

BUSINESS UPSIDE

February 2023 Issue
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Information with
Analytical Insight

9 TELLTALE SIGNS

A BUSINESS WEBSITE NEEDS
PROFESSIONAL OVERHAUL

TRIP TO
THAILAND IN
2023

CORPORATE CASE STUDY
ETSY, INC.

TOP 10
MOST BEAUTIFUL
Women
IN THE WORLD

JONATHAN TJOA ALGREEN
FOUNDER & CEO OF 1 PEOPLE
SHARES HIS ENTREPRENEURAL JOURNEY

INDEX

February, 2023 Issue | Business Upside

FINANCE

- 01 STARTING A BUSINESS AS A SOLE TRADER: WHAT ARE YOUR FINANCE OPTIONS?
- 04 NEED CAPITAL FOR BUSINESS? TRY COMMERCIAL LOAN TRUERATE SERVICES A SECOND HOME

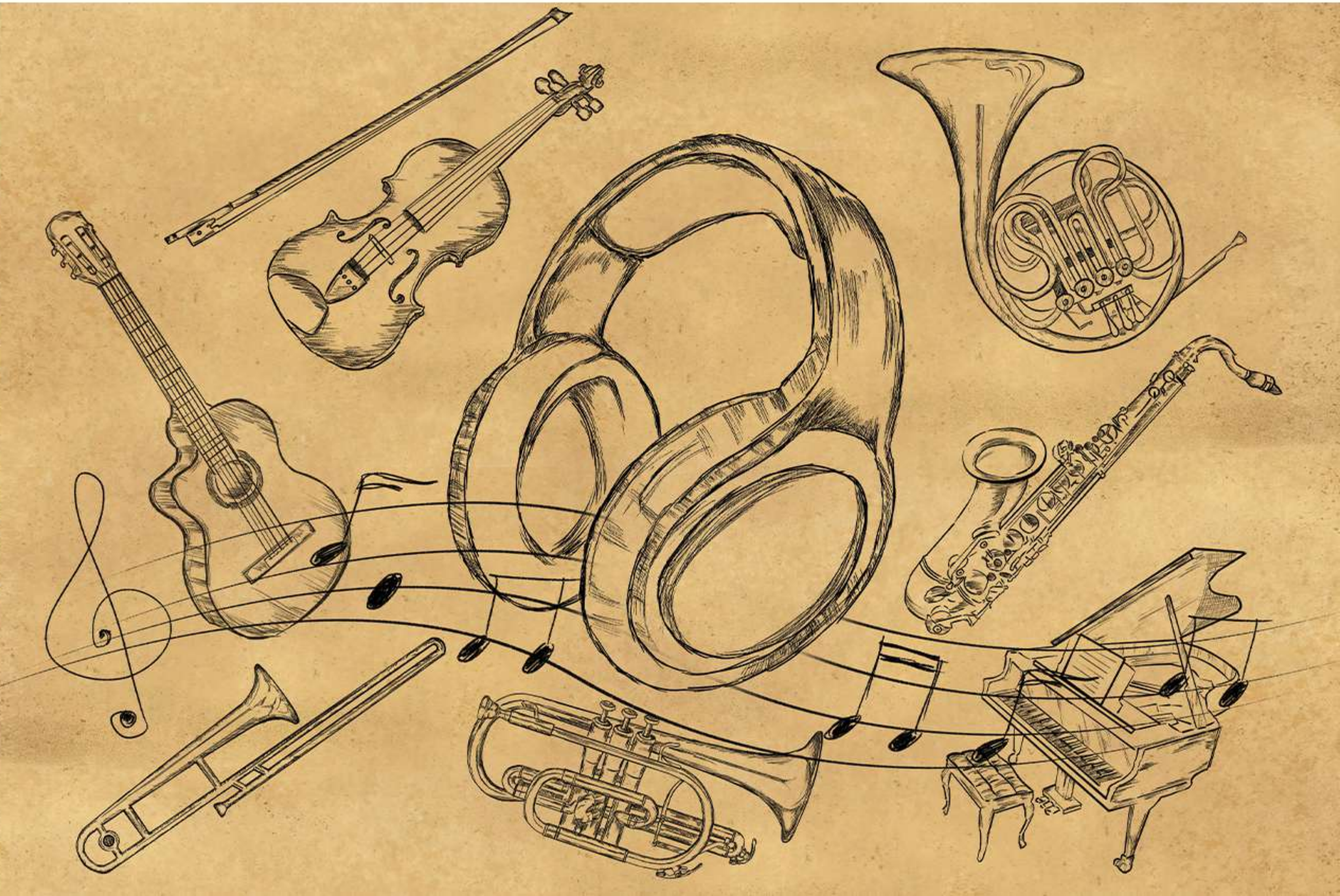
MANAGEMENT/BUSINESS

- 10 HOW CAN COMPANIES BENEFIT FROM A LEARNING MANAGEMENT SYSTEM?
- 16 9 TELLTALE SIGNS A BUSINESS WEBSITE NEEDS A PROFESSIONAL OVERHAUL



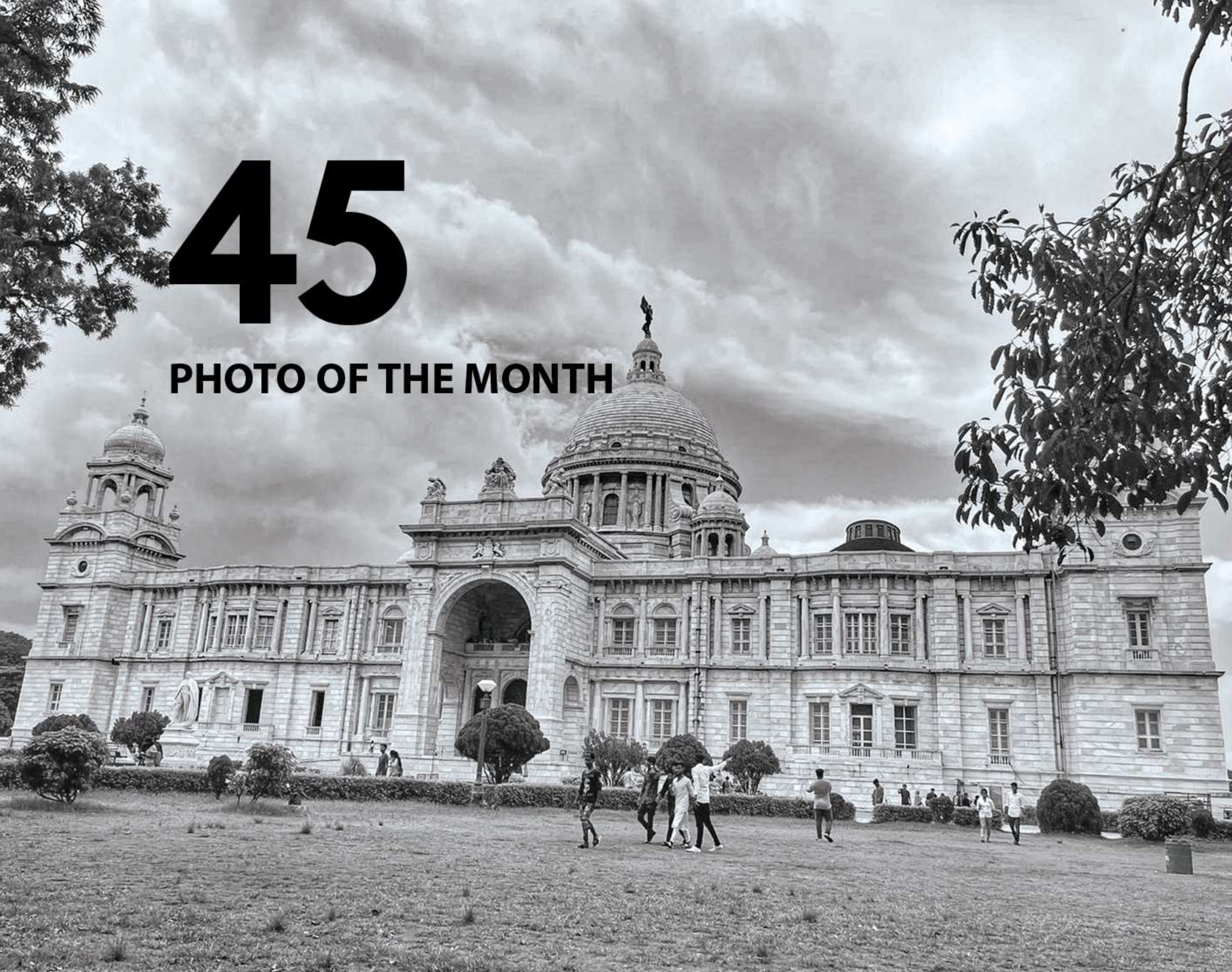
MARKETING

- 29 BCG MATRIX TEMPLATE – THE SIGNIFICANCE
- 39 HOW IMPORTANT IS MARKETING IN THE MUSIC INDUSTRY?



45

PHOTO OF THE MONTH



BUSINESS EVENTS

46 TOP BUSINESS EVENTS AROUND THE GLOBE IN 2022

SCIENCE & TECHNOLOGY

47 THE BENEFITS OF USING HIPAA-COMPLIANT ELECTRONIC RECYCLERS

51 MULTIPLAYER CAR PARKING APK DOWNLOAD: LEARN WINNING TACTICS

LIFESTYLE

54 TOP 10 MOST BEAUTIFUL WOMEN IN THE WORLD



58

POEM OF THE MONTH



59

TRAVEL
FROM THE DIARY OF AN
INDIAN HODOPHILIC:
TRIP TO THAILAND



69

CORPORATE CASE STUDY

STARTING A BUSINESS AS A SOLE TRADER: WHAT ARE YOUR FINANCE OPTIONS?

When starting a business, one major decision is to select your business's structure. The most common structure is a sole proprietorship. Many start a business as sole traders because it requires fewer legal formalities and paperwork.

While that's the case, securing funds to fund your sole trader business might take a lot of work. Unlike corporations, sole trader businesses can't sell shares to obtain capital. So, you'll primarily rely on your resources to get your business and manage daily operations.

Apart from savings, there are many other financing options for sole traders. They include the following:

APPLYING FOR BUSINESS LOANS

Applying for business loans for sole traders is one of the easiest ways to raise money to fund a business. It involves approaching financial institutions to borrow money. The amount borrowed should be repaid to the lender, plus any accrued interest based on the agreed rate.

Many lending institutions will require you to have a business plan, and they'll also check to see if your credit score is good. Once satisfied with your application, a lender will disburse the amount you've borrowed into

your bank account.

There are several types of business loans for sole traders. The first one is a secured loan. This requires you to provide collateral as security for the loan, which can be your house, a motor vehicle, or any other assets. If you default on paying the loan, the asset you used to secure it will be taken away from you by the lender.

The other type is an unsecured business loan. This option requires no collateral, but the amount you qualify for will majorly depend on your creditworthiness. According to lenders, unsecured loans are riskier than secured. So, most of them will require you to have a high credit score to approve your loan application.

There are many options when it comes to business loans, and these range from traditional banks check to see if your credit to online platforms. Many banks have already established reputations, and you can trust them. However, it may take ages for your loan application to be approved.

FINANCE

On the other hand, some online business, seeking financial aid lending services aren't genuine. But the right one will approve your loan quickly.

FINDING STARTUP LOANS

Startup loans are another excellent financing option for sole traders. This is a type of personal loan offered by the government to entrepreneurs who want to start a venture. The state provides this financing option to encourage people to get into business, eventually leading to economic development.

Once your application is approved, you'll enjoy free business mentorship programs for at least one year. This helps you to use the loan in the most appropriate projects and make informed business decisions.

You can also consider raising funds to launch your sole proprietorship business.

SEEKING FINANCIAL ASSISTANCE FROM RELATIVES AND FRIENDS

If you're looking for a flexible way to raise capital to start a sole trader

business, seeking financial aid from friends and family members could be ideal. Although this option can attract some interest, it can be much lower than bank loans and other financing options.

And in some cases, people close to you may lend you money at a zero-interest rate, and they only want to see you succeed. Besides, others will allow you the freedom to decide when to repay the money, giving your business enough grace period to start generating sales and profits.

However, you must be careful when funding your sole trader business through financial aid from family and friends. If your business fails to take off the ground and can't repay the money, it can hurt your relationships. But you can avoid this risk by working hard to ensure your business succeeds. In other words, take this option seriously as you'd other financing options like a bank loan.



FINANCE

FINDING GRANTS FOR SOLE TRADERS

Grants can be a great way to finance your venture. It's the most cost-effective way to raise funds for sole proprietorships. It involves seeking financial aid from the government.

One benefit of a government grant is that it isn't a loan, so you won't have to repay it. It can also boost your business's reputation. If people learn that the government is funding your business, they'll likely trust you. As such, you'll build a reputable brand and attract more customers.

On the other hand, the grant application process can be time-consuming. Furthermore, many entrepreneurs want free money to launch their businesses. Therefore, this option is very competitive, and there's no guarantee that your application will be approved.

But you can plan well and have a successful grant application. First, you must ensure your business or project benefits society. The government provides grants to businesses to improve the lives of its citizens. So, you must ensure you meet this qualification.

Apart from that, ensure you check your eligibility. There are many grants on offer every year. Ensure you apply for those you qualify for. Otherwise, you'll be wasting your time and energy. Additionally, you must apply for government grants on time. As said earlier, grants are very competitive, and a delay will reduce your chances of succeeding.

VENTURE CAPITAL

Venture capital is a form of business financing where companies or individuals invest in a startup company. They can provide capital for your sole trader business in exchange for ownership. This means you must be ready to surrender a percentage of the company's shareholding to outsiders.

So, after some time, your business will no longer be a sole proprietorship but will change into something else, like a corporation or limited liability company. But still, it can be an excellent financing option to take your sole trader business off the ground.

TAKEAWAY

You may face many challenges when starting and running a sole proprietorship business. And one of them needs more capital. Most people getting into sole trader businesses utilize their savings or dispose of their assets to finance their operations. But as you've seen in this article, there are several other financing options for sole traders. Ensure you choose the most suitable for your needs.



FINANCE

NEED CAPITAL FOR BUSINESS ? TRY COMMERCIAL LOAN TRUERATE SERVICES

The commercial real estate market is expanding daily to make itself very competitive. So, you can't sit back and relax without having a grasp over your company's finances. Moreover, the developed and well-financed rivals make it more challenging for you to survive. Your commercial space is always at risk amid this cut-throat competition, and you can't afford to utilize the business operation amount. You have to find a trustworthy credit source. Here comes the need for choosing commercial loan Truerate services.

WHAT IS A COMMERCIAL LOAN?

A business entity takes a commercial loan to finance their large amounts purchases and an expansion of operations. It is also known as a business loan or merchant cash advance.

A company uses short-term finance to assist their operational costs and capital expenses.

A business at its initial stage requires capital to utilize its growth opportunities. Commercial loan services are helpful options to meet these requirements.

COMMERCIAL LOAN ELIGIBILITY

Age – 21-65

Minimum turnover – Varies among institutions

Business tenure – Minimum 5 years in profit

Any private or public limited company, sole proprietor, partnership firm, and limited liability partnership firm meeting the above criteria are eligible for different commercial loan services.

The documents they need to submit include the following:-

FINANCE

- ID proofs such as passport, driving license
- Address proofs like passport, telephone/electricity bill
- Business proofs such as bank statements, business vintage proofs, profit and loss statements, income tax returns, balance sheets, partnership agreements/sole proprietorship statement

PROCESSING FEES

Commercial loan processing fees and charges also vary according to loan firms. The charges generally include an amortization fee, contingency fee, check to swap and check bouncing fee, pre-payment, and late-payment fee, and stamp duty. The total amount, however, is subject to the lender's policy.

COMMERCIAL LOAN RATES

Commercial loan rates change from time to time depending on several factors. Interest rates are also fixed based on risk assessment. The final interest rate involves various terms and conditions of the lending firm regarding profits, turnover, cash flow, collateral, etc.

WHAT ARE COMMERCIAL LOAN TRUERATE SERVICES?

The business lending sector is quite familiar with the name Truerate now. The US-based commercial lender and real estate consulting firm started operating in 2020 only. Still, it has emerged as a leading establishment in funding projects and clients in real estate investment.

Commercial loan Truerate services are expanding rapidly worldwide as a user-friendly platform for streamlining and expediting the clientele's debt repayment process.

The platform performs the hazardous task of analyzing your business objectives and profile to find potential lenders for you.

FINANCE

WHAT SERVICES DOES TRUERATE PROVIDE?

Commercial loan Truerate services range from loan advisory services to commercial mortgage Truerate services.

EQUITY PLACEMENT

Equity placement often allows lenders to offer capital to businesses without taking risks. The lender purchases equity in the borrower's business instead of giving him money and earns from the profits. This is one of the most effective arrangements for the borrower to get funding for his business without increasing debt burdens.

INVESTMENT SALES

Commercial real estate owners have the scope to profit from ups and downs in the market. They benefit largely as they know the true market value of the assets and the actual market conditions.

DEBT FINANCING

Debt financing is an essential part of Commercial loan Truerate services. Truerate's role here is to provide the business funding and serve as a broker to connect the investors with the enterprises which require funds.

COMMERCIAL MORTGAGE TRUERATE SERVICES

Commercial mortgage Truerate services are included in the services offered by Truerate. Business owners may take this service when they require money to purchase commercial land or asset. They can take the loan with cheaper interest rates for a mortgage term of 3-5 years. The lender will verify assets and income before approving the loan. There are two types of primary interest rates, fixed and variable.



FINANCE

ADVISORY SERVICE FOR COMMERCIAL LOANS

The users can get help in obtaining bank loans or loans from other organizations for real estate deals. It quickly identifies the best loan deal.

ADVISORY SERVICE FOR CAPITAL MARKET

Truerate offers guidance to users regarding short-term and long-term investments in securities like stocks and debt instruments.

ASSET-BASED LENDING

It is another arrangement to allow businesses to leverage their assets to receive financing. This is a process of lending against your existing assets.

PROPERTY TYPES

Office loans

Hotel loans

Industrial loans

Multifamily loans

TRANSACTION TYPES

Refinance loans

Mezzanine financing

Bridge loans or swing loans

FHA/ UDH loans

Acquisition financing or seller financing

Fannie Mae loans

Commercial Mortgage-Backed Securities or CMBS loans

Freddie Mac loans

FINANCE

THE EXCEPTIONAL BENEFITS OF TRUERATE

COMMERCIAL LOAN RATES

It offers lower interest rates than other unsecured lenders. The additional fees are integrated into the interest rates of Commercial loan Truerate services, and it has no hidden costs.

SAVES TIME AND ENERGY

You can save time and energy if you choose Truerate to lend you capital to improve your business. You will waste your time and energy looking for the most reliable lender but won't get it quickly. Truerate's service includes a reasonable and trustworthy deal for you so that you can utilize your efforts to find a lender and expand your business.

TERMS AND CONDITIONS

Interest rate is not the sole considerable factor when choosing commercial loan services. You have to ensure whether the company's terms and conditions suit you.

SERVING YOUR NEEDS

You will always need a lending service that functions according to your company's profile, financial goals, history, and other factors.

WHY IS IT IN THE NEWS?

Truerate has hit the headlines to arrange a Refinance for Florida's Reunion Resort for 42 million USD. The proprietors derived the funding from a New York-based unnamed financial organization.

THE BOTTOM LINE

Commercial loan Truerate services should be your first option when you have a commercial property. Claim or security interest on the property is an option in case of non-repayment. Thus, it is beneficial for both the borrower and the lender.



HOW CAN COMPANIES BENEFIT FROM A LEARNING MANAGEMENT SYSTEM?

LMS (Learning Management System), a software engineering concept derived from an E-learning theory, is now proving to be an integral part of organizational requirements to streamline various activities, such as –

- Delivering educational courses
- Managing content, including videos, courses, documents, and workshops
- Reporting
- Automating skill-based recommendations
- Training, learning, tracking, and developing programs

MANAGEMENT / BUSINESS

WHAT IS A LEARNING MANAGEMENT SYSTEM (LMS)?

Learning Management System (LMS) is a Cloud-based software system designed to carry out miscellaneous tasks in the education space. It can be a website or a mobile application. Before diving deep into the topic, I'd like to help readers looking for eLearning software development services.

- Onboarding new employees
- Employee training and development
- Classroom management for instructor-led training

A powerful repository for company knowledge on-demand, modern learning management systems also come equipped with an intelligent algorithm to automate recommendations for asynchronous and synchronous-based courses according to the skill profile of users.

Besides, it can extract metadata from learning materials so that automated recommendations for skill-based courses can be made more relevant and accurate for the users.

HOW DOES THE LEARNING MANAGEMENT SYSTEM WORK?

You can have it hosted locally or through a vendor. The latter involves a SaaS (software as a service) model in which the supplier hosts all data and can be accessed by users through the internet, on PC, or cell phones.

A locally hosted LMS software requires either a premium subscription or comes free of charge, allowing users to customize and maintain it through an internal team.

However, the potentiality of LMS is wider than



just being a simple training tool. Explained further are ten benefits companies would get from using a learning management system are explained further.

1. SAVES COST AND TIME EFFECTIVELY

One of the best benefits of adopting a sound Learning Management System for companies is reducing training and development costs by enabling them to rule out expensive hosting services and in-person training.

Since providing people by bringing them together or offering in-person training involves huge costs on traveling, booking space, and hiring trainers, implementing LMS helps trainers and learners cut costs on these expenses in the long run. Moreover, the interactive modules of LMS will help your employees learn at their own pace.



2. PERMITS THE CONVENIENCE OF REUSABILITY

LMS facilitates the reusability of educational content, making it possible for companies to reduce the higher costs of developing educational experiences in e-learning environments. Besides, it permits easy collaboration, communication flow, and collaboration of students and teachers.

3. MAKES ALL TRAINING MATERIALS FULLY CENTRALIZED

LMS helps companies streamline tasks about managing, updating, organizing, and archiving training content for many people and different departments.

The system centralizes training materials in a dedicated location so the training can be scaled over time. It can also manage content and oversee everything based on the database from a centraliz-

ed dashboard. With LMS enabling a centralized data repository, it is beneficial for people to find supplementary resources or training materials to help them excel in their job.

4. DRIVES HIGHER COMPLETION & RETENTION RATES

Companies that want to measure how many employees benefit from the learning materials can find LMS compelling. Its intelligent algorithm can help you track what specific online courses the employees have accessed.

Based on the metrics provided through such tracking, you can design suitable training materials that result in higher retention rates. The data can also help you strategize an intelligent solution for the problems in employee training in terms of lower completion

MANAGEMENT / BUSINESS

and retention rates. A leading software development company with diverse skills in designing and developing intuitive software products can prove effective in managing your employee training with an intelligent LMS.

5. ALLOWS FOR COLLABORATIVE LEARNING

One of the unique benefits of a learning management system is that it ensures the availability of knowledge to everyone. Considering how valuable knowledge gets buried away in want of share, LMS promotes a collaborative learning environment to avoid that. It allows anyone from an organization to update the system so that new information can be shared with others or training materials remain updated with new information.



6. PROVIDES CONSISTENT LEARNING EXPERIENCE

LMS is designed in a way that it can be used to provide training to learners, regardless of their location or language. To say otherwise, learners from London or Los Angeles will get the training in the same way and to the same standard through LMS, thereby helping them get a consistent and flexible learning experience.



7. IT MAKES THE TRAINING PROCESS FASTER, MORE CONVENIENT, AND MORE EFFECTIVE



LMS's Cloud-based properties allow companies to schedule training sessions anytime; the catch is that nobody has to agree to a specific date or time for the same.

The convenience of joining the training sessions on your own and completing the courses in your own space through LMS helps your employees save time away from the office. As a result, they can prioritize the saved time for attending to other vital tasks.

The kind of flexibility LMS provides to the learners helps them move at their speed or choose a specific part of the training whenever needed.



8. PROVIDES VALUABLE DATA TO REDUCE STAFF TURNOVER

Learning management systems provide valuable data that companies can leverage for a contingency plan for addressing resource attrition. Succession planning using LMS will help you identify an efficient replacement.

Moreover, you will get data-driven insights as to which of your trainers are putting their best efforts into their career advancement and which are committed below expectations.

Based on the statistics of LMS, you will be able to increase employee satisfaction and retention thanks to engaging training models of the system.

9. IT GROWS BY HELPING YOUR BUSINESS GROW

When a business grows, it means revenue and success, which leads to hiring new people, setting up new departments, and launching new products or services. This kind of growth can only be managed through the right system that can keep your existing employees and new ones informed.

Therefore, companies using LMS manage the growth and scaling of their training greatly.

10. CREATES PERSONALIZED LEARNING PATHWAYS AND REVENUE GROWTH

LMS can be utilized to provide personalized e-learning experiences to learners, like helping learners go through courses based on their aptitude.

It can help them set their own goals within the course and tailor the learning experience.

This, in turn, helps them learn with confidence. In addition, companies with online training programs also build a great revenue stream by marketing their content to a broad audience and charging course fees using LMS.



CONCLUDING STATEMENTS

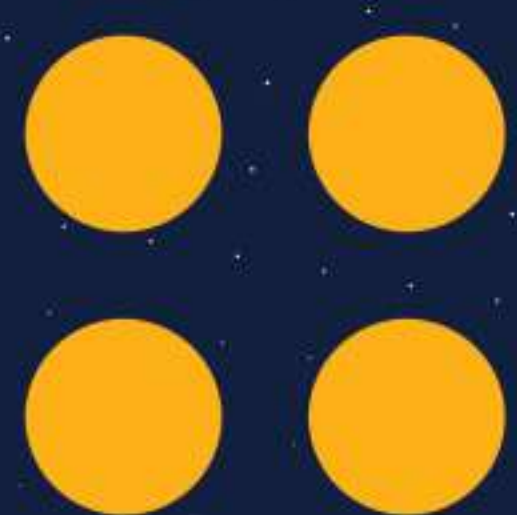
Nothing can downplay the significance of proper training in a business that helps employees stay updated with new product features or learn new skills to excel in their job. An intuitive system like a learning management system proves useful in making training more interactive and educational.

The software system helps companies with a well-trained workforce at a reduced cost. It is cost-effectively more helpful than other conventional training strategies. Besides, companies can leverage the performance metrics provided by LMS to create personalized learning opportunities for learners.

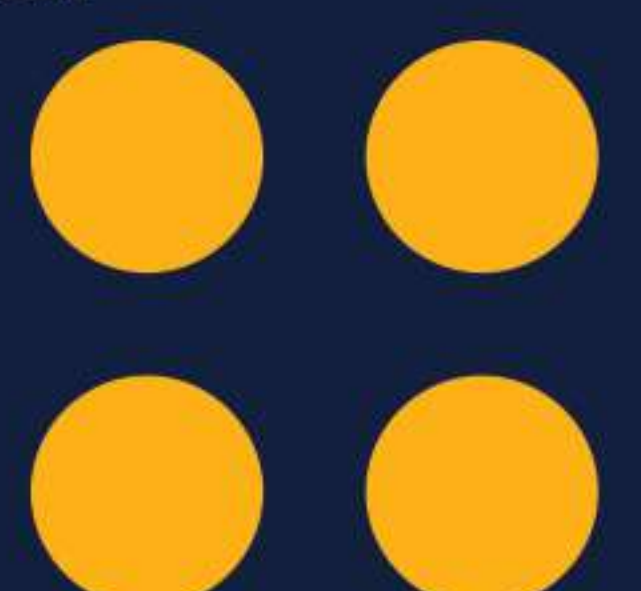
One of the biggest advantages it provides to companies is enabling them to justify their return on investment by the way they facilitate training their employees. Seek a software development company for building intuitive and intelligent learning management software that will provide a fit-for-purpose solution to your unique business needs.

9 TELLTALE SIGNS

A BUSINESS WEBSITE NEEDS A PROFESSIONAL OVERHAUL



A website that could be more organized, easier to navigate, and laid out in a way that makes it almost impossible to find information can be detrimental to a business. Not only are businesses losing money because they are not attracting customers properly, but they are also wasting valuable time and energy creating their websites. That means the situation needs to be resolved as soon as possible. These are signs that your business website needs a professional overhaul.





1. THE WEBSITE ISN'T MOBILE FRIENDLY

It's becoming increasingly important that business websites are mobile-friendly because more and more people now access the internet on smartphones and tablets. Because of this, you'll need to have your website designed to work well on smartphones and tablets. These devices have a screen resolution of at least 1024 x 768 pixels, so they'll need to look good when viewed in that size. When designing your site, you should also consider how it will look when viewed on a tablet or computer monitor with a resolution of 1280 x 768 pixels or greater.

2. CUSTOMERS COMPLAIN ABOUT THE WEBSITE

When potential customers express dissatisfaction with your site, it signifies that something needs to be done. Most of your visitors will likely appreciate the quality of your business website and will return because the content you've provided there is valuable. However, if you've designed your site to be hard to use and its content needs to be more relevant and helpful, you will quickly lose your customers. If customers contact you saying they have difficulty locating specific information, you need to consult a web design agency to find a solution.

3. PRODUCTS AND SERVICES PAGES ARE OUTDATED

It's essential to keep your listings up-to-date. Customers want to be informed about your company's offerings regularly, and nothing will make them more frustrated than when they discover that the site contains outdated information. This is especially true if the product or service has changed significantly over time. Since your visitors will be coming to your site from various places, such as search engines and company websites, you must ensure that all information is up-to-date.



4. YOUR COMPETITORS HAVE NEW WEBSITES

You want to position yourself as a leader in your industry and not be confident in getting left behind by your competition. Investing in new features or technology will give you an advantage over them. One of the best web designers can help you retain your competitive advantage by ensuring that your site is up-to-date and unique. They know what features are available and can help you choose the most helpful for your business.

5. THE CONTACT INFORMATION ISN'T CURRENT

Contact information is vital for any business. Potential customers will want to get in touch with you and ask you questions. If they can't find your contact information and have to go through various hoops, they'll become frustrated and likely abandon your site. Every business should have a contact phone number, email address, and physical address on its website. If you're located in a specific state, it's also a good idea to include the state's web address on your site.

6. BUSINESS BRANDING HAS CHANGED

You want to portray a professional image, and your site should reflect that. If there have been changes to your branding, you'll want to make sure your website reflects the new brand identity you've created. Whether the logo has changed or new color schemes have been implemented, you must ensure it's reflected in your site. Hiring a web design agency to work on your site can help ensure that it keeps up with your brand.

7. THE WEBSITE USES OLD PLATFORMS

You must keep up with the times and move away from outdated platforms and technology. Make sure your website uses the most modern and innovative available tools. Update your website's design to include functionality like a responsive design and use cutting-edge web development tools in the market today.

8. THE WEBSITE CONTAINS BROKEN LINKS/PAGES

It is crucial to ensure all your internal pages are functional and everything is on your site. A broken link will frustrate a customer, and a missing page will make them feel like something needs to be added. Make sure each page on your website is fully functional and makes sense.

9. THE BOUNCE RATE IS HIGH

It's vital to keep the bounce rate of your site down as low as possible. This can be done by optimizing your website for search engines, tweaking your internal links and title tag, and ensuring that all pages are relevant and helpful. If a high bounce rate affects your website's overall SEO, you'll need to work on the problem.

If you can address these nine telltale signs we've suggested, your business will be capable of attracting more customers and maintaining a better ranking in search engine results. The tips above are a significant opportunity to miss out. Take action immediately and bring your business to a higher level than ever before.

TRENDING NEWS

TURKEY EARTHQUAKE

DEVASTATIONS ALL AROUND

STILL MIRACLES HAPPEN



TRENDING NEWS

Days have passed after the devastating Turkey earthquake, but the whole world is still in shock. A massive quake of 7.8 magnitudes struck Turkey and its neighboring Syria on February 6. The countries felt almost 200 aftershocks.

The rescue operations are still on. Unfortunately, the death toll is also continuing to rise. Horrifying videos of the devastation are coming out to send chills. Whereas the death toll has already crossed 36,000, some daring rescue operations have saved a few lives too.

THE TIMELINE OF TURKEY EARTHQUAKE

4.17 AM LOCAL TIME, MONDAY, FEBRUARY 6

The earthquake Turkey experienced struck for the first time in Gaziantep of Southern Turkey at 4.17 am local time on February 6. Syria also felt strong tremors, along with Lebanon, Iraq, and Cyprus.

4.28 AM

The first aftershock of 6.7 magnitudes was felt.

8 AM

There were ruins all around. Initial reports claimed the collapse of 140 buildings by then only. Rescue operations started.

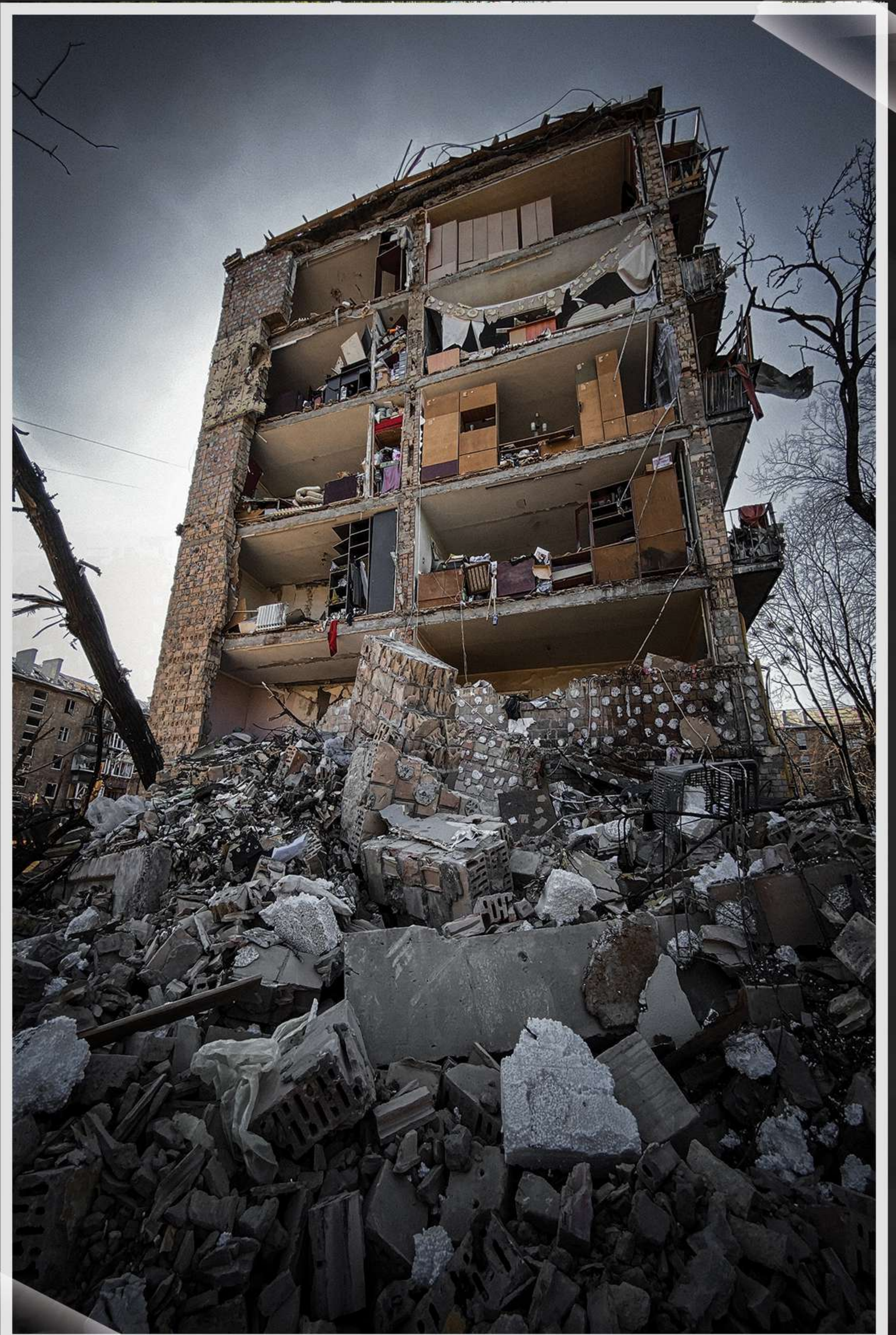
US President Joe Biden expressed grief and anxiety over the Turkey earthquake.

9 AM

After President Erdogan's emergency meeting with the governors of Southern Turkey, the search and rescue operations were in full swing. Several countries declared sending support.

9.15 AM

The situations in Syria were also pathetic. Pre-



sident Bashar Al Assad immediately met cabinet ministers and instructed them to speed up rescue operations.

10 AM

Reports of destruction and deaths were coming from everywhere. Hundreds of buildings collapsed in the Turkey, Syria quake.

11 AM

The death toll has already crossed 300 in Turkey. Syria reported the loss of at least 150 lives in the highest magnitude earthquake.

A FEARFUL WEEK

Since then, the people of Turkey and Syria have been living fearful life. Rescue work is still going on with full force and support from various countries, including the US and England.

It's assumed that the death toll may reach up to 50,000.

TRENDING NEWS

AID FROM OTHER NATIONS AND THE UN

The United Nations offered aid to Syria, which Assad agreed to accept. UN relief chief met the Syrian President on Monday, followed by his visit to the damaged areas.

Meanwhile, an aid plane from Saudi arrived on Tuesday in Aleppo, Syria.

British firefighters won many hearts during their rescue operations in Turkey. They dramatically pulled out a woman and a police officer from the rubble. They were stuck under a collapsed building for more than 120 hours.

The White House announced on Tuesday that it has sent ten lorries to Syria and will send more.

The earthquake in Turkey shook the entire world. Mexico paid final tributes to a military dog who lost its life during search operations in Turkey.

SEARCH OPERATIONS INTENSIFY IN TURKEY

The search operations, which began in the early hours of February 6 after the Turkey earthquake, have intensified. The rescue teams are desperately searching for stranded people. They are using search dogs and thermal cameras.

According to the administration, the search and rescue operations are in the final hours. The length of time that passed, the extreme cold weather, and the severity of the damages have made them take this decision.

DEATH TOLL IN SYRIA

Till Monday, Syria counted 2,274 death toll and over twelve thousand injuries.

MIRACLES HAPPEN

A few miracles have happened during the search and rescue operations

Rescue personnel pulled out a six-year-old girl named Miray on Monday. She was stuck for 178 hours under the rubble of a building in Antakya, one

TRENDING NEWS

of the worst-hit cities.

The national rescue team from Oman found a woman alive one week after the Turkey Syria quake.

A 13-year-old boy was rescued in Turkey's Hatay province 182 hours after the earthquake. He is fighting to survive in a medical facility.

A baby boy was also rescued from Hatay, whose picture has gone viral on the internet.

DEBRIS ALL AROUND

A large part of south-eastern Turkey has turned into debris after the Turkey earthquake. The mass-grave sites are running out of space. The whole country is mourning the loss of thousands of lives. Even in some families, there is no one alive to mourn.

WHO IS RESPONSIBLE?

The highest magnitude earthquake caused massive destruction in Turkey and Syria. The tremors were indeed enough for hundreds of buildings to collapse in seconds. But was it all about the natural disaster? Perhaps not.

Experts in Turkey have warned for a long about many newly built buildings stating that they are unsafe. Many buildings in the earthquake-prone regions were allegedly built without following standard regulations.

The collapse of thousands of buildings has raised questions about whether human faults have intensified the effects of natural calamities.

Turkey officials have already issued 113 arrest warrants. Police have arrested 12 people related to building construction, including contractors.

EARTHQUAKE: EXPLAINED

The earth's crust consists of massive chunky slabs called tectonic plates. The plates constantly remain in motion. The land rests on these plates, and buildings are built on the land. The plates collide with each other continuously, but their ages are usually stuck due to friction. When the edges receive extreme stress, they overcome the friction releasing colossal energy. The energy passes through the earth's crust and causes massive shakes. This is called an earthquake.



WHO IS NEXT?

Turkey earthquake, one of the deadliest natural disasters of the century, has left the world fearful. There have been rumors about which country will be hit by an earthquake next. While many names like China and India are doing the rounds, experts say there is nothing to panic about. As most earthquakes can't be predicted well ahead, there is no point in spreading rumors and making people frightened. Instead, the countries should focus on the qualities of their building constructions, especially in quake-prone zones.





JONATHAN TJOA ALGREEN

FOUNDER | CEO of 1 PEOPLE



**WE LIVE IN A WORLD FULL OF
OPPORTUNITIES & CHALLENGES.**



SUCCESS STORY

BUSINESS UPSIDE [BU]: HOW DID YOU GET YOUR IDEA OR CONCEPT FOR THE BUSINESS 1PEOPLE?

Jonathan Tjoa Algreen and his wife have always been committed to bringing about change in the business world and improving the future for more people and the Earth. They thought about how they could have this influence through business in 2009 and recognized that their fundamental goal was—and still is—to alter how business is conducted. It could be applied to any industry, which is why they later established an investment company, Impact Business Investment Group, intending to foster, grow, and fund entrepreneurs and organizations driven by social impact. But they began with 1 People, a company created in 2012, whose goal has been and continues to be to transform the fashion business from the inside out. To enable more people to wear quality and sustainability without making compromises, 1 People is a luxury brand centered on people and the planet. It offers quality and Scandinavian minimalistic design to aware women worldwide.

[BU]: WHAT WAS YOUR MISSION AT THE OUTSET?

Both Jonathan and his wife envision the company's future as a cross between a traditional business and a traditional NGO. None of those are long-term sustainable. Traditional businesses do not consider people, the environment, or the division between the wealthy and the poor; instead, they are entirely concerned with maximizing profits. Traditional NGOs are not financially viable because they are entirely dependent on donations. None of the two present configurations has a business strategy that is comprehensive, long-term viable, and 360° aware and focused. We live in a world full of opportunities and challenges, especially when we have the means to take advantage of them. We must be aware of everything, not just small fragments.



SUCCESS STORY

[BU]: HOW DO YOU MARKET YOUR BUSINESS, & WHICH METHOD HAS BEEN MOST SUCCESSFUL?

From the very beginning, both Jonathan and his wife made the conscious choice to start all of their sales online. Later, on a consignment basis, they added a few physical stores. As of 2023, they are going to expand with a strong emphasis on building their wholesale division and overall physical presence to assure brand visibility in the physical arena, which is still the most significant market. Almost always, their marketing has been online-driven and integrated with PR. Their primary focus has never been outbound marketing. They favor direct communication with their community and potential customers. It is also why they created the “1 People” loyalty club from the very beginning, providing genuine value to the community through events, cash-back, buy-back, second-hand shopping, and much more.

[BU]: WHAT IS UNIQUE ABOUT YOUR BUSINESS?

Their distinctiveness stems from the fact that they are true people and planet-centric fashion brand that considers the clients, the local community, people, and the planet at the center of all they do. It is not limited to being felt through their 3-year warranty, free global shipping, and return options but also through how they treat their customers, employees, and manufacturers and their commitment to quality, sustainability, and customer service. Last but not least, they give back to the community significantly by allocating some of their cash flow to various

charitable endeavors, which is crucial in a divided world where the gap between the rich and the poor widens almost yearly. Their initiative, Business for Planet, is an entrepreneur program and platform that educates, mentors, and potentially invests in “the entrepreneurs of tomorrow,” who, in their opinion, are impact-driven. It is one of these programs they support. As was indicated in point 2, they are unique in the business community in terms of what they seek to alter and present a brand-new business model that is wholly mindful of people, the environment, the planet, and profit.

[BU]: HOW DO YOU GENERATE NEW IDEAS?

According to Jonathan, he frequently gets his best ideas when alone and in deep thought, especially while strolling in nature. However, they also approach him while he meditates, which he has been

doing since he was a teenager. It's the tool that has changed his life the most, and he can recommend it to everyone. Let's say he tries to resolve a problem, understand a difficult situation, or determine the best course of action, which may or may not need novel concepts. In such a situation, his approach typically entails several days of in-depth reflection, maybe accompanied by meditation, but the “answers” or solutions occur in the days that follow when he is not focusing on or thinking about it. That's when the answers pop into his head unexpectedly. But the labor that comes before lays the groundwork for the answer to appear later. Because of his experience, he consciously practices this now.

SUCCESS STORY

[BU]: IF YOU HAD ONE PIECE OF ADVICE FOR SOMEONE JUST STARTING IN THIS INDUSTRY, WHAT WOULD IT BE?

It is you who makes the difference between being successful or failing in business. It has nothing to do with luck; if it did, luck wouldn't mean much. You're the gap between success and failure. Therefore, you should primarily focus on developing and improving yourself, including your mind-set, personality, knowledge, and experience, which can help you bridge the gap and achieve success. The second piece of advice is to keep in mind that success is a route that requires help. You will require a good support system. Find people who can motivate and inspire you to continue on your road and in your numerous efforts, as well as those who are better than you.

[BU]: WHAT DO YOU LOOK FOR IN AN EMPLOYEE?

First and foremost, Jonathan looks for specific values and personality attributes instead of focusing on expertise or abilities. While mentality, values, and personality traits are significantly more difficult to alter and require significant drive, expertise and skills may be acquired quite quickly. Not everyone has the drive to change and better oneself genuinely.



SUCCESS STORY

[BU]: DO YOU BELIEVE THERE IS SOME FORMULA OR PATTERN TO BECOMING A SUCCESSFUL BUSINESSMAN?

It is you who makes the difference between being successful or failing in business. It has nothing to do with luck; if it did, luck wouldn't mean much. You're the gap between success and failure. Therefore, you should primarily focus on developing and improving yourself, including your mind-set, personality, knowledge, and experience, which can help you bridge the gap and achieve success. The second piece of advice is to keep in mind that success is a route that requires help. You will require a good support system. Find people who can motivate and inspire you to continue on your road and in your numerous efforts, as well as those who are better than you.

[BU]: WHAT HAS BEEN YOUR MOST SATISFYING MOMENT IN BUSINESS?

He asked us to witness the success of those around him, including his employees, as they grow into complete individuals and build fulfilling lives. What motivates him every day, 365 days a year, is the difference their businesses and the people who work there make in the lives of many people and the Earth as a whole.

[BU]: WHAT MOTIVATES YOU TO BECOME AN ENTREPRENEUR?

The essence of leadership, in his opinion, is to serve, assist, and inspire people around you, and he is tremendously motivated to build things that can do just that. Being able to achieve this through the business platform, which he adores and thrives in, is tremendously rewarding since it satisfies his great desire to bring about positive change in the people and the environment around him. It's very meaningful to him, which is what life is about – finding meaningfulness and contributing to others the best you can.

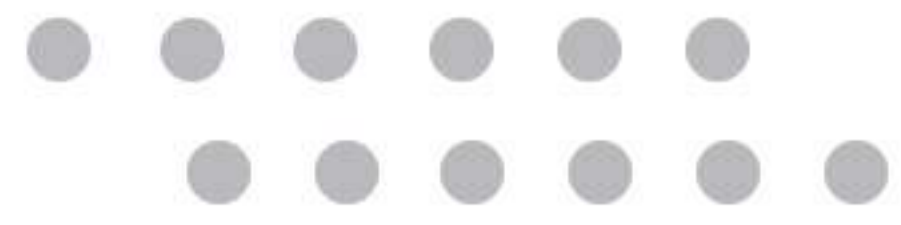


BCG MATRIX TEMPLATE

THE SIGNIFICANCE

People in the corporate world are very much aware of what the BCG matrix is. When with a group of people, when someone mentions about BCG matrix template, you tend to think about what is it this term they are discussing about. Through this content, you will have all your questions answered about the BCG matrix template.

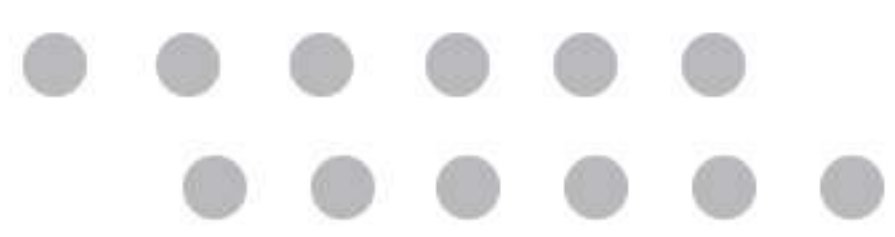
WHAT IS THE BCG MATRIX TEMPLATE?



The Product portfolio matrix of the famous consulting firm, Boston Consulting Group is the BCG matrix template. It is designed in a way that helps the users to create a long-term strategic plan, help a business grow by reviewing its product portfolio and further decide where to invest, and even decided on whether to develop or discontinue a product. BCG matrix is also known as Share Matrix or Growth matrix.

To understand how BCG Matrix works and what are the key components associated with it, first, you need to have a clear idea regarding market share and growth rate.

MARKET SHARE DEFINITION



Market share is the percentage of a market that a company owns. Trade share can be calculated by dividing the number of units sold by all units sold in the market. Market shares are often calculated for individual products, but they can also be calculated for an entire industry.

The importance of market share in the business is that it helps to measure the number of customers, money, and products that a company has. Market share also helps to measure the percentage of the total market for a company's products or services.

Market share is important for companies because it can help them make decisions about what they should do with their business. For example, if a company sees that they are losing market share, then they may need to change their product or service to get more customers.



GROWTH RATE DEFINITION

The growth rate is the percentage of change in a quantity over a given period. It is usually measured relative to the initial quantity. The growth rate is used to measure how fast something is growing and how much it has grown over a period of time. This can be done by measuring the percentage of change in an amount, or by measuring the ratio of two quantities. In business's growth rate refers to the profit growth rate.

WHY IS THE BCG MATRIX USED?

In the year 1968, Bruce Henderson, who is the founder of Boston Consulting Group created the BCG matrix of growth-share. This matrix was published in Perspective, which was a proactive and short essay on BCG. It is a framework of portfolio management. With the help of the matrix, businesses can decide which business out of all, should they prioritize the most.

Based on the analysis of relative market share and growth of the market, the BCG matrix, or the Boston Consulting Group matrix can be divided into four different quadrants. In these 4-quadrants as an individual has a distinctive symbol that signifies a certain level of profitabil-

ity. The four symbols are cash cows, stars, question marks, and dogs. It is through these categorizations, an executive decides on which resources they should focus and which capital can be more profitable, and what are areas where the losses could be cut.

There are many BCG matrix template that can be found online. The commonly used template includes a BCG matrix star, BCG matrix cash cow, BCG matrix dog, and BCG matrix question mark.



**SURROUND YOURSELF WITH
A TRUSTED AND LOYAL TEAM.
IT MAKES ALL THE DIFFERENCE.**

– **ALISON PINCUS**



MARKETING

THE WORKING OF BCG SHARE MATRIX

“Sustainable superior returns are the result of market leadership”. In The End, the market leader achieves a self-reinforcing cost advantage which is self-reinforcing and difficult for the competitors to replicate. This was the logic behind the creation of the BCG Matrix. The four quadrants represent a certain combination of market growth and relative market share:

1. HIGH SHARE BUT LOW GROWTH:

These “cash cows” should be milked by the firm for the reinvestment of cash. It can be understood that a cash cow means products that have a high market share but low market growth.

2. HIGH SHARE AND HIGH GROWTH:

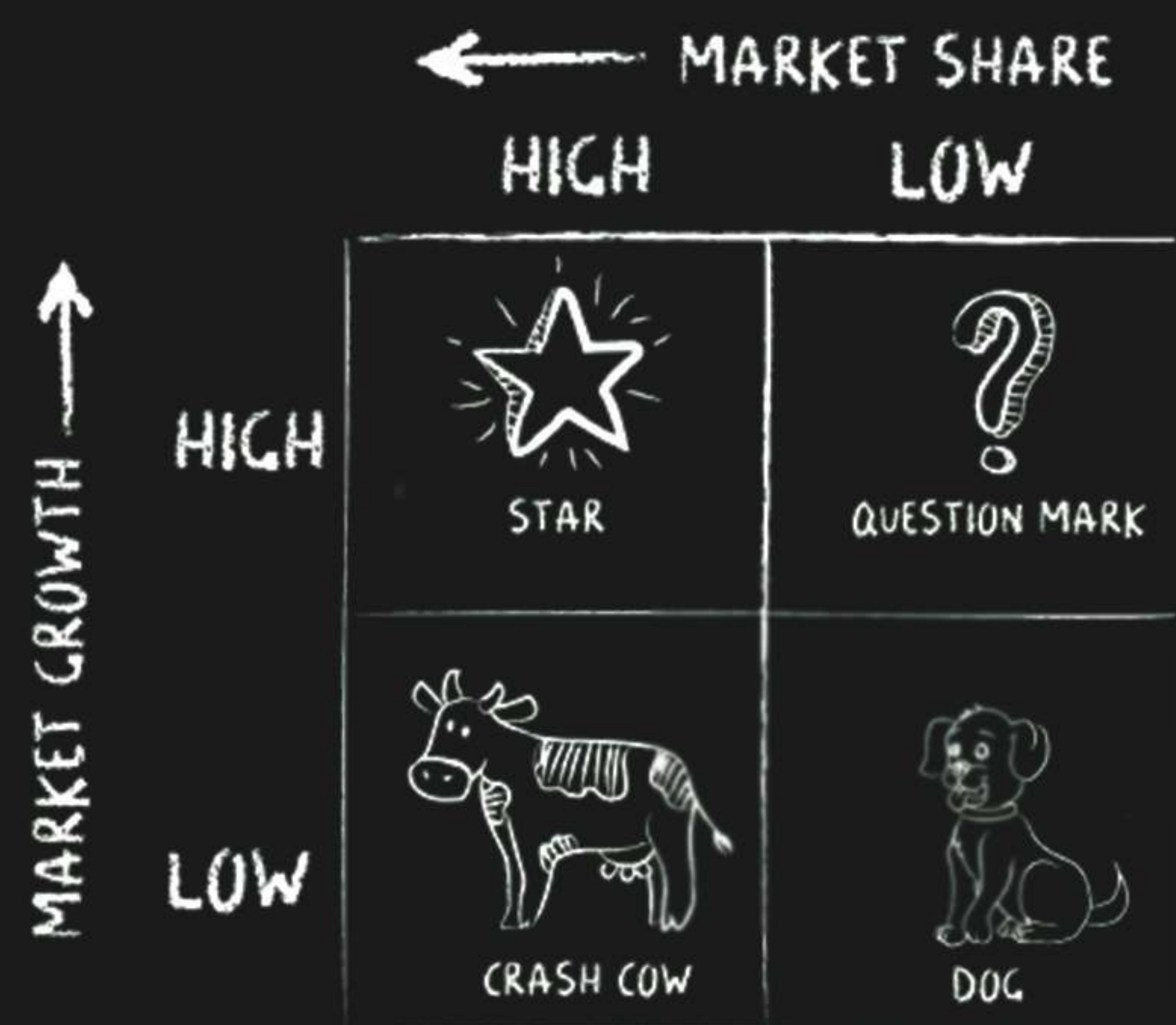
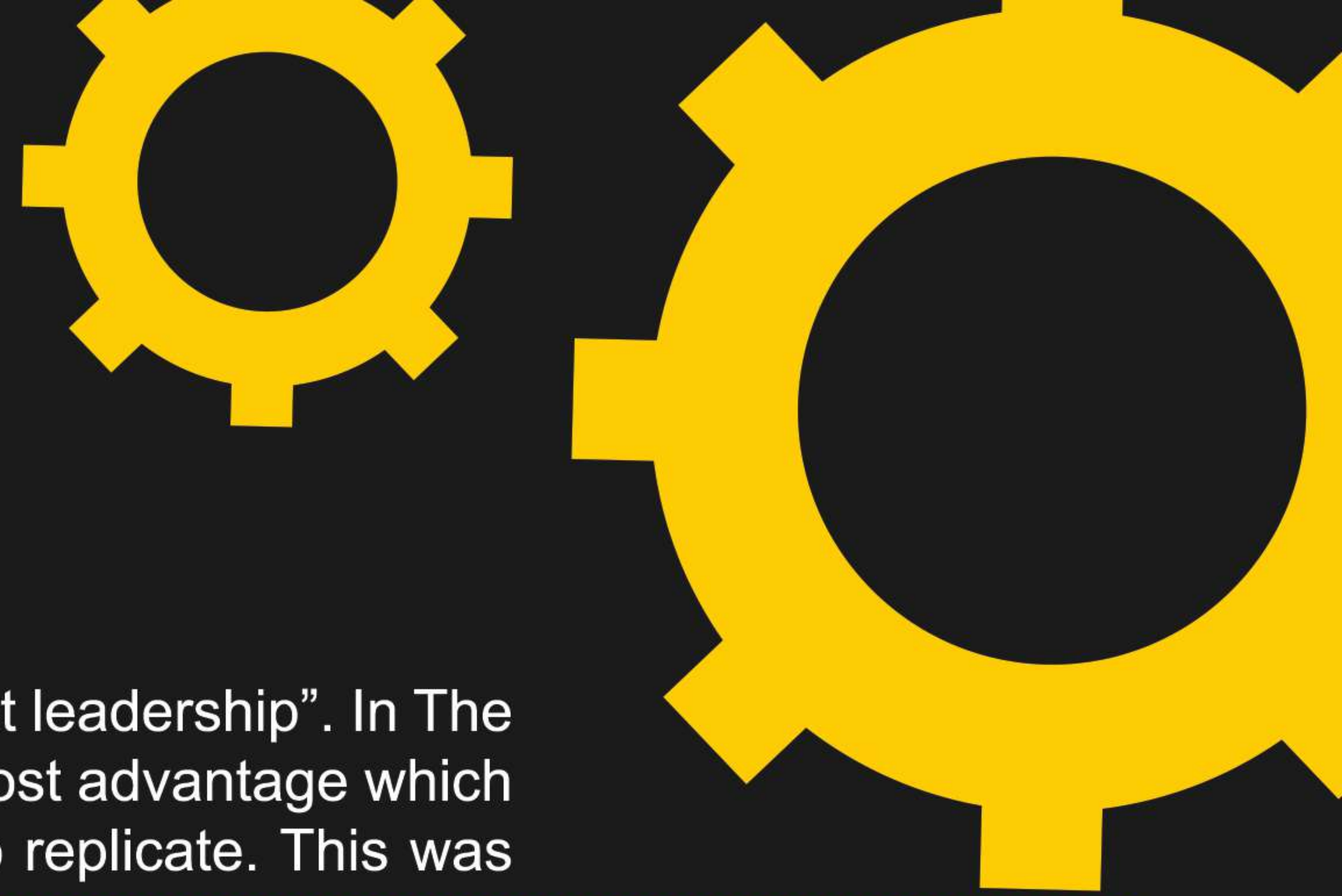
“stars” are the quadrant in which the firms should invest much more than other quadrants because the future potentials are high for these. Star refers to products that have both high market growth and low market share.

3. LOW SHARE BUT HIGH GROWTH:

“question marks”, are the quadrants which the firm should not invest in and should discard but it all depends on the chances of the firm becoming a star. It refers to products that have a low market share but high market growth.

4. LOW GROWTH AND LOW SHARE:

Firms should divest, liquidate, or reposition the “Dogs.” As Dogs means products with low market share and market growth.



THE BCG MATRIX



MARKETING

THE MOST IMPORTANT QUADRANT IN BCG MATRIX

The “Stars” is considered the most important as products under this quadrant are market leaders and require major investments to retain the leading position, maintain competitive advantage, and boost growth. So are Apple products, particularly iPhone, a Star or cash cow? Since the return on assets is much greater than the market growth of the iPhone, it can be considered a cash cow instead of a Star in the definition of the BCG growth share matrix, and it can invest the surplus cash generated into other products.

EXAMPLES OF BCG MATRIX

This matrix is more favorable for products but can be used for services as well.

Marks and Spencer is a British company that deals in a lot of products and services. Through the various lines of products, one can identify each element of the BCG matrix.

1. STAR QUADRANT

Marks and spencer were famous for lingeries as the options earlier were limited. This division of M&S is still famous in many countries despite the firm dealing with many other products. It has a high market share and high market growth in the UK.

2. QUESTION MARK

In the past year Marks and Spencer declined to consider food but today it has more than 400 simple food stores that deal with just food in the UK. Despite it not being one of the major supermarkets in the UK one can say it has a Low market share and high market growth.

3. CASH COWS QUADRANT

The Marks and Spencers classic range, which is a series of 16 wines has a high market share but low market growth.

“People respond well to those that are sure of what they want.”

**– ANNA WINTOUR
(EDITOR-IN-CHIEF, VOGUE)**

MARKETING

4. DOGS OR PETS QUADRANT



The premium price range of women's and men's clothing known as the autograph range of M&S has a low market growth as well as a low market share. Despite being in the dog quadrant, this range because of its premium price rates contributes to the final financial contribution to M&S as a whole.

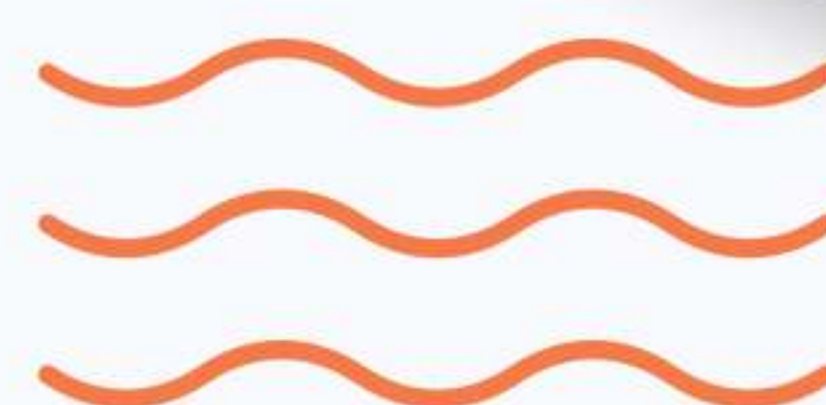
THE BCG MATRIX BENEFITS

- Managers find the BCG matrix to be very useful as it gets easier for the managers for evaluating the firm's current portfolio balance based on dogs, stars, question marks, and cash cows.
- It is easy and simple to understand this matrix as there are only four quadrants and two dimensions.
- The future actions to manage a business can be decided with the help of this matrix.
- It becomes easier to identify the future opportunities of a firm.
- The business areas which are weak and no more profitable can be removed with the help of this model.
- The Matrix 4 long-standing model and reputation have shown to be robust over a period, and the changes have been significant in a competitive environment.
- BCG helps companies to pursue goals such as market share by allocating resources.
- It helps companies to understand the benefits of experience curves – for example, large manufacturing operations where experience curves can be realized.
- It is more beneficial for students to understand the concept of market opportunities and align it with competitive strength suitable for an organization.



The idea of BCG growth-share matrix was created to make every company better. Using this method, the BCG matrix provides a means for companies to identify their strengths, weaknesses, opportunities, and threats. These qualities and opportunities are then used to make business decisions.

- Growth-Share Matrix is designed in a way that helps the users to create a long-term strategy, to help a business grow by reviewing its product portfolio and further decide where to invest, and even decide on whether to develop or discontinue a product and even decide on how well they can compete against other companies.
- Using BCG Matrix, it becomes easier for businesses to analyze many factors within one matrix, allowing them to have more information and knowledge about each aspect. This allows them to know where to work in order to succeed and also how best they will be able to meet competition depending on two factors, market share, and growth. It also enables managers to set up plans in advance so that employees can focus on what they must do to achieve the goals, which includes finding out a lot more about their customers, competitors, and employees. The key benefit of using BCG Matrix is:



-It enables managers to easily visualize the strategic direction the organization is headed in, making it possible to have clear guidance on the most important aspects of any enterprise.

-It allows organizations to see opportunities and risks clearly.



–BCG matrix template offers great benefits to both individuals who are responsible for running an operation as well as those who are working in support of it. Employees are given the opportunity to take advantage of all types of rewards available to them. They are thus able to use their skills and talents to the maximum extent possible for them to be successful. And they are provided with the necessary tools and training that can help them grow and develop.

BCG Matrix has a number of advantages that make it a powerful tool for improving performance. One of these is enabling companies in different departments and divisions to put together strategies from different areas of the company. A common example would be a mar-

keting department team that includes two sections. For the marketing team, the top priority would be providing new products and services to consumers. The bottom priority would be maintaining strong customer relationships that will assist the marketing department's growth. Effective market segmentation is needed to ensure successful sales and delivery of high-quality products to the target consumer. Another benefit is helping companies establish an approach to growth so well-defined that it would be difficult for others to imitate their moves. In other words, the goal of BCG Matrix is to make sure there is more than enough room for risk-taking to stay ahead of the game. All businesses need to be aware of their strengths, opportunities, and threats. BCG Matrix helps to get these things right. When managers and leaders know all of these areas well, they have a better chance of creating effective plans, deciding on how to expand into new markets, and even deciding what makes sense for their own business.


HOW BCG MATRIX HELPS INTERNALLY

In addition, BCG Matrix helps you determine the priorities of your functions such as accounting, finance, legal, compliance, procurement,

purchasing, and human resources.

With BCG Matrix, leaders and managers will know how all parts of management can contribute to the organization's overall success. Leaders and managers will know which parts of the organization should provide resources in which areas. Because of this, leaders and managers will be able to allocate responsibilities, time, and talent with confidence and certainty. BCG Matrix helps improve employee engagement by allowing leaders to pinpoint which tasks will impact employees' jobs and when and where a task needs to occur. Leaders and managers will be able to spot problems as early as they arise and work to prevent them from becoming serious issues down the line with the framework stock of BCG Matrix. As leaders and managers work closely with teams, leaders and managers will be able to monitor their progress and the results of their actions. This will enable leaders and managers to spot when employees are not doing what they are supposed to be doing instead of getting frustrated when one person is getting caught up in a problem rather than focusing on the bigger picture.

If your current job requires specialized knowledge, BCG Matrix can play a critical role in boosting your career development. In fact, BCG Matrix is an excellent resource for professionals



who want to get ahead in the world of work by learning specific skills to apply and hone on the job. Many professionals would like to gain experience and learn on the job. Still, unfortunately, not everyone has the right education that teaches them how to do that at the same level. With BCG Matrix, professional development for anyone who wants to become a leader is made easy. Your potential employer will know exactly how much you want to learn and how much time you intend to spend studying, and what type of training programs would be best for your education requirements. By spending time exploring BCG Matrix, employers will know how much work they need to help find a solution to a problem, plus how much training and expertise they should expect before hiring you. Therefore, employees will know exactly how much time and energy they need to devote to learning and growth in a specific field.

THE BCG MATRIX ***LIMITATIONS***

- The synergies between the units of business are often neglected by this model.
- One can determine success just by a high share of the market.
- There are situations where the dog's quadrant earns more than the cash cows' quadrant.
- It is not always easy to get data on market gr-

owth and its share.

- Small businesses and competitors are ignored in the BCG matrix and the fact that they can grow and make a profit as well is ignored.
- A business is affected by many factors except market growth and share. This matrix tends to ignore those factors and even unavoidable situations like natural calamities.

One can say that the BCG matrix template is simple but can be intricate when it comes to the classification of smaller firm products; whose market share is relatively too low to quantify. This matrix can be very useful when someone decides to spend a little more on a marketing budget. It can make a firm take the best decision ever.


Forbes reports that BCG Growth-Share Matrix is the fourth-most recognized and most valuable organizational skill. However, it's fairly surprising because we live in an age where people are continually evaluating everything they do. That often involves asking questions about something and researching it thoroughly before making judgments. BCG Matrix encourages participants to look into a situation from numer-

erous angles and then weigh multiple courses of action to find out what should happen in this case.

BCG Matrix gives leaders the ability to predict the future accurately and align operations to meet objectives. It is essential to have a clear understanding of the next step before any kind of decision-making can begin. BCG Matrix empowers companies to make smart actions that will help drive organizational success. Leaders and managers will know what they must do so that they achieve their vision. Without BCG matrix template, a manager cannot have a clear plan to increase sales, increase revenue, or strengthen a company's standing in the marketplace. If BCG Matrix can produce these benefits for leaders and managers, why wouldn't it be a good place to start?

**THE ABILITY TO LEARN IS THE
MOST IMPORTANT QUALITY
A LEADER CAN HAVE.**

**– PADMASREE WARRIOR
(CEO & FOUNDER, FABLE)**

The background of the entire page is a textured, light brown surface. In the upper right, there are several dark brown musical notes and treble clefs scattered across the space. On the left side, a vintage-style microphone with a silver grille and a black body is shown, angled upwards. The microphone has a switch on its side with 'ON' and 'OFF' positions.

HOW IMPORTANT IS MARKETING IN THE MUSIC INDUSTRY

Are you an artist? Or you could represent one. Marketing should be one of your top priorities if you want to make it in the music industry. The better you are at marketing, the more people will hear your music and the more successful you will become.

This article will look at why marketing is so important in the music industry and give tips on how to market your music effectively.

THE NEED TO BE SEEN

The music industry is a very competitive place. There are literally millions of artists out there, all fighting for attention. You need to be good at marketing to stand out from the crowd.

Think about it this way: if you're a painter, your art is your product. To sell your paintings, you must let people know they exist. You need to tell them why they should buy them and make sure they remember your name when they're looking to buy art. The same goes for music.

Your music is your product; you must market it to sell it. You need to get people interested in your music and make sure they remember your name when looking for new music.

Luckily, there are many different ways to market your music these days. But what exactly is marketing, and why does it matter so much?

WHAT IS MARKETING?

Marketing is creating awareness and interest in a product or service. It's all about getting people to buy what you're selling.

In the case of music, marketing is about getting people to listen to your songs, come to your shows, and buy your albums. It's about building a fanbase and ensuring that your fans keep returning for more.

Marketing is vital to the music industry. It helps artists get their music out there, reach new fans and grow their careers. Marketing can also generate income for musicians by selling merchandise or ticket sales for live shows.

MARKETING

There are many different aspects to marketing, from online promotion to more traditional print and radio advertising. It can be a lot to take in, but luckily there are plenty of resources to help you get started.

THE ELEMENTS OF MARKETING

To build a successful marketing campaign, you need to focus on the four main elements of marketing: product, price, promotion, and place.

PRODUCT: The first step is ensuring you have a great product. In case of music, that means writing and recording songs that people will want to listen to. If your songs are good, people will be more likely to buy them and come to your shows.

PRICE: The next step is to price your product competitively. You want to charge only a little, or people won't buy it. But you also don't want to charge too little, or people will think your music is not worth very much. Find a balance that works for you, and make sure you profit from your sales.

PROMOTION: Once your product and price are sorted out, you need to start promoting your music. There are many ways to do this, from online marketing to more traditional forms of advertising. The important thing is to get your name out there and make sure people know about your music.



MARKETING

PLACE: The last element of marketing is place. This is all about ensuring your music is available in the right places. To sell digital downloads, you must ensure your songs are available on iTunes, Amazon, and other major online retailers. If you're selling CDs, you must make sure your albums are available in record stores. And if you're playing live shows, you must ensure people know when and where your gigs are taking place.

Marketing is vital to the success of any musician, and it's important to understand the basics before you start. By focusing on product, price, promotion, and place, you can ensure your music reaches the right people and generates the income you need to sustain your career.

WHAT ARE SOME EXCELLENT WAYS TO MARKET YOUR MUSIC?

There are many different ways to market your music; the best approach will vary depending on your budget, goals, and target audience.

Some common marketing strategies include:

Online marketing is one of the most effective and affordable ways to reach new fans. You can use many different online channels to promote your music, such as social media, email marketing, and online advertising. Google display advertising companies are an excellent place to get started with your digital marketing plan.

RADIO PROMOTION: If you want to reach a wider audience, you can promote your music on the radio. This can be expensive, but it's a great way to get your name out there.

PRESS AND PUBLICITY: Getting featured in the press or on blogs is a great way to generate buzz for your music. You can reach out to journalists and bloggers or hire a publicist to do it for you.

LIVE SHOWS: Playing live shows is one of the best ways to connect with your fans and build a following. Make sure people know when and where your gigs are taking place, and promote your shows through online and offline channels.

You can use many other marketing strategies, and the best approach will vary depending on your goals and your target audience. Experiment with different marketin-

MARKETING

g techniques, and find the ones that work best for you.

Marketing is an important part of the music industry, but it's not the only thing that matters.

Your music needs to be good, and you need to price it competitively. You also need to promote your music effectively and ensure it's available in the right places.

Focusing on these four elements ensures your music reaches the right people and generates the income you need to sustain your career.

COMMON MARKETING MISTAKES TO AVOID

Now that you understand marketing basics, it's time to start promoting your music. But before you get started, there are a few common mistakes you should avoid:

Not having a plan: Marketing without a plan is like driving without a destination. You'll end up going in circles and won't achieve your goals. Before you start promoting your music, take some time to think about your goals and create a marketing plan.

Not knowing your audience: It's essential to understand your target audience and what they're looking for in music. You need to know who you're trying to reach to promote your music effectively.

Over-promoting: Don't bombard your fans with too much information about your music. People will start to tune you out if you're constantly promoting your latest album or single. Find a balance between promoting your music and providing exciting content, and make sure you're doing everything right.

Ignoring online channels: The internet is a powerful marketing tool, and you should use it to promote your music. You're missing out on many potential fans if you're not active on social media or your website.

Not measuring your results: Keep track of your marketing techniques, and track your progress over time. This will help you determine what's working and what's not and allow you to adjust your approach as needed.



MARKETING

HOW TO GET STARTED?

You can do some things yourself today to start marketing your music.

If you still need to become active on social media, create accounts on popular platforms like Facebook, Twitter, and Instagram. Start sharing your music and connecting with potential fans.

Ensure your website is up-to-date and includes information about your music, tour dates, and contact information.

Start a mailing list, and send regular updates to your fans about what's going on in your career.

Finally, take some time to research other marketing techniques, and find the ones that will work best for you. Then start implementing them into your marketing plan.

HOW A MARKETING AGENCY CAN HELP YOU ACHIEVE YOUR DREAMS?

Marketing is an important part of the music industry, but it's not the only thing that matters. Your music needs to be good, and you need to price it competitively. You also need to promote your music effectively and ensure it's available

in the right places. Focusing on these four elements ensures your music reaches the right people and generates the income you need to sustain your career.

But what if you need help figuring out how to get started? What if you need more time or resources to do it yourself? That's where a marketing agency can help.

A marketing agency will have the experience and the expertise to promote your music effectively. They'll help you create a marketing plan, and they'll implement strategies that will reach your target audience. They'll also track your progress and adjust your approach as needed.

Working with the Digital Spotlight marketing agency is a great way to take your music career to the next level. If you're serious about making it in the music industry, a marketing agency can help you achieve your dreams.

FEATURED PHOTOGRAPH

PHOTO OF THE MONTH

KODAK PORTRA 400



01

Monuments are the mirror of the memories

- ANONYMOUS

**LOCATION: KOLKATA; VICTORIA MEMORIAL
CAPTURED BY: ARIJIT BAG**

Device- Redmi note 10 pro max Focal Length- 4.70m ISO- 110 Aperture- --+/1.7

DATE AND PLACE		UPCOMING TOP BUSINESS EVENTS IN THE WORLD
02 nd FEB 2023 Amman,Jordan		INTERNATIONAL SYMPOSIUM ON TEACHING, EDUCATION, AND LEARNING (STEL)
02 nd FEB 2023 Split,Croatia		INTERNATIONAL CONFERENCE ON APPLIED MATHEMATICS (ICAM)
02 nd FEB 2023 Singapore,Singapore		INTERNATIONAL CONFERENCE ON APPLIED MATHEMATICS, MECHANICS AND PHYSICS (ICAMMPHY)
03 rd FEB 2023 Madrid,Spain		INTERNATIONAL CONFERENCE ON INNOVATION AND EN- TREPRENEURSHIP (ICINEN)
04 th FEB 2023 Launceston,Australia		INTERNATIONAL CONFERENCE ON PUBLIC OPINION AND PUBLIC POLICY (ICPOPP)
05 th FEB 2023 Pune,India		WORLD CONFERENCE ON PSYCHOLOGY (WC-P)
06 th FEB 2023 Shanghai,China		INTERNATIONAL CONFERENCE ON ADVERTISING EFFECTIVENESS AND MARKETING (ICAEM)
23 rd FEB 2023 Shanghai,China		THE 8TH CHINA DIGITAL SUPPLY CHAIN INNOVATION
24 th FEB 2023 George Town, Malaysia		WORLD CONFERENCE ON ECONOMICS AND FINANCE RESEARCH (WCEFR)
24 th FEB 2023 Geneva, Switzerland		INTERNATIONAL CONFERENCE ON MANAGEMENT ACCOUNTANT (ICMA)



TECH

THE BENEFITS OF USING HIPAA-COMPLIANT ELECTRONIC RECYCLERS



TECH

The importance of using a HIPAA-compliant electronic recycler for companies that handle sensitive customer data cannot be overstated. Not only does this ensure that your customer's sensitive information is being disposed of securely, but it also protects your business from costly fines and penalties due to non-compliance with the laws & regulations governing e-waste in your state. Let's take a look at why it's so essential for companies to use HIPAA-compliant electronic recyclers like SAMR Inc. in Hicksville, NY.

Working with an e-waste company that is HIPAA-compliant shows that companies in the medical sector are committed to protecting customer data from unauthorized access and misuse. The recycling process ensures that all data stored on the device is securely destroyed through a Department of Defense standard wipe or physical destruction of the drive. This helps prevent potential identity theft or other malicious activities related to customer data.

Companies using a HIPAA-compliant electronic recycler can be sure that their organization meets industry standards for the

secure disposal of sensitive information. Not meeting these standards can result in hefty fines and penalties from state & federal agencies that enforce laws on proper recycling and consumer information protection.

PROTECT YOUR COMPANY FROM FINES AND PENALTIES

The Health Insurance Portability and Accountability Act (HIPAA) was established in 1996 as a way to protect the privacy of individuals' medical records and health information. This legislation applies directly to any company that handles or stores protected health information (PHI). If a company fails to comply with the regulations set forth by HIPAA, it can face steep fines and other penalties such as loss of license or even criminal charges. That's why companies that handle PHI must use an electronic recycler that is compliant with HIPAA regulations, such as SAMR Inc.



SECURE DATA DISPOSAL & PROTECTING THE ENVIRONMENT

Using an experienced HIPAA-compliant electronic recycler ensures that any digital data stored on devices will be securely wiped or destroyed before the device is recycled or repurposed. This includes customer contact information, credit card numbers, financial records, and other data intended to be kept private. Without secure data destruction, all of this information could end up in the wrong hands, leaving your customers vulnerable to identity theft or fraud. By using a HIPAA-compliant electronic recycler, you can rest easy knowing that any sensitive customer data stored on these devices will be destroyed before they are recycled or reused.

Recycling electronics helps reduce the overall environmental impact of our technology. Electronic waste can be incredibly damaging to the environment, so recycling responsibly is important. Recycling these devices also prevents them from ending up in landfills or other areas where toxins and chemicals may leak into the surrounding environment. Plus, by recycling your equipment, you can help reduce the number of raw materials that need to be mined from the earth for new products. Ultimately, using an electronic recycler is a great way to promote sustainability while protecting your customers' data at the same time.

Recycling electronics with an experienced and trusted firm like SAMR Inc. ensures that your sensitive information remains secure and out of reach of any would-be cybercriminals. By choosing the right recycler, you can be sure that any data stored on your devices will be securely wiped out before they are recycled or reused. Recycling also helps reduce harmful electronic waste and protect our planet's precious resources. It's a win-win for everyone involved!

TECH

Recycling electronics is becoming more prevalent due to the growing awareness of e-waste and its environmental impact. Recycling computers and other electronics significantly reduce the number of hazardous materials in landfills. Additionally, it allows valuable resources like copper, aluminum, steel, and plastics to be reclaimed and repurposed for use in new products.



PROTECT YOUR REPUTATION

In addition to protecting you from substantial fines and penalties, using an electronics recycler can help protect your business's reputation. In today's digital age, customers expect their data to be handled responsibly and securely—even after they have finished doing business with you.

Customers are more likely to trust and do business with organizations that take the necessary steps to securely dispose of their sensitive data. Working with a HIPAA-compliant electronics recycler communicates that you are looking out for your clients and employees. In an era where data privacy is increasingly important, customers will be looking for companies that demonstrate a commitment to protecting their personal information. By using an electronic recycler that conforms to HIPAA standards, businesses can show customers that they are taking steps to ensure their data is handled responsibly. Taking these steps shows customers you care about their privacy—which makes all the difference in building trust between your business and its customers!

It's well worth the effort to look for a reliable & responsible e-waste recycler, and you can't go wrong with a company that has over two decades of experience & a presence all over much of the eastern United States, like SAMR Inc.



MULTIPLAYER CAR PARKING

APK DOWNLOAD = LEARN WINNING TACTICS

Do you have decent driving and car parking skills? Introducing Car Parking Apk is a novel approach to the well-known parking genre. In car parking multiplayer, you may walk about freely, improve your car, and communicate with other real-world players. In addition to enjoying full-featured multiplayer with hundreds of actual players, the game also has an open world with absolute freedom of movement. You can build distinctive styles in the Car Parking Multiplayer mod Apk by upgrading and customizing authorized automobiles. Become a better driver and learn how to park correctly.





✕ **MULTIPLAYER CAR PARKING APK MOD**

Multiplayer Car Parking is one of the most well-known games available for the Android operating system. Your objectives are to drive around your city, compete in races, and hang out with your buddies. Because of the financial issues and other challenges encountered in Car Parking multiplayer, we present MOD Car Parking APK. It is an unlimited resource and gold obtained unlawfully, and all cars are unlocked, so you can fully enjoy the game, select your choice, and consistently outperform your competitors.

Numerous car models, a huge urban setting, opponents from around the globe, and more are available for you. Bug fixes and new cars and skins are there in version 13. Both the 3D graphics and the sound are of excellent quality. You can use two fingers and sensors as controls. More than 1,950,000 people have downloaded Car Parking Multiplayer from the Play Store.

✕ **FEATURES OF CAR PARKING MULTIPLAYER APK, 2023**

- Open multiplayer mode. Free walking, open-world gaming, and car sound.
- There are multiple players available for you.
- Actual petrol stations and car services in a free open world.
- Engage in multiplayer racing competitions with live participants.
- Trade vehicles with live gamers.



- Thousands of live gamers each day. List of friends' voice messaging.
- Police setting customizing a vehicle.
- Suspension, wheel angle, and other adjustable features.
- Engine sound, including exhaust, turbo, gearbox, and engine swaps.
- Finely precise settings.
- One hundred cars with actual interiors.
- 16 players' skins.
- Interior structures 82 parking and driving problems from real life, fascinating gameplay.

SUMMING UP

Cars of many types, including tow trucks, pickup trucks, sport, and vintage cars. You can download the Car Parking Apk from any reliable third-party app or website. Discover a vast and endless virtual environment where you may race, socialize with other users, and play unique modes while making new friends. Everything you would expect to find in the real world is present in this Car Parking Apk, like gas stations, petrol stations, actual walkers, police, and so on. Repaint or upgrade the suspension on your vehicle to make it better. You can also pick the primary character in addition to the vehicle. Play and have fun while stress-free learning the traffic laws.

LIFESTYLE



TOP 10

MOST BEAUTIFUL

WOMEN

IN THE WORLD



Beauty is in the eyes of the beholder. So it's very difficult to make a unanimous list of the most beautiful women in the world as the perception of beauty is often subjective, and views can differ a lot. However, a better way of making a list of women and their pretties is to take a more scientific approach by referring to the face score analysis test. It is normally referred to as the Golden ratio, which closely resembles the human perception of beauty. The ideal Golden ratio is 1.618, which is the yardstick used in this article for making the list of the most beautiful women in the world.

JODIE COMER TOPS THE CHART OF THE MOST BEAUTIFUL WOMEN IN THE WORLD IN 2023

Jodie Comer, a famous British actor with a Golden ratio of 94.52%, leads the list of the most beautiful women in the world. The ratio represents the facial dimensions' proportionality and helps lend some objectivity to the perception of beauty by assigning a measurable value. Especially the positioning of her lips and nose helped her earn a score of 98.7. The 29 years old actress acted in films such as *The White Princess*, *Help*, *Doctor Foster*, *Killing Eve*, *Free Guy*, etc.

ZENDAYA

The 26-year-old American model and actress, born on September 1, 1996, is just behind Jodie Comer in the list of the most beautiful women in the world. Besides being one of the most beautiful women in the world, she also found a place in the list of 100 most influential people in the world in 2022. Winner of Primetime Emmy Awards twice, Zendaya demonstrated her versatile acting prowess in various films. Her films include *Spiderman*, *Malcolm & Marie*, *The Greatest Showman* and *Euphoria*, and other *Spiderman* series. Her Golden ratio is 94.37%.

BELLA HADID

The American supermodel with a Golden ratio of 94.35% became the Model of the Year in 2016. Even after six years of splendid

achievement, she still quickly finds a place in the list of the most beautiful women in the world. Her modeling career reached incredible heights. It is evidenced by her representing brands such as Michael Kors, Dior, Versace, and Fendi. Bella Hadid, only 26 years, appeared on the covers of Vogue magazine 27 times. She is Gigi Hadid's sister.

BEYONCE KNOWLES

The 41-year-old singer, songwriter, actress, and dancer has a magnetic personality. Her beautiful face fetched her a Golden ratio of 92.44%. She thus occupied the fourth spot in the list of the most beautiful women in the world. Besides breaking into the ranks of the world's most beautiful women, she has been pushing her boundaries as an artist par excellence. Beyonce made history by winning the Grammys most times in the hip-hop and pop musical genres. A cultural icon, she earned the nickname Queen Bee.

ARIANA GRANDE

With a Golden ratio of 91.81%, Ariana Grande, the American singer, songwriter, and actress is fifth among the most beautiful women in the world. With an octave vocal range of four, she has enthralled the global audience and has a huge fan following. She won popular awards at the American Music Awards, the New Artist of the Year, and became the New Artist of the Year. Her song Truly occupied the top spot in the US Billboard 200 chart.

TAYLOR SWIFT

Taylor Swift is an American singer, songwriter, and actress. With her sharp facial features and beautiful eyes, she finds a place in the list of the most beautiful women in the world. With a golden ratio of 91.64%, Taylor Swift is sixth among the most beautiful women across the globe. The unique narrative style of the lyrics of her songs helps her earn a special place in the hearts of her fans. She has also won several nominations and top awards several times.

JOURDAN DUNN

Jourdan Dunn is a British model whose facial features helped her earn a 91.39% Golden ratio. She thus gets a place in the list of the most beautiful women in the world. With 3.6 million Instagram followers, she broke into the fashion world in 2006. At the age of 16 years, only someone discovered her at Hammersmith Primark and signed her to The Squad Management in London. In 2014, she became the face of Maybelline, New York. Dunn worked with brands like Burberry, H&M, Gap, Marcus, DNKY, and many more.



KIM KARDASHIAN

Kim Kardashian is an American socialite, businesswoman, and media personality. With a beautiful face and a fantastic body, she earned her a 91.28% Golden ratio. This gives her a place in the list of the most beautiful women in the world. Having a net worth of \$1.8 billion, Kim Kardashian has been hosting the show 'Keeping up with the Kardashians.' She first came under the spotlight because of her friendship with Paris Hilton and was shot to fame in 2003 because of her leaked intimate video with Ray J, her boyfriend.

DEEPIKA PADUKONE

The famous Indian actress, Deepika Padukone also makes it to the list of the most beautiful women in the world. She is one of the most beautiful Bollywood actresses. Born on January 5, 1986, she is one of the highest-paid actresses in India. She has a Golden ratio of 91.22%. She works actively to promote Mental Health through her not-for-profit organization Live Laugh Love Foundation, which she set up with her sister.

HOYEON JUNG

HoYeon Jung is a South Korean model and actress. With a Golden ratio of 89.63%, she occupies the tenth position in the list of the most beautiful women in the world. She earned global fame for her role in the series Squid Games. Jung also won the Screen Actors Guild Award in the category of Outstanding Performance by a Female Actor in a Drama Series. Starting as a freelance model, she became the runner-up in the fourth season of Korea's Next Top Model. It became a stepping stone for her acting career. She has the most number of Instagram fans among South Korean actresses.

Now you know about the most beautiful women in the world. This is not a universal list. Different people consider different women as the most beautiful. So you have your own choice and preference in this regard.

POEM OF THE MONTH

BUSINESS UPSIDE E-MAGAZINE - THE PERFECT READ FOR LEADERS

Business Upside E-Magazine, the perfect read for leaders,
Filled with insights, ideas and knowledge that pleasers.
For those who seek to stay ahead in the game,
This magazine is their secret to fame.

From strategy to innovation, it covers all the trends,
For those who want to stay ahead, it's the perfect blend.
With articles written by experts, the information is sound,
It provides the tools to help leaders stay on the ground.

In the fast-paced world of business, there's no time to rest,
The Business-Upside is always looking for the best.
For those who strive for success and want to lead the way,
Business Upside E-Magazine is here to stay.

With its focus on growth, it's a guide to prosperity,
For those who want to take their business to new highs with ease.
It's a source of inspiration, motivation, and strategy,
The perfect read for leaders who want to achieve.

So, whether you're an entrepreneur or a CEO,
Business Upside E-Magazine is a must-read, you'll see.
For those who want to reach their goals and realize their dreams,
It's the perfect resource, or so it seems.

So, take the time to read this magazine each day,
And watch as your business grows in a positive way.
For the Business Upside E-Magazine is the perfect read,
For leaders who want to succeed.
For leaders who want to succeed.

-ANONYMOUS

TRAVEL

FROM THE DIARY

OF AN INDIAN HODOPHILIC

Trip to Thailand



• • •

We have always known that Bangkok is a shopper's paradise. But it is much more than just that. For nature lovers, this is a picturesque location. It is not necessary that you must have Piscean traits or must be a water sign to love all the water around. But it will appeal to people all and sundry.

Recently, I returned with my family from Bangkok, traveling to three different regions of the country, namely, Phuket, Krabi, and back to the capital city. Although I have traveled with my better half before, this was the first time my eight-year old son was with us. All these years, he was anxious and excited and had innumerable questions about the trip.

So, let me embark upon this trip again in this small write-up. I will take you through the areas we have covered. Hopefully, the information I have furnished here might help should you plan a trip with your loved ones, in case you are visiting the Asian countries.

TRAVEL

PLANNING PHASE

Once, you have zeroed in on the destination, Bangkok, and the adjoining islands, planning becomes crucial.

- Start with the number of days you want to plan the trip for.
- Pick out the locations- here we chose Phuket, Krabi, and Bangkok.
- Then, decide how many days you would prefer to spend at each location.
- In the planning phase, you must decide on the airlines you want to fly with.
- Next comes accommodation. When you choose accommodation, you must decide whether you would like to stay in the city center or away from the hustle and bustle of it.

HOTELS AND ACCOMMODATION

- Most of the hotels offers complimentary breakfast. You can either opt for La-Carte lunch or dinner. Buffet lunch and dinner are available as well.
- Insist on a sea-facing room that will allow you to enjoy the Andaman Sea's aquamarine water and white sandy beaches.

PASSPORT AND VISA

If you have a valid passport, you must apply for a visa. There is a provision for a visa on arrival as well. But we bought our visas before leaving the country to be on the safe side.

Remember, your passport must have a validity of at least six months from the date of traveling.

In case your passport is about to expire, apply for the same.

All you must do is visit the regional passport office before you book an appointment from their website. You will need to carry with you documents related to your educational qualification. Just keep aside a day for the process. You will receive the new passport at your postal address.

AIR TICKETS

- It is best to book your tickets well beforehand to enjoy favorable prices.
- The cost of the ticket will depend on a few factors. These include whether or not you are flying non-stop, the number of adults and children, and the airline you travel with.
- Produce your passport to get your tickets booked.

CURRENCY

Next comes how much money you are planning to carry. It is always better to carry Thai Baht from your hometown. You will come across many that prefer to carry US dollars and then convert to Thai Baht on arriving in Bangkok. However, you lose some amount of money in the exchange rate. Also, there are certain norms related to the amount you can carry for each one of the family.

Getting currency changed into Thai Baht is easy, and you can approach any travel agent that deals with the same. You may also compare the rates and settle for the one where you get the best rate.

OUR JOURNEY BEGINS...

We traveled first to Phuket, then to Krabi, followed by Bangkok.

TRAVEL

PHUKET

Airlines and flight: We started our journey by Go First from Kolkata to Phuket after the immigration formalities. A flight departs at 8.20 am and arrives at Phuket at 13.05 hours (Thai time). Remember, India is behind by almost one and a half hours from Thailand.

BAGGAGE ALLOWANCE IN GO FIRST

The Baggage allowance is 20 kg per person, aside from the cabin baggage you will carry.

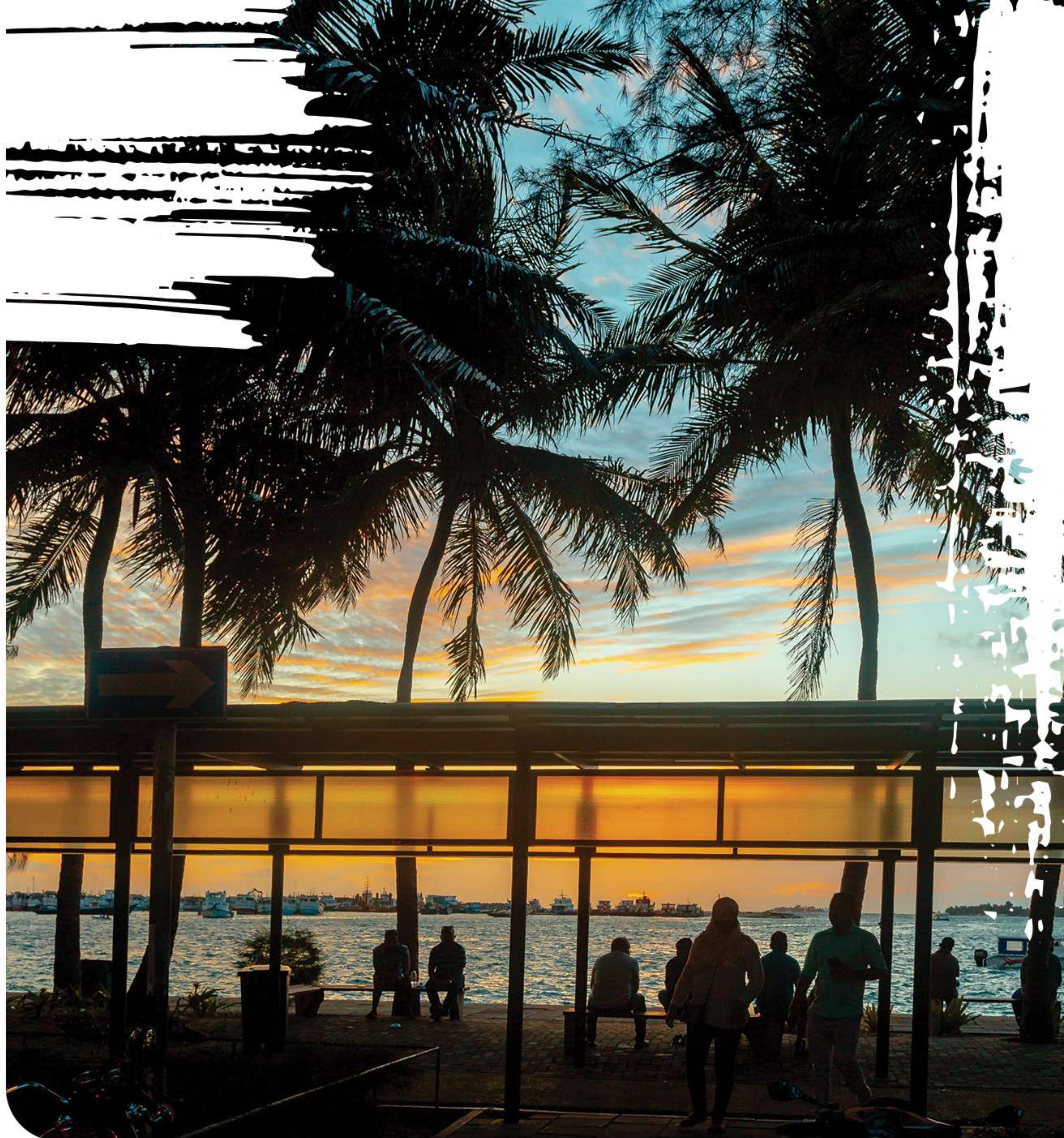
HOTEL AT PHUKET

One of the best hotels in Phuket, a little from Patong Beach, is Oceanfront. Star rating – 5 Star. Address- 320 2 Phrabaramree Rd, Patong, Kathu District, Phuket 83150 Thailand.

We had a vehicle at our disposal, so we were received at the Phuket International Airport and reached our hotel after almost one and a half drive.

TRAFFIC JAMS

Traffic jams are common in Phuket. This happens especially during the festive season as there are tourists from all over the world. The pubs and hotels are brimming, and the streets are flooded with people. There is a lot of vibrancy in the coastal areas. It was Christmas time and New Year celebrations were just around the corner.



PLACES OF INTEREST IN PHUKET

While in Phuket, you can visit the following places. Most of the places can be visited by adults and children alike. However, there are a few areas where children are restricted, and you must avoid taking them to these places.

THINGS TO DO

- Kamala Beach
- Karon Beach
- Patong Beach
- The Big Buddha

TRAVEL

- Phuket Fantasea Show
- Tiger Kingdom
- Surin Beach
- Kata Noi Beach
- Kata Beach
- Kalim Beach
- Freedom Beach
- Simon Cabaret Phuket.
- Bang-Tao Beach
- Phi Phi Island Trip
- Wat Chaithararam

CUISINE

Thailand is a paradise for fruits. If you are a fruit lover, you will enjoy your stay even more. Although seafood is abundant, and different cuisines, Thai cuisine, and seafood dominate the scenario, Indian restaurants are also available.

DEPARTMENTAL STORE- 7/11

If you have been to Thailand, you must have heard about Seven-Eleven. For most tourists, this is the go-to shop. From mobile iPhone and Android chargers to water and pre-cooked food, you will find everything here.

PHI PHI ISLAND

While in Phuket, your trip is incomplete if you do not travel to Phi Phi Island. There are huge cruise ships that sail to and fro at frequent intervals, and it takes around 2.5 hours from Phuket to reach Phi Phi Island. This island is spotted with huge Rocky Mountains, the water is pristine

TRAVEL



and clear, and the white sand looks amazingly inviting. You can opt for small-speed or long-tailed boats to venture out into the sea and get closer to the Rocky Mountains or the crevices between the rocks.

NOTE

The sea can cause motion sickness for many. My son fell sick due to the motion of the cruise ship, it causes nausea, and passengers usually throw up. Stay equipped with plastic bags that are available from the cruise crew.

PHUKET TO KRABI

Although cruise ships are the main means of transport that most travelers avail to move from Phuket to Krabi Island, you can also book a van. We booked a van at our disposal, and it was a drive of about four hours from Phuket to Krabi.

HOTEL AT KRABI

Maneetel Krabi Beachfront. 225, Ao Nang Mueang Krabi District, Krabi 81180, Thailand.

Star rating- 4

TRAVEL

THINGS TO DO

- Railey Beach
- Ao Nang Beach
- Phra Nang Cave Beach
- Ko Poda Island
- Wat Tham Suea
- Hat Nappharat Thara
- Pai Plong Beach
- Chicken Island or Ko Kai
- Ko Hong
- Ao Nam Mao Beach

If you have been waiting to shop for souvenirs for your loved ones back home, this is the best place. The Ao Nang Market is a shoppers' delight.

WHAT CAN YOU BUY?

You can check out the following stuff as gifts or buy for yourself.

- Thai silk, which is quite famous. You get stoles that are very soft and comfortable to wear
- Thai silverware
- Keychains
- Fridge magnets
- Chocolates
- Cookies
- Scarfs
- Slippers
- Sneakers (branded fake or real) it is difficult to say



HOTEL AT BANGKOK

Ramada Plaza by Wyndham Bangkok. 2074 Charoen Krung Rd., Khwaeng Wat Phraya Krai, Khet Bang Kho Laem, Bangkok, 10120, Thailand

Star rating- 5

A LITTLE ABOUT BANGKOK

After enjoying the picturesque locations of the islands you leave behind, Bangkok is just the reverse. Concrete skyscrapers jungle. Flyovers, sky trains, tuk-tuks, taxis, private vehicles, Tesla, McLaren, and many other car brands.

We were located just above the Chao Phraya River, with an excellent view of the water body.

- Electronic goods

- Bags

- Cosmetics

- Sunglasses

- Hats

- Dresses

- Non-alcoholic and alcoholic drinks, and the list can go on.

There is the famous Watson here. You can check out the cosmetics galore.

KRABI TO BANGKOK

We had our seats booked on Thai Smile, a sister airline of Thai Airways. The flight time is one hour and twenty minutes. And you will be in Bangkok, the capital city.

THINGS TO DO

There are innumerable things you can enjoy in Bangkok. However, covering every tourist destination will take a lot of time. So, to name the main ones. Here is the list.

- Wat Arun Ratchawararam

- The Grand Palace

- Wat Phra Chetuphon

- Asiatic The Riverfront

- Lumphini Park

- Jim Thompson House Museum

- Golden Mount Temple

- Wat Traimit

TRAVEL

- Chatuchak Weekend market
- Indra Square (another shoppers' paradise)
- MBK center
- Ocean World-Siam Paragon
- Floating Market



Ramada Plaza's ferry service will take you to the other side of Chao Phraya at frequent intervals.

COVID OUTBREAK

When we were in Thailand, China's surge in Covid cases had already peaked. As such, any traveler reaching India from January 1st, 2023, was supposed to undergo a Covid-19 test, and the report must be negative. The four other countries from where the Indian government has made it mandatory for a Covid test include China, Hongkong, South Korea, and Singapore.

Although we reached India on the 31st, it was just for a few hours that we were not required to undergo the test.

Across the International airports at Krabi and Bangkok, there are RT-PCR test centers. The test charges range from 150 Thai Baht to 250/300 Thai Baht, and you must furnish your passport.

We were ushered into India by Thai Airways into the immigration procedures. From there on, we collected our baggage from the belts and returned home with sweet memories.



ETSY, INC. CASE STUDY

ABOUT COMPANY

Etsy, Inc. is a US-based e-commerce firm concentrated on classic or hand-crafted products and handicraft provisions. These products come under a broad variety of classes, such as bags, ornaments, interior decoration, attire, furniture, artwork, playthings, as well as tools and craft supplies.

Products illustrated as old-time have to be twenty years old as a minimum. The website adopts the custom of open-air handicraft exhibitions, providing vendors with private storefronts. They could register their commodities for a cost of US\$ 0.20 per good there.

As of December 31, 2021, Etsy featured more than one hundred twenty million products in its marketplace. Besides, the online market for old-time and handcrafted items linked 7.5 million vendors with 96.3 million purchasers.

In 2021, the company witnessed overall sales, or GMS (Gross Merchandise Sales), of US\$ 13.5 billion on the platform. The company collected revenue worth US\$ 2.3 billion in 2021 and posted a net profit of US\$ 493.5 million.

The platform garners revenue mainly from three sources: the market profit incorporates a charge of 6.5% on the ultimate sales worth, and this is payable by an Etsy retailer for every concluded deal, over and above a registration charge of twenty cents each product; Seller Services, the speediest expanding receipts source of Etsy, incorporates charges for facilities like payment processing, "Advertised Listings", and procurement of consignment tags via the platform. At the same time, other sources of income incorporate charges obtained from 3rd-party payment processing firms.

WHAT TYPE OF COMPANY IS ETSY, INC.?

Etsy, Inc. is a publicly-traded company.

TO WHICH INDUSTRY DOES ETSY, INC. BELONG?

Etsy, Inc. belongs to the e-commerce industry.

CORPORATE CASE STUDY

WHEN DID ETSY, INC. COME INTO EXISTENCE?

Etsy, Inc. came into existence on 18 June 2005; seventeen years back.

WHO ARE THE ORIGINATORS OF ETSY, INC.?

● The originators of Etsy, Inc. are the following:

- Chris Maguire
- Jared Tarbell
- Haim Schoppik
- Robert Kalin

WHERE IS THE HEAD OFFICE OF ETSY, INC. LOCATED?

The company has its central office in Brooklyn, New York, U.S.

WHICH TERRITORY DOES THE COMPANY SERVE?

Besides the US, Etsy has a dominant presence in Germany, the United Kingdom, and Canada.

ETSY, INC. MANAGEMENT

Josh Silverman, CEO

Joshua Gordon Silverman was born in 1969. He serves as a US-based industrialist and tech administrator, presently working as the chief executive officer of Etsy, Inc.

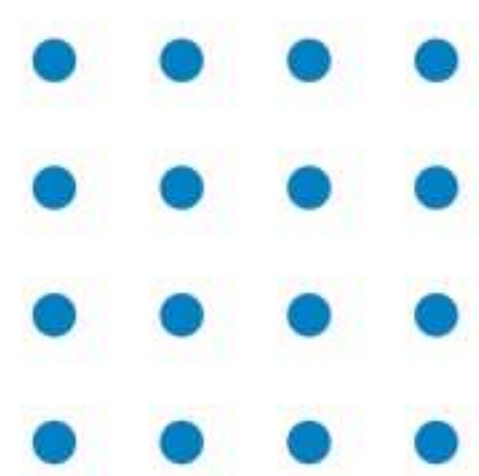
Joshua is mostly famous for co-originating Evite, the invitation site, and functioning as the CEO of Shopping.com (from 2006–2008) and Skype (from 2008–2010).

Josh attained a Bachelor of Arts degree in Public Policy in 1991 from Brown University, following which he devoted 2 years serving Bill Bradley, New Jersey Senator.

In 1995, Josh entered the Stanford Graduate School of Business. In 1997, Silverman completed his Master of Busi-



CORPORATE CASE STUDY



ness Administration program from there.

In 1998 November, Josh left his employment at ADAC Laboratories and began a whole-time occupation on developing what would turn into Evite. In 2001, IAC/InterActiveCorp, a venture by Barry Diller, took over Evite. In 2006, Josh turned into the Chief Executive Officer of Shopping.com, an evaluation-shopping search engine held by eBay. In 2008 February, he got nominated as Skype CEO.



Joshua became a part of the BOD of Etsy in 2016 November. Once a campaigner investor bought a share in the firm and demanded its auction, the board expelled years-long Chief Executive Officer Chad Dickerson and fixed Joshua as the CEO.

Josh came across Shirin, his wife, in 1998. As of 2018, they have two kids.

HOW MANY EMPLOYEES WORK FOR ETSY, INC.?

As of 2021 December, 2,402 employees are working for the home décor specialist company.

WHAT ARE THE PRODUCTS AND SERVICES PROVIDED BY ETSY?

The products and services offered by Etsy include the following:

- Ornaments & Add-ons
- Sellers' Sales Hub
- Residence and Living
- Garments and footwear
- Playthings and amusement
- Party and Wedding
- Handicraft provisions
- Artwork and Figurines
- Souvenirs



WHAT IS THE NAME OF THE SUBSIDIARY OF ETSY, INC.?

The name of Etsy's subsidiary organization is Depop.



CORPORATE CASE STUDY

WHO ARE THE TOP RIVALS OF ETSY, INC.?

As of 2016 March, the top 3 contenders of Etsy are listed below:

- Craigslist
- Amazon Handmade
- eBay

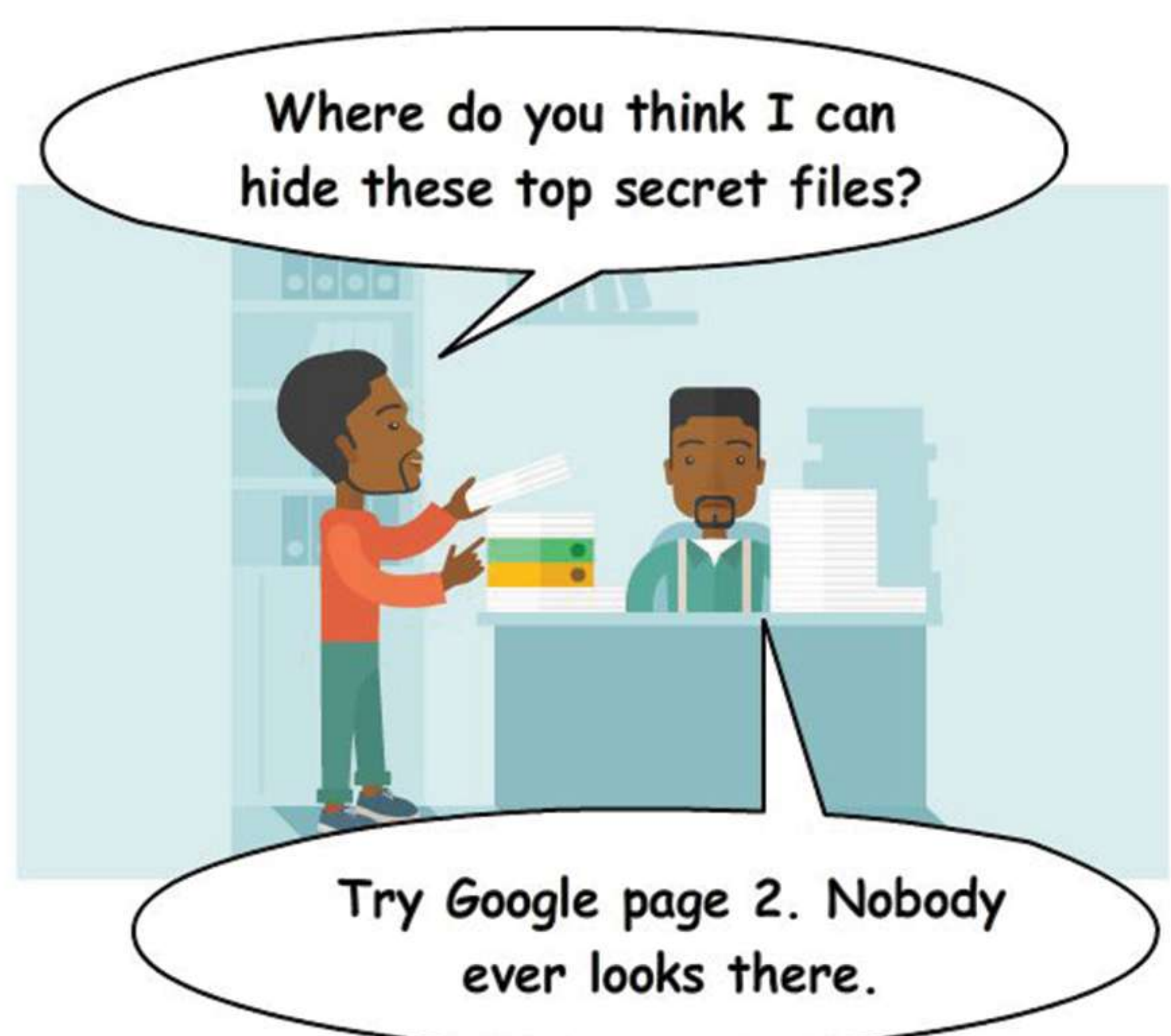
ETSY TIMELINE

2005–2014

In 2005 June, the site came into existence, courtesy of iospace, a tiny firm made of Haim Schoppik, Chris Maguire, and Robert Kalin. The preliminary edition had required 2 and a ½ months for making. Subsequently, Jared Tarbell became a part of the group. In 2008, Maria Thomas, erstwhile NPR manager came in as COO, got elevated to Chief Executive Officer, and quit Etsy in 2009 December. Robert Kalin recommenced his functioning as the Chief Executive Officer from 2009 December to 2011 July. The venture capitalists of Etsy included the following:

- Albert Wenger

BUSINESS UPSIDE



- Sean Meenan
- Union Square Ventures
- Spencer and Judson Ain
- And originators of Delicious and Flickr

During the first year of Etsy, the company drew notice for recurrently including novel widgets and features to the website to aid the vendor to increase traffic and coverage, incorporating Adobe Flash-oriented

CORPORATE CASE STUDY

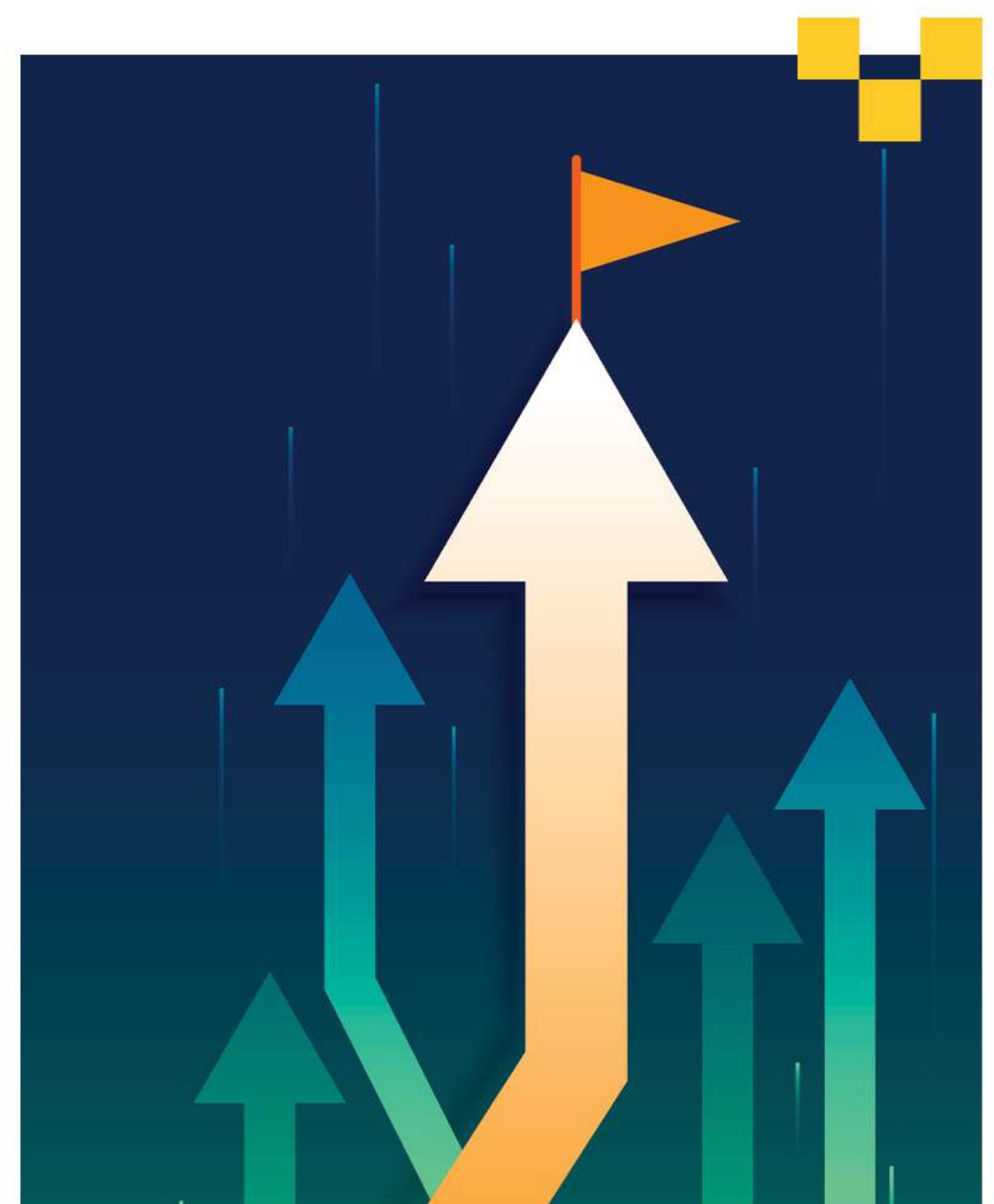


images and an assortment of groups with labels. In 2007 May, the sales volume of Etsy crossed \$1.7 million.

On July 29, Etsy celebrated the 1-millionth sale of its products and expected that the 2-millionth sale of its products would take place in the middle of December 2007. In 2007 November, customers used up \$4.3 million buying three hundred thousand goods for selling on Etsy, a hike of 43% from 2007 October.

In 2007 June, the company anticipated being money-making by the fall season. However, in 2007 December, Etsy was not a cost-effective establishment. In 2008 January, Etsy obtained an extra \$27 million as financing from Jim Breyer, Hubert Burda Media, and Union Square Ventures.

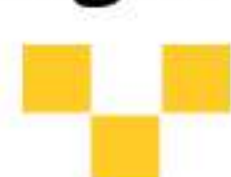
In 2008 July, Maria Thomas made way for Rob Kalin for the role of Chief Executive Officer. In 2008 August, a few years-long Etsy workers quit the organization, such as originators Chris Maguire and Haim Schoppik. In 2008 September, Etsy appointed Chad Dickerson, who previously was associated as the Chief Technology Officer with Yahoo!. The firm conceded worries regarding sellers trading other individuals' creations as belonging to them.



INITIAL PUBLIC OFFERING AND LEGAL PROCEEDINGS

On 3 March 2015, Etsy declared that it had registered for an IPO worth \$100 million. As of 2015, Etsy rendered deals valued at US \$1.93 billion on the platform, which comprises fifty-four million affiliates.

Etsy, Inc. turned public on 16th April 2015 and marketed 13.3 million shares. At the same time, other shareholders comprising angel investor firms like Acton Capital Partners and Accel were marketing the remainder. The worth of the firm stood at \$1.8 billion and it collected \$237 million in IPO earnings. However, within just 30 days, the stocks of the company slumped by over 8%. The stock concluded at \$30 on the opening day of transactions on 16 April and sank to \$20.32 as of 11 May.



CORPORATE CASE STUDY

In 2015, soon after the launch of the IPO, a cluster of investors moved a class action lawsuit versus Etsy alleging scam. The lawsuit stated that the officials and CEO of the company fell short of revealing various issues with the website which struck the stock rate badly.

There were further allegations in the lawsuit that the administration of Etsy was aware of the unbridled copyright and trademark violation. However, they turned a blind eye to it and didn't prevent it. They were busy concealing this data from prospective financiers.

2016 – CURRENT TIME

In 2016 November, Etsy revealed that it disbursed US\$ 32.5 million for buying Blackbird Technologies. It was a startup venture that designed Artificial Intelligence software utilized for search apps/shopping perspective. Following the occurrence of a Q1 loss in 2017 May, the company substituted the chief executive officer and downsized eight percent of its manpower. In 2017 May, Josh Silverman, one of the board associates got the appointment of CEO above Chad Dickerson, referring to insistence from miserable gains and depositors.

In 2019 July, Etsy took over Reverb, the music-oriented market at \$275 million.

In 2020 April, Etsy circulated a request to every vendor on the website to begin manufacturing fabric face masks for battling COVID-19. Masks comprised approximately 11% of gross-product sales in the Q3 segment, selling around twenty-four million.

Throughout the COVID-19 pandemic period in 2020, stocks in the company increased fourfold, with the organization's forward multiple rising approximately ninety times what forecasters had anticipated from forward revenue.

Tom Forte, an equity specialist at D.A. Davidson mentioned the pandemic rendered clients the enticement to come back to the site on various occasions, instead of the typical infrequent buying of an exceptional item.

On 2nd June 2021, Etsy proclaimed that it had consented to buy a shopping application named Depop, the worldwide fashion reselling market at \$1.63 billion.

In the majority of sites where Etsy Payments cannot be accessed by people, new stores are incapable to get aboard on Etsy. As of 26th April 2021, the majority of vendors opening new stores on Etsy have to get on aboard with Etsy Payments, and this adds restrictions on establishing new stores in certain nations.



CORPORATE CASE STUDY

In 2022 June, Etsy declared the forthcoming August introduction of a buying security plan for vendors and buyers.

The firm stated that an article that reaches dented, does not reach, or does not correspond with the depiction, will be subject to total repayment for the customer. Besides, Etsy informed it would spend \$25 million for compensating the repayment finances for instances where the vendor has no liability for product spoil or loss.

ETSY, INC. FINANCIAL PERFORMANCE

The Condensed Consolidated Statement of Operations of the company is given below:

Heads (in thousands)	Three months ending 9/30/21	Three months ending 9/30/22
Revenue	\$532,429	\$594,469
Cost of revenue	\$153,660	\$174,401
Gross profit	\$378,769	\$420,068
Marketing	\$131,928	\$147,242
Product design	\$73,521	\$108,040
General and administrative expenses	\$89,579	\$74,544
Goodwill damage	-	\$1,045,022
Operating expenditure	\$295,028	\$1,374,848
Income (Loss) from operations	\$83,741	\$(954,780)
Other income, net	\$58	\$5,763
(Provision) benefit for income taxes	\$6,131	\$(14,051)
Net income (loss)	\$89,930	\$(963,068)
Net income (loss) per share— diluted	\$0.62	\$(7.62)

CORPORATE CASE STUDY

WHAT'S THE PHILOSOPHY OF ETSY, INC.?

As quoted by Chad Dickerson, the former CEO of the company, the company has attained phenomenal heights due to its stress on human communication and innovation.

ETSY, INC. STOCK PERFORMANCE

The common stocks of Etsy, Inc. are traded on the NASDAQ Exchange with the ticker symbol ETSY. The stock is a constituent of the S&P 500 index.

On December 30, 2022, Etsy Inc. (ETSY) closed trading at \$119.78 with the data furnished below at 4:00 pm EST (Eastern Standard Time).

STOCK CHART

Day's Open	\$ 119.23
Previous Close	\$ 122.68
Intraday High	\$ 120.91
Intraday Low	\$ 117.86
52-week Range	\$ 67.01 - 223.22
1-day change	\$ -2.90 (-2.36%)
Price (Closing)	\$ 119.78
Volume traded	2,153,825
Ask	120.95 x 1100
Bid	119.72 x 800
Average volume	3,308,063
Earnings Per Share (Trailing 12 Months)	\$ 2.73
Market capitalization	\$ 15.055 Billion
Price Earning Ratio (Trailing 12 Months)	43.88
Earnings date	February 22, 2023 – February 27, 2023
One-year target estimate	\$ 122.92
Beta (5-Year Monthly)	1.79
Ex-dividend date	Not available
Forward dividend and yield	Not available

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I LEARNED TO ALWAYS TAKE ON THINGS I'D NEVER DONE BEFORE. GROWTH AND COMFORT DO NOT COEXIST.

– GINNI ROMETTY
(EXECUTIVE CHAIRMAN, IBM)

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