstances.





# SOLVING THE GLOBAL E-WASTE PROBLEM WITH COMPUTER RECYCLING



E-waste has become an increasingly urgent problem for the world as a whole. Around the world, only 17% of all e-waste is recycled, and this means that millions of tons of potentially hazardous materials are entering the waste stream every year.

With the expansion of technology making its way to every continent, individuals & businesses are responding by moving out their out-dated equipment. To address this matter, we cannot settle for business as usual. Just as we've changed our lifestyle by adopting laptops & smartphones into our lives, it follows that we need to adjust how we dispose of our old devices.

Computer Recycling, an e-waste recycling company with a regional foundation & a nationwide reach, elaborates on the growing world-wide e-waste challenges we're facing and what individual companies can do to help.



### / WHAT IS E-WASTE?

E-waste is defined as outdated or unused electronic equipment like computers, TVs, monitors, printers, and smartphones. When companies and individuals stop using their old electronics, these materials are thought of as e-waste, whether they are recycled or just take up space in a home or office.

### / WHY IS E-WASTE DANGEROUS?

When not properly recycled, most e-waste goes directly to common trash disposal services, and it is then burned in an incinerator or takes up landfill space.

This method of e-waste disposal should be phased out because electronics are comprised primarily of metals like lead and cadmium. These metals leach into the soil and water supply when equipment is buried or left out in the open air. Lead, cadmium, or mercury contamination can lead to cancer, nervous system problems, and congenital disabilities.

Keeping these materials out of landfills may not seem to do much to [improve public health](#) and contribute to a cleaner, greener future for present & future generations. Still, when the large volume of e-waste generated globally is considered, we can make huge steps in the right direction if we all come together to do the right thing.

### / THE E-WASTE RECYCLING PROCESS

The process begins by removing hard drives from computing devices. After removing the hard drives, the recycling process separates all parts. Plastic, metals, and glass can be recycled to assemble new computers, and anything potentially hazardous to all life forms is removed.

They either perform US Department of Defense (DOD) standard wipes on all hard drives, break the hard drive plates into tiny pieces or run them through industrial shredders. This ensures that hackers will not be able to reassemble these hard drives or use their data for their gain.

Unfortunately, when many companies discard their e-waste, they neglect to take data destruction into account and leave their clients, patients, students & employees vulnerable to identity theft and loss of privacy. To ensure that no data stored on your devices are susceptible to scavenging, count on the experts at Computer Recycling to get the job done.





### / HOW CAN COMPANIES MINIMIZE THEIR CONTRIBUTION TO THE PROBLEM OF E-WASTE?

One option to consider when reducing the worldwide glut of e-waste is prolonging the lifespan of our current devices. Each computer should be carefully examined to ensure if it can be repaired or restored to good working condition. Fixing and upgrading devices is a straightforward method of ensuring they won't be disposed of improperly.

If your devices have reached the end of their useful life, choose an experienced facility for e-waste & laptop recycling. Qualified electronics recycling firms like Computer Recycling can take your old electronics, neutralize their danger to public health and the environment, and ensure that their salvageable components are made into new electronics.



### / COMPLYING WITH ELECTRONICS RECYCLING LAWS

In most states around the country, there are laws governing proper [electronics recycling](#). These are on the books due to environmental concerns and ensuring [data security](#) for consumers, employees, & students. Businesses & organizations that neglect their responsibility to recycle their e-waste may face significant fines and damage to their reputations which they may never recover from.



### / THE IMPORTANCE OF RECYCLING E-WASTE

Recycling your obsolete electronics is part of being responsible corporate citizens for the above reasons. Conscientious companies always reuse, reduce, and recycle their e-waste whenever possible.

Computer Recycling provides a reputable, convenient and straightforward e-waste option to companies across the United States, whether you're recycling a few devices or performing a significant system upgrade.



# EXAMINING THREATS TO DEVICE SECURITY IN THE HYBRID WORKPLACE

The good old days when IT teams could quickly circle their company's network to secure it from threats are no longer here. Today, there's a lot to contend with.

Many unsteadiness and fluctuations from network endpoints and 24-hour access create loopholes in network security.

A data report by [Microsoft](#) reveals that 81% of enterprise organizations have started diving toward a fixed hybrid workplace system. But as this development continues to become a bold reality in the private and public sectors, the attack surface of cyber threats continues to expand, with threat actors exploiting the situation.

A hybrid work system permits employees to choose to work remotely or work from the office, better still, alternating between both. Gartner analysts say that more than half (53%) of American

employees will prefer to work remotely in 2022 — a figure about twice the statistics given in 2019.

In essence, both employees and employers are increasingly embracing the hybrid framework. But with the threats to devices in the hybrid workplace, how do organizations secure their corporate networks?

Organizations that do not uphold a vital security hygiene strategy, such as turning on Multi-Faceted Authentication (MFA) or applying updates, potentially harm their reputation, privacy, and data. However, there are more threats to device security that business owners must critically examine:



## VPN BYPASS

VPN connections make it hard for data decryption without the encryption keys. Hence, it secures the connection between a remote worker's device and a corporate server. Because of its robust security capabilities, most organizations require it for their employees to build connections with the company's resources.

However, some employees neglect VPN connection, probably because it drops connection or drags it — which could be frustrating—bypassing top-level VPN software such as those provided by NordLayer could be devastating to a company's reputation if there were a successful cyber attack as a result.

In the absence of a company VPN, a remote worker would have to connect either via a public network or a home network with minimal security apparatus.

A home network user may enjoy better security features than a public network user. However, the kind of devices and configurations used in connecting can also deter network security.

## DEVICE THEFT

There could be a severe security breach when mobile devices accessing company information are either missing or stolen, especially when these devices are not secured with strong passcodes, encryption, or remote wipe functionality.

Another issue is workers permitting their family members to access their business computers. Meanwhile, hundreds of stolen or missing devices have been recorded on the UK's financial watchdog from potential remote workers over the past 36 months.

## EAVESDROPPING OR SHOULDER SURFING

Remote and office-desk workers engage in trips of diverse forms, making them vulnerable to being overheard disclosing sensitive information or snooped on while revealing sensitive data on their mobile devices.

Even when such delicate information is partially uncovered, it could still be quite lethal to an organization's network security in follow-on social engineering attempts or identity fraud.



## UNSECURED ENDPOINTS

When all employees worked directly from the company's office, it was much easier for IT teams to minimize potential vulnerabilities in network security.

However, the hybrid system makes it difficult to monitor what is happening at the edge of an employee's home network. IT teams would rather depend on remote workers to be constantly vigilant of security threats. Or they may consider implementing Zero Trust network policies.

## CONCLUSION

Be smart with [onboarding new technology](#). When onboarding new technology, apply it appropriately to your network and capture activities around it. In addition, consider apps that prioritize user privacy. Privacy-focused apps help prevent you from being a victim of cybercrime by securing your personal information.

# Three Kids Headphones That Perfectly Blend Aesthetics and Functionality

A pair of **kids headphones** is perhaps the best gift for kids, not only for fun and entertainment, but as online learning gained traction during the pandemic, headphones have become essential learning accessories. But picking headphones for kids is not just about cool designs because kids are aware of their needs, and the choice must match them. The device must have attractive looks, be easy to use, have a comfortable fit that allows wearing for long hours, and be safe for use. Durability is essential, but not always because kids would discard old headphones when they spot some new trend. For example, if your kid has headphones without a microphone but sees some friend using them, you must be ready to buy some **kids headphones with a microphone**.





# Here are three of the best kids headphones

- **PURO JUNIORJAMS WIRELESS KIDS HEADPHONES**

By looking at the colorful headphones, it is easy to determine that the Puro JuniorJams Wireless headphones are for kids only. The [on-ear headphones](#) are primarily for kids becomes evident from the design that limits the sound level to 95 dB so that it does not harm the kid's hearing. These **headphones for kids** can last for 19 hours on a single charge which relieves the little ones from worrying about the headphones running out of charge often. The V-shaped sound profile adds punch and thump in the bass range while clarifying the sounds of vocals and lead instruments. Low audio leak levels allow kids to turn on high volume without annoying those around them.

Kids can listen to audio with their friends by connecting the device to the friend's headphones with the help of a daisy chain cable. Since the noise cancellation is poor, it can cause distraction when used in noisy environments like in a school bus or a noisy aircraft.

- **LOGITECH G435 LIGHTSPEED WIRELESS HEADPHONES**

The Logitech435 on-ear wireless headphones are one of the best **headphones for kids**, without any doubt. The lightweight earphones are available in several flashy colors that give more choices of styling to the kids. The flexible headband being adjustable, the headphones are suitable for young adults too. The [earphones](#) with memory foam padding ensure a comfortable fit, and it's possible to apply a volume limiter at 85db or 100 dB for protecting the hearing of the kids. Although the headphones have a USB dongle, it has high latency that can pose issues when viewing videos due to asymmetry of audio and visuals.

- **JBL JR 300BT WIRELESS HEADPHONES**

Your search for the most comfortable **headphones for kids** will end with JBL JR 300BT wireless headphones. The lightweight headphones are incredibly comfortable to wear for long hours as the earphones sit softly on the ears because of their simple but eye-catching design. The headphones are available in several kid-friendly colors that help in styling, and there are stickers in the box for decorating the phone to give it a unique look.

Like other **kids headphones**, this all-plastic headphone has a sound limiter of 85db. Therefore, these headphones are in high demand.





## Best Tutoring Software In 2022 Recommended By Ravi Morisetty



It's no secret that an increasing number of parents resort to virtual tutoring services for their kids in kindergarten through grade 12. Whether your family is new to homeschooling or you're seeking a way to augment your kid's in-person education, online teachers are in more demand these days.

However, **Ravi Morisetty** says that it is critical to choose a tutoring program that is a good match for your child's requirements and learning approach and your family's budget, objectives, and schedule. That is why we have scoured the industry and prepared a list of the most exemplary online tutoring programs, whether you are looking to supplement your child's education by providing them with an enjoyable elective or assisting them in accomplishing their objectives.





## CHEGG STUDY

Chegg Study was chosen as the best overall online tutoring program because of its price, adaptability, and academic breadth.

Chegg experts are recruited from prestigious institutions and universities and tutor students of every age in hundreds of disciplines from test preparation to essay writing, AP courses, ESL, music, and foreign languages, and should pass a subject competence exam. They're accessible 24/7 on Chegg's online platform, making it simple to get started studying or immediately receive further assistance. You may browse through hundreds of homework difficulties on their portal or submit a picture and seek a professional for help with a particular subject.

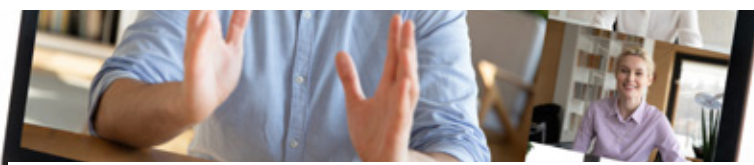
Chegg Study subscriptions start at around \$14.95 per month and include access to choice textbook answers, video walkthroughs, practice sets, access to Chegg's experts. For \$9.95, get access to expert writing assistance at any time and Chegg Math Solver, which provides users with detailed explanations and unlimited solutions for complex problems, and access to a graphing calculator.

## LEARN TO BE

Online tutoring services may benefit many children pursuing academic objectives; they are sometimes prohibitively expensive for several families. Learn To Be, a nonprofit organization, strives to close that gap by offering one-on-one tutoring in a virtual classroom on a "pay as you can" basis.

Since the nonprofit's inception in 2012, the company's tutors have assisted more than 2,000 kids. The program assists in English, reading, science, and math to qualifying K-12 students. Parents often claim that their children's test scores and grade point averages increased dramatically due to their enrollment in Learn To Be.

If you or a family member need affordable tutoring, visit Learn To Be's website and complete an enrollment form. If your application is accepted, your kid will be connected with a teacher through email, building a customized study plan for them.



## TUTOR.COM

**Ravi Morisetty** added Tutor.com to the list of top tutoring software of 2022 because the company's tutors are accessible 24/7 online and through the Tutor.com app offer homework assistance and live learning sessions.

Math, science, history, drama, and the humanities are all taught in both English and Spanish, as are ACT, SAT, P/SAT, and GED test preparation, AP and IB courses, student success skills (including note-taking, time management, and organization)

The rates at Tutor.com vary according to the bundle you choose. One-time packages vary from \$350 for ten hours of coaching to approximately \$1,450 for fifty hours of tutoring over six months.

Additionally, Ravi Morisetty adds that Tutor.com provides free tutoring to US military families, financed by the US Department of Defense and the Coast Guard Mutual Assistance Program.

## PREPLY

Preply, an effective online tutoring program for language learners, has thousands of native-speaking teachers from 185 countries. Reply enables students to expand foreign language homework assignments, their working vocabulary and even strive toward fluency in one of more than 20 languages.

Preply language teacher set their pricing and timetables so that you may search for tutors based on their availability, place of origin, cost. After arranging a convenient first session for you and your tutor, you'll face your new instructor to study your objectives and begin your lessons.

Additionally, you may peruse language teacher profiles and read testimonials from other students and parents for verifying that you're picking the proper tutor for your kids. Students who are dissatisfied with the first session with the new instructor may request a complimentary second session with some other Preply tutor or a complete refund.

The cost varies according to the kind of teacher and the number of sessions.

## SKOOLI

Skooli's pay-as-you-go learning approach at roughly \$1 per minute, along with a minimum of 15 minutes each session, makes this a top virtual tutoring service for immediate assignment assistance.

Your child may approach a tutor with a specific topic or establish a dialogue to ascertain compatibility. You may start some live video session with a teacher in popular disciplines such as trigonometry, physics, chemistry, calculus, or in seconds from any device. Skooli's interface is particularly unusual in that it has an online whiteboard that enables students to collaborate with their teacher on complex word problems.

School tutors primary, junior high, college, and high school students in science, math, languages, commerce, and the humanities. Students may revisit tutoring sessions to refresh their recall of the material covered.

## TEACHWORKS

Teachworks is a cloud-based coaching management software system designed to help teaching firms, schools, and tutoring institutions automate critical operations. It enables the management of students, instructors, scheduling, billing, and payroll, among other functions. This program allows you to run businesses of all sizes more efficiently. Eventually, it aids in the expansion of your firm. It also has several essential features, which we will discuss below.

## FEATURES

- As you are probably aware, it is difficult to manage schedules across various instructors, students, and places. Teachworks provides multiple features, including instructor availability, numerous calendar views and filters, fast and straightforward scheduling, resolving scheduling problems on the fly, and booking classes directly from your website. These components contribute to the ease of scheduling and ensure that everyone is on the same page.
- [Communication](#) is critical to the success of any educational institution. Teachworks offers a variety of packages that include

personalized online user profiles, automated email reminders to increase attendance, feedback with class notes, and automatic SMS lesson reminders. Each of these items assists you in establishing suitable.

## TUTAPPOINT

TutaPoint is staffed by experienced teachers, university and college professors who provide some top virtual tutoring services for SAT and ACT preparations.

TutaPoint's SAT and ACT prep packages start at around \$425 (Three hours of online tutoring, a full-length practice test, and a personalized study plan are included.), and the most comprehensive package costs around \$1,895 (includes ten hours of one-on-one tuition, unlimited practice exams, and a year's worth of online prep tools).

Each student receives instruction in effective test-taking tactics and a personalized study guide tailored to their unique strengths and limitations. According to [Ravi Morisetty](#), most packages give you access to a virtual portal with quizzes, practice exercises, and TutaPoint's test-prep booklet. Kids with ADD/ADHD, dyslexia, or other learning problems can get help from live tutoring sessions with tutors who have been trained to help students with these problems.





# Marketing Survey Questions: HOW TO ASK THE RIGHT ONES



Marketing surveys can provide extremely valuable information about your audience. If you've ever wondered things like:

"How can I make my coaching sessions more valuable?"

"Where can I find people that need my consultancy services?"

"How can I upsell my existing clients?"

A marketing survey answers all of these questions and more. As long as you do it right.

## What is a good marketing survey?

Creating, distributing, and analyzing a good marketing survey is not easy. It's not just about asking random people rushed questions. To pull it off, you need to have a clear purpose for it, ask specific questions with measurable answers, and present the information you gather engagingly.

So start with the basics.

Decide why you want a marketing survey.



For example, if you sell business development consultancy, you might want a survey to gauge what big corporation acquisition employees you'd target with your marketing. You can also create a survey for your past customers that bought training to understand why your service excels and how you could improve it.

Formulate a purpose for your survey.

And then you can worry about what questions to ask.

# Creating good survey questions

To understand what goes into asking the right questions on a survey, you need to have an almost scientific approach. No wonder, considering that surveys come from the scientific community.

So that’s why you should formulate a hypothesis about your audience before asking them any questions. Things like:

- My target audience prefers the time of day they like to receive newsletters.
- My target audience isn’t satisfied with my site design.
- My target audience doesn’t trust my company, so they don’t finalize the checkout process.
- My target audience could be more satisfied with better customer support.
- You need to create hypotheses about what your audience may look like or think about when they interact with your business. If you just want to establish a buyer persona, you’ll think about the general aspects more. If you already have a longstanding business and want to improve your processes, you can get more specific.

The hypothesis is there to dictate what you want to find out.

With that clear, questions write themselves. For example, if you want to understand how your audience sees User Experience on your site, you might ask questions about your site’s presentation, ease of navigation, design, or even structure.

Just make sure you create measurable questions. You want to get complex data about what your customers think, not just testimonials or essays about your business. Questions with a scale as an answer work great, just like “yes or no” questions or multiple option questions.

So instead of asking:

“What do you think about our checkout process?”

You’ll ask something like:

“How efficient is our checkout process?”

And then offer a 1-5 or 1-10 scale.

Enter page description

☰

1 ) How efficient is our checkout process?

☰

Opinion Scale ▾

0

1

2

3

4

5

6

7

8

9

10

Extremely Poor

Extremely Good

[Add another scale](#)



# Filtering people that take your survey

Besides asking questions to get complex data, you'll also need to formulate some filtering questions. For example, you'll always need an initial query (or a set of initial questions) that either disqualify people that aren't in your target audience or send them to a different branch of the questionnaire.

For example, you might want only to survey existing customers, but your questionnaire ends up in the hands of regular audience members. In that case, you'll need to have an initial question clarifying the person's relationship to your business:

"Have you purchased products from [our company] in the past year?"

It's a simple example, but due to the nature of survey distribution, you'll almost always need to filter the people that fill it.

Other than that, you can do more segmen-

tation throughout your survey. For example, you might be evaluating the coaching sessions that you hold in hopes of upselling some customers. Midway through the questionnaire, you can segment those who fill it based on demographics, average schedule, or coaching style preference, so you know what parts of your audience want to upsell.



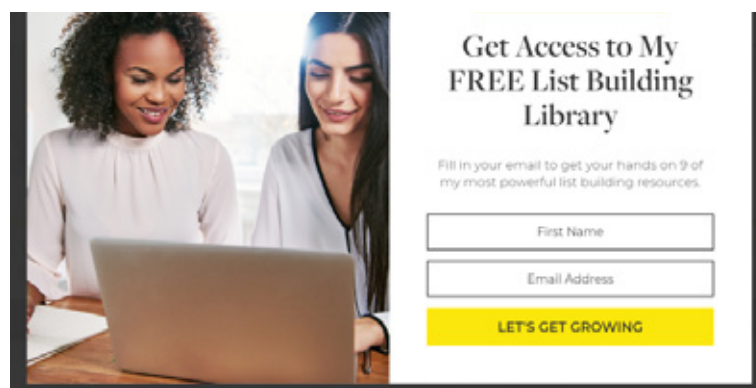
## Getting people to fill out a survey

Survey distribution is not the easiest. Not many people will take 10-20 minutes out of their day to help you get more data about them. So the first thing you need is an incentive. Your audience should get value for filling in your survey.

Considering you already have an online business, this shouldn't be complicated to find. A discount on your products, a free coaching session, or cheat sheets for the topic you'd consult clients on – all of these are great options for an incentive. But they're not the only options. Be creative, and think about what your audience will respond to.

Once you have a survey created and an incentive for people to fill it in, share it in your community. If you have a Facebook group, a Discord channel, or a private conversation with your followers, send it there. An email list will probably be your safest bet, but you can send this anywhere as long as your audience sees it.

If you don't already have a community, this might be harder. You can partner with other brands to share it via their channels or contact a survey company specializing in distributing questionnaires. Just keep in mind that the latter option will be pretty expensive.



# You got the data: now what?

If you managed to distribute your survey and got the number of responses you want, it's time to process that data. If you have experience with analytics, it should be easier, but the analysis is not all you can do with survey results.

## Analyzing the data

If you managed to ask the right questions, your results should be pretty self-explanatory. You'll get a better picture of what your audience is like or what they want. We recommend you corroborate the data from this survey with any other piece of insight you have from the best online marketing tools. This can include Google Analytics, heat maps, or data about your social media followers.

Combining data sets lets you better understand who you're targeting and how you can better serve them.



## Publishing the data

If extra info on your audience is all you want, you can stop after analyzing the survey results. However, acquiring valuable and specific data about your audience like that can benefit your PR and branding.

You can adapt this data into an ebook, infographic, or a simple blog article. As long as it has applicability for other businesses from the same niche as you, it can be picked up with a little bit of link building.

So while customer insights are the most valuable, you can make the most out of your efforts and adapt your survey results to online readers. If this sounds interesting, don't forget to read about using a marketing assessment as a lead magnet.




## In conclusion

Creating a survey might be tricky the first time you do it. But it's a fantastic asset to have if you want to learn more about your audience and enhance your PR efforts. If this got you interested, you could learn more about running a successful online business by checking out our guide on how consultants use quizzes in their marketing strategy.



# THE COOLEST JOBS IN 2022

## Choose Your Preference



The world of work is changing. Jobs that were once considered cool are now becoming obsolete, while new, innovative jobs are emerging. If you're looking for a cool job in 2022, you're in luck! This article will discuss the top 7 coolest jobs in the year 2022. [These are jobs that are trending](#) now and offer great potential for future growth. So, if you're looking for a career change or just want to know what's hot right now, read on!

## Check out this year's coolest jobs

Some of the coolest jobs in 2022 include:

### SOCIAL MEDIA MANAGER

As the world becomes increasingly connected, businesses are looking for ways to reach their target audiences through social media. A social media manager is responsible for creating and managing a company's social media presence. This includes creating content, monitoring activity, and engaging with customers and followers.

The job has gained in popularity in recent years due to the growing importance of social media, and it is expected to continue to grow in the future as more of the world goes online.



### VIRTUAL REALITY DESIGNER

The internet has revolutionized the way we live our lives. From shopping to banking to communicating with friends and family, we now rely on the internet for everything. A web developer has the tremendous and vital duty of creating the websites we all visit. They design and code the website's layout, create graphics and animations, and write code that makes the website function correctly.

One of the reasons for the popularity of web development is the fact that industrious people can do it on their own. You don't need to have a degree in computer science to be a successful web developer; you just need to be able to learn and apply new information.



### ROBOT PROGRAMMER

As robots become increasingly [common in factories and other workplaces](#), the need for robot programmers will grow. Robot programmers are responsible for writing the code that tells the robot what to do. They must be able to understand and interpret blueprints and write code in a variety of languages.

There is definitely a high barrier to entry for this job. However, those who are able to learn the necessary skills will be in high demand in the future as [robotics](#) becomes more commonplace.





## AUGMENTED REALITY DESIGNER

AR is an exciting new technology that blends digital content with the real world. An augmented reality designer is responsible for creating this digital content. They design and develop apps, create animations and graphics, and write code that makes the content interactive.

Developers have only scratched the surface with AR technology. Over time, and with the advent of better hardware, AR will become more realistic and widespread. This will open up a whole new world of opportunities for designers.



## CYBERSECURITY SPECIALIST

With so much personal and financial information [being transmitted online](#), the need for cybersecurity specialists has never been greater. These specialists protect computers and networks from hackers and malware, and they must be able to identify vulnerabilities and protect against them using a variety of methods.

As every business in the world seems to go online, the demand for cybersecurity specialists will continue to grow. This is a field that is sure to have many job opportunities in 2022 and beyond.



## DATA SCIENTIST

Big data is everywhere! And with it comes the need for people who can make sense of it all: data scientists. [Data scientists](#) analyze and interpret large datasets in order to find trends and patterns. They use their findings to help businesses make better decisions and improve their operations.

Data scientists are a rare breed. They must have expertise in statistics, computer science, and business. And they need to be able to communicate complex information in a way that everyone can understand.



## CONCLUSION

The jobs listed above are just a few of the many that will be in high demand in 2022. They are all exciting, cutting-edge fields that offer great career opportunities. So if you're looking for a job that's both challenging and rewarding, then one of these careers is right for you!

# Why Is Life Insurance Important for the Self-Employed?



Does the thought of having less money leave you feeling uncomfortable?

Do you think the current cost of living breaks your income, giving you feeble chances to save money for the future? If yes, you must think of alternatives to save money for a financially secured future.

Are you self-employed? Does planning your work and delivery take plenty of time from your life? If that's the case, planning for finances in the future would be rare for you.

But life does not always roll the way you want it to. Emergencies, accidents, and unfortunate events are bound to happen, and these can leave you in monetary stress that you would not want.

This is why the self-employed must keep financial planning on high priority. Income levels are highly variable, which makes regular savings a difficult task for the self-employed. For a safe future, buying life insurance becomes the next possible choice.

Let us explore how life insurance policies protect the self-employed?

To begin with, we will read what is a life insurance policy?



A life insurance policy is a contract between the policyholder and the insurance company. Under the agreement, the insurer assures the life insured to pay for the losses if any unfortunate event occurs. The assurance is given in exchange for the premium paid by the insured.

Under a life insurance policy, the insurance company pays the sum assured to the nominee if the life insured passes away during the policy period. The policy also yields benefits when the life insured survives the complete policy term at the time of maturity.

Understanding what a life insurance policy is, it is convenient to comprehend how and why the policy will be useful for the self-employed. Let us read further.



the employee, pushing them to be more productive and loyal to their employer. The premium is also divided at times as the employee has to pay a portion of their premium, and the employer gives the other half. But a self-employed, on the other hand, is the one who sails on the boat alone. They have to take care of the future requirements themselves, planning it in the manner that suffices.

family to manage the sudden loss of life as well as liabilities, if any. For example, Anishka, a freelance content writer, had fluctuating income levels, and she made only Rs.20,000 per month. Anishka had one child to take care of, for whose security she planned to buy a term plan as it was the most affordable cover. A term plan of Rs.1 crore only costs her Rs. 542/month. The plan will pay her daughter (nominee) if Anishka passes away during the policy term and if all the premiums are paid.

#### • **Save for Long-Term or Short-Term Goals:**

With a life insurance policy, you can save for your long-term or short-term goals. Otherwise, it could be a rare case when you plan to save money every month. Being self-employed is a blessing, yet the income levels fluctuate. It gives you less opportunity to save for your goals like building a house, going for a vacation, or fulfilling a dream like buying a car.

You can conveniently save for your future goals with a savings life insurance policy. At the policy's maturity, the life insured gets a lump-sum payment along with the bonuses. So, you get more than what you just paid as a premium. It becomes difficult to save without insurance as a single incidence of emergency can wipe away your savings.

#### WHY DO SELF-EMPLOYED PEOPLE NEED TO INVEST IN LIFE INSURANCE?

These are the reasons for which the self-employed need to invest in life insurance:

##### • **Income Instability:**

Over the last two years, the number of self-employed individuals has increased, especially after the pandemic. The figures are impressive as they gave a good push to the country's economy.

But for an individual, the income levels fluctuate without giving most people financial security in life. At times, their present is shaky, which leads to a haunting future for them. With a life insurance policy, the self-employed can have financial security, and the savings can help them attain their goals.

##### • **Lack of Employer Benefit:**

Those in regular jobs are often covered under the life insurance policies that their employer offers. It brings a sense of security to

Self-employed individuals remain more focused on the development of the business. They have umpteen problems for which they are continuously looking for solutions. Amidst all this, they hardly manage to think of their family's future security. This is where buying a life insurance policy can help. The policy provides enough monetary security, but it also pays the nominee in the family lump sum amount after the death of the life insured.

The claim amount payable under the life insurance policies helps the dependents in the

### WHICH LIFE INSURANCE IS BEST FOR THE SELF-EMPLOYED?

Term life insurance for the self-employed could be the best buy. Here are the supporting reasons for this:

1. **Affordable:** Term life insurance policy is the only cost-effective high life cover insurance policy. It is because the policy does not have any investment component due to which the premium is less.
2. **Pays in lump sum:** The term life insurance policy pays in a lump sum the amount to the nominee after the demise of the life insured. The survivors can use the amount to pay off the loan liabilities or manage any other responsibilities.
3. **Offers you rider covers also:** The self-employed may look for better or more comprehensive cover at an affordable cost, and they would want more for the minimum amount they would like to spend in simple terms. The term insurance plan comes with the option to buy rider covers at a nominal premium.

**Terminal Illness Benefit:** Self-employed may not always have sufficient availability of funds all the time. The fluctuating income levels can leave you puzzled if medical emergencies occur. Suppose you are diagnosed with a terminal illness; you will hardly have time to earn more and save more for your family. But if you have a term life insurance policy, 50% of the applicable sum assured under the policy will be paid immediately. Also, all future premiums will be waived. The feature is available in the term plan only. That is, the policy is a



must-buy.

5. **Life insurance with single premium option:** The best part with the term insurance policy is that you can pay just a single premium to get a high life cover. You can get a life cover of Rs.1 crore by paying a single premium of about Rs.1.5 lakhs only.

### CONCLUSION

Life insurance for the self-employed is to protect the dependent in the family at the time when they need maximum support. It could be a situation of emergency when you are not there to take care of your family, and you would not want them to ask for help from a third person. Be wise and buy a life insurance policy as early as possible. Note that you can take a chance with your self-employment when young, and it is the same time when you can save money by buying an insurance policy early in life. For more information on life insurance, read here.





# PHOTO OF THE MONTH

"THE HARDEST CLIMB WILL ALWAYS GIVE YOU A BETTER FEELING."

LEPCHA JAGAT (WEST BENGAL)



- SIDDHARTHA SARKAR

64 MEGAPIXEL  
APERTURE-5.6  
ISO- 400  
SHUTTER SPEED-50  
CAMERA- REDMI NOTE 8 PRO





# ONLY IN LONDON FOR A DAY? DISCOVER HOW TO MAKE THE MOST OF IT

London is one of the oldest cultural hubs on the planet. So much of what we know and love about western culture has been influenced by some of the most brilliant minds from London. This city is one of the most well-known cities globally, ranking with Paris, New York, Tokyo, and Hong Kong.

While London is a city you could spend some serious time in, it's also a popular pass-through location for many people. Connecting flights and layovers are expected in London, so scheduling out a quick visit when you're in the middle of travel is easy to do. If you find that you want to spend a little bit of time in the city, but only have a day or so, you don't have to worry. [There's plenty to see and do](#), and while you can't fit it all into one day, you can have a great time!

Here is everything you know about making the most out of your one-day adventure in London!





# WHAT IS THE SECRET TO A ONE-DAY ADVENTURE?

This might surprise you, but there is one huge factor in making a [one-day adventure](#) full of memories you'll never want to forget: storage. Most people who do London for a day want the ability to move around as quickly and unencumbered as possible.



## LUGGAGE STORAGE

Many times, those one-day adventures happen in between some sort of travel. Like a connecting flight or a delay that puts you spending the night in the old city. When these things happen, the magic of an adventure is rarely far behind. In a situation like this, you want to be able to move around the city and see as much of it as possible, and luggage can hold you back.

[Luggage storage in London](#) is thankfully no problem for any kind of traveler, especially those hitting the city for a quick day trip. Because of Bounce, you can store your luggage at several key locations throughout the city. This means that you won't have to worry about losing anything, and you can give your back a break and just explore.



# HOW DOES IT WORK

Bounce is the leading name in helping travelers, and explorers get the most out of their trips by giving them the peace of mind they need. All over London, there are secure Bounce storage sites that you can book at any time.

All you have to do is download the Bounce app, find a storage site that works for you, schedule your drop-off and pick-up times, and you are good to go! With Bounce securely holding your luggage, you can feel free to move about the city and enjoy a day's visit to London!



# WHAT ABOUT NEAR THE KING'S CROSS BOUNCE LOCATION?





# THE BRITISH MUSEUM

There are a lot of great destinations close to King's Cross, one of them is the famous British Museum. This Museum is one of the oldest national museums globally and is open to the public. With beautiful architecture and incredible, rich exhibits, if you have a day to spend in London, make your way to this location!



## DON'T FORGET THE PLATFORM 9<sup>3</sup>/<sub>4</sub>!

A must-see if you are using King's Cross is the infamous Platform 9 3/4s from the beloved children's book series, Harry Potter. If you are a Harry Potter fan, you can't leave the King's Cross without getting a picture at this iconic location.

## CANOPY MARKET

If you only have a day or the best part of one to spend in London, getting good food is a must. Canopy Market is a short walk from King's Cross and is worth your time. You'll get to see a local taste of London in a way that you'll remember and be thankful for!

## CONCLUSION

With storage locations at Euston and Waterloo Station, historic Victoria, Leicester Square, and much more, London is waiting for you to explore. Using safe, convenient luggage storage means you can move about the city freely with the peace of mind that your things are safe and taken care of.

Next time you are traveling through this beautiful, fantastic city, make sure to get the most out of your stay and make your day trip to London one you won't forget.



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