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General News

OfBusiness: Uplifting the SME world

As they impact the SME ecosystem, the co-founders of OfBusiness want to make more money than they did the previous month and keep adding zeroes to their revenues--profitability, growth, and scale, says co-founder Asish Mohapatra



(From left) Asish Mohapatra, Ruchi Kalra, Vasant Sridhar, Nitin Jain and Bhuvan Gupta, co-founders of OfBusiness
Image: Madhu Kapparath

Getting their first round of funding was not an issue for the founders of OfBusiness. The five of them--Nitin Jain, Asish Mohapatra, Vasant Sridhar, Ruchi

Kalra and Bhuvan Gupta--had quit high-level corporate jobs to turn to entrepreneurship in 2016 and it was a given that they would come up with a winner.

They wanted to focus on the B2B space and thought nothing of exchanging the streets of downtown London (Jain was with Royal Bank of Scotland) for the lanes of small town India where they set about not just procuring raw material in a tech-enabled manner for small and medium-sized businesses but also providing cheaper credit to the businesses. While there are others who work in these two spaces, OfBusiness's model of combining the two creates a sticky customer. They added a third layer, BidAssist, where customers can bid for government and private tenders.

"So whoever comes to us--a small or medium-sized business--can get the best price for raw materials, get it delivered on time, get all the advantages of a typical commerce engine, or that a big company gets... it has cheaper credit cost and can also find revenue opportunities," says Mohapatra.

Working in the B2B space also meant making the technology from scratch. "If you look at ecommerce, you just had to replicate what Flipkart or Amazon was doing... so they are more of a catchup game," says co-founder Gupta, who has 21 years of experience in the technology space. "But in B2B, since there was nothing that was out there, there was a great need to innovate... so that was a real challenge and which also made me jump to start our business since this was a new area."

It may have been new tech, but the values, across the team, are old-fashioned business sense: At the end of the day they knew they had to make money. Mohapatra says they have simple goals: When it comes to revenue, focus on a number and then add a zero. And when it comes to profit, make more than the previous month.

It's also how he marks the milestones of their journey. In March 2016, about two months after starting, the revenue was ₹1 crore. In 22 months, by October 2017, they had added a zero. While when it comes to profits, "our financing service was profitable from month one. And our commerce business has been profitable from month 13," says Mohapatra.

The third milestone, he says, is when push became pull, or when customers started coming to them, rather than the other way round. "It happened probably three to three-and-a-half years into our journey, sometime around mid-2019. I would say that was a big win."

"It was the large TAM, multiple inefficiencies that OfBusiness was solving for small and medium enterprises (SMEs), their deep understanding of the industry and focus on profitability over the last 18 months that convinced us that OfBusiness will be the player to partner with in this space," says Sumer Juneja, managing partner, SoftBank Investment Advisers. "They are real nuts-and-bolts kind of people who know exactly how the process works," he adds.

Even through the pandemic, the team was out and about in small towns, working on increasing business. In fact, according to Mohapatra, it was a period in which they grew more than they had earlier. "While our commerce business was growing 2x or 3x, in the pandemic it grew 4x," he says. It was also during the pandemic that OfBusiness turned unicorn, when it closed a \$160 million funding round led by SoftBank Vision Fund 2, with participation from existing investors as well, at a valuation of around \$1.5 billion.

The company says it is in line to reach, by March 2022, a revenue of ₹1,500 crore per month at about 3.5 percent Ebitda in its commerce business, "while in the financing business, we will reach \$360 million in assets under management and a 6.3 percent pre-tax return on asset by March 22," says Mohapatra.

Sarthak Misra, VP, SoftBank Investment Advisers and also board member on OfBusiness, points out that when they invested earlier this year, OfBusiness was in six or seven raw material chains and "since then, it has more than doubled the number of chains it is present in". That number is only set to grow. "We think they have understood the B2B supply chain really well. And four or five years from now we imagine OfBusiness to be a very large company and continuing to disrupt many B2B supply chains out there -some of which it may not even be present in today."

There is also likely to be an initial public offering in the next year or so, expectedly penned into their business plan. "When we started, we said seven years to an IPO. So we'll keep that promise," says Mohapatra.

There are other goals they have set for themselves. "For me, 10 years from now, OfBusiness should be, obviously, a large institution, across multiple business lines," says Kalra, who was earlier with McKinsey. Mohapatra too is clear: To make sure they become really large in size and then give back to society. "It's a bit esoteric, there are no numbers to it. It's not very specific, but I want to become unimaginably large. And then give back."

Source: <https://www.forbesindia.com/article/tycoons-of-tomorrow-2021/ofbusiness-uplifting-the-sme-world/72453/1>

How MSMEs can improve their credit risk scores

Credit and Finance for MSMEs: Small and Medium Enterprises (SMEs), the backbone of the Indian economy are hemmed in between the large corporate and retail segments in terms of loan ticket size and have the least credit penetration. This is because non-incorporated SMEs are subject to relatively relaxed financial disclosure norms to avoid burdening them with too



much compliance. This results in inadequate and unreliable information about SMEs that makes it difficult to assess their creditworthiness. This, along with the inability of traditional models to assess their credit risk, hinders credit penetration to SMEs.

Digital lending fintech companies are trying to address this through innovative data aggregation for collecting unstructured data on SMEs. Additionally, now the global information infrastructure is generating a large quantum of transaction data emanating from the use of digital wallets, digital payments, B2B e-commerce, and Point-of-Sales (POS) terminals. According to McKinsey & Co, real-time payments grew by 41 per cent in 2020, and India registered \$25.6 billion worth such transactions. This provides a wealth of near-real-time data for new-age credit risk assessment models to assess SME creditworthiness.

SME credit risk assessment models typically rely on the 3 Cs approach—capital, character, and capacity. Capital refers to the assets owned by the SME that indicate its financial strength and which can be used as collateral. Character is best represented by the SME's payment track record. Capacity is the SME's current and future ability to meet its financial obligations from the cashflow generated by the business. With this in mind, here are some steps that SMEs can take to improve their credit risk score.

Timeliness of Payments

Ensure that bank and NBFC loans are serviced on time and credit cards payments are made before the due date to help maintain a high credit score with various credit bureaus. As the owner, keep your personal credit history clean as well; lenders monitor the credit scores of both the SME and its owner/s.

Always pay employee dues, including salaries and statutory payments such as Provident Fund on time. Do not delay relevant filings and disclosures to regulatory authorities such as the Registrar of Companies. Stay up-to-date with tax payments and return filings. File GST returns on time, as banks and NBFCs check GST filings before approving SME loans. Make timely trade payments to avoid unnecessary litigation. Having cases filed against you for issues such as cheque bouncing under section 138 of the Negotiable Instruments Act, raises red flags and causes your credit score to drop.

Accuracy and Transparency

Maintain your company's correct legal identity and contact details across all statutory databases. Have a strong social media presence and divulge adequate information in a timely manner. If your firm has secured quality accreditations or won awards, highlight these. Address customer or employee complaints on any social media platform quickly and professionally.

Adopt digital channels for payments to ensure transparency of your transactions, as, modern credit risk models use near-real-time data from a variety of digital payment platforms to assess risk. It can also cut your transaction costs significantly.

Make sure that the owner/s and directors of your SME are compliant with statutory requirements and have a clean track record. While evaluating creditworthiness, lenders conduct background checks on owners to validate identity (KYC) and check criminal records, political linkages (PEP), and involvement in money laundering. Any negative data about the owner/s will adversely impact the SME's credit score.

Remain within Industry Benchmarks

Ensure that key ratios (Debt-Equity, Interest Coverage Ratio, Current Ratio, and Quick Ratio) are in line with industry norms. The firm should be appropriately capitalised with adequate equity from the owner/s. Optimise working capital management and avoid large accounts receivable or accounts payable that are beyond industry norms. Inventory should be consistent with the size of your business-a bloated inventory inflates your working capital requirement.

Taking the above steps, though not always easy, will help you, as an SME enhance your creditworthiness and improve your credit score. This will not only help you borrow at lower interest rates but also strengthen your credibility with larger corporates and the trade.

Source: <https://www.financialexpress.com/industry/sme/cafesme/msme-fin-how-msmes-can-improve-their-credit-risk-scores/2390163/>

Trends and innovations in logistics industry in 2021 Synopsis

The logistics and supply chain industry have been at the forefront of the disruption caused by the global Covid-19 pandemic. The onset of the global COVID-19 pandemic upended lives and livelihoods, and life as we knew it took a drastic turn. From the business standpoint, companies across the world, regardless of their size and sector, faced large-scale disruptions. However, the logistics and supply chain industry were at the forefront of this disruption. The crisis also underscored the significance of streamlined, efficient logistics operations. Nearly two years later, as the world gradually recovers from the pandemic's impact, the logistics industry has undergone a major transformation. Having adapted efficiently to the volatile global scenario, the sector continues to evolve and grow with multiple trends emerging this year. On that note, here are the top 10 logistics trends and innovations in 2021. Accelerated growth of technologies Smart Returns with Assured Footfalls & Leased benefits Ad Element One by Satya Group VISIT SITE Sponsored by While some players in the logistics industry have technology at the heart of their strategy, the industry has largely been operating on manual processes up until a few years ago. Recent years, however, have seen increased technological adoption, and the onset of the pandemic has further accelerated this. While 2020 saw businesses racing to realign their strategies and alter their model of working, 2021 has witnessed several technological innovations being implemented for the smooth functioning of logistics. Today, nearly every process in the logistics sector - from order taking, inventory, and warehouse management, to packaging, shipping, and last-mile delivery, is automated. This trend is likely to prevail for the foreseeable future as technology continues to gain a stronghold in the world. Augmented warehouse management Having adapted efficiently to the volatile global scenario, the supply chain and logistics sector continues to evolve and grow with multiple trends emerging this year. While warehousing often doesn't get its due credit outside the logistics industry, it is one of the pillars holding up the sector. Robust warehousing is one of the keys to an efficient logistics ecosystem. Logistics players have begun to automate almost every aspect to ensure the human resources are dedicated to the more important, complex tasks to ensure seamless warehouse management. Although the pre-pandemic times witnessed tech integration in warehousing too, 2021 has proven to be the year of

advancements.

Logistics platforms have introduced robotic order picking and even packaging to save time and cost, and today warehouse management services have been augmented for smooth end-to-end shipping services. The shift in shopping habits in 2020 ensured we were all confined to our homes, working and shopping remotely. This resulted in a large-scale shift in consumer behavior, preferences, and expectations when it came to shopping and shipment delivery. With the growing internet penetration and smartphone usage an increasingly shift to online shopping was witnessed within the consumers. According to an expert from RedSeer Consulting, India's e-commerce sector is expected to clock USD 55 billion in sales by the end of 2021. This shift in online shopping that has led to a surge in need for efficient logistics has platforms constantly enhancing their offerings for ultimate customer satisfaction. Personalized customer experience As consumer preferences evolve every day, they are expecting a more personalized e-commerce and logistics experience, one that pampers them and offers the utmost convenience from end to end. Logistics platforms are deploying technologies such as AI, IoT, and Big Data to garner insights into consumer preferences and customize their experience to cater to this growing demand. Sustainable practices Apart from teaching us to prioritize our health and safety, the pandemic also underscored the importance of being ecofriendly. Logistics platforms have jumped on the sustainability bandwagon and are mindful of their operations' impact on the planet. Sustainable logistics systems aim to increase profitability and reduce environmental impact for long-term success.

The logistics industry is one of the largest and uses a significant amount of packaging. To ensure sustainable practices, platforms have switched to eco-friendly, sustainable packaging material and are even opening warehouses closer to the customer's location. The rise of the D2C market With over 800 D2C brands in the country at present, the sector is projected to touch \$100 billion by 2025. 2021 witnessed several brands and sellers adopting the D2C business model owing to its vast consumer reach and improved engagement. As the D2C market gains further traction, more and more D2C brands are seeking out platforms that offer end-to-end logistics and fulfillment services, and this trend is likely to continue in the coming months/years. Focused last-mile deliveries to improve customer experience As the logistics industry realigned its strategies and altered its operations, seamless, efficient last-mile deliveries have proven to be one of the cruxes of customer satisfaction. With customer-centricity at the core of their operational strategy, logistics platforms are bolstering their efforts to provide customers with hassle-free last-mile deliveries by providing them real time updates and better sync up with their delivery partners. In the coming time it is becoming increasingly important to provide last mile delivery to meet customer expectations. Flexible, on-demand warehousing and fulfillment With 2020 causing global supply chain disruptions and leading businesses to scramble to rethink their model of working, the need for smooth logistics operations skyrocketed.

As the industry itself evolved to meet changing demands Subscribe to ETPrime of customers and regain footing post the pandemic's impact, on-demand warehousing and fulfillment have become one of the most sought-after, best solutions for convenient storage and shipping for brands and sellers. On-demand services reduce the costs of shipping and streamline the fulfillment process, ensuring that sellers can reach customers within 1-2 days. Omnichannel services The days when brands opted for a single channel and reached out to customers through that are long gone. Today, with the support of technology and the growing

smartphone usage, and consumers being more tech savvy, omnichannel services have become the go-to option for brands to expand their customer reach and engagement. Brands are leveraging channels such as social media platforms, websites, whatsapp, etc., to connect with customers and drive sales. Through omni channel approach brands get an opportunity to reach out to new customers and gain their loyalty which leads to increase in sales and better operational efficiency. Contactless Deliveries The pandemic has created widespread apprehensions surrounding physical contact with other individuals, and consumers are now increasingly preferring contactless services for nearly every purchase they make. To that end, the logistics industry is offering contactless deliveries that can be verified by the customer via an OTP sent to their phones. Such contactless services have gained immense traction to the extent that they are likely to become a set standard in the industry. Bottomline Today with the growing demand for online deliveries and availability of goods by people has led the industry to grow at a CAGR of 10.5% by 2025. If we compare the logistics industry that existed just a few years ago to the one that exists currently, we can find a world of difference; such is the transformation the sector has undergone. We are on the verge of a very exciting, rapidly moving and transformational future, as technological advancement continues the logistics industry will progress and grow further.

Source: <https://economictimes.indiatimes.com/small-biz/sme-sector/trends-and-innovations-in-logistics-industry-in-2021/articleshow/88487480.cms>

Start up

30 Startups We Think Could Go Public In 2022

This year has been a blockbuster for the IPO markets. At the same time, it's been a record year for venture funding into still-private startups.

We think that sets 2022 up to be another robust year for stock market debuts as many of these well-capitalized startups head for the exits. With that in mind, here are the Crunchbase News staff's top picks for who we think could go public next year.

Enterprise tech and cybersecurity

Cybereason: Boston-based cybersecurity company Cybereason has a couple big things going for it that indicate next year could be the year. First, it plays in the extended detection and response (XDR) space—which has become quite popular this year as companies scramble to secure endpoints and the network as employees working from home have expanded the attack surface. Secondly, the company significantly increased its war chest this summer when it raised \$275 million in a financing led by Liberty Strategic Capital—the fund started by former U.S. Treasury Secretary Steven Mnuchin—at a reported \$3.1 billion.

Databricks: While Databricks CEO Ali Ghodsi has reportedly said the company is “going public six months at a time,” it does seem logical that journey will end next year. San Francisco-based Databricks hit a post-money valuation of \$38 billion after raising a \$1.6 billion Series H led by Morgan Stanley's Counterpoint Global in August—which came just seven months after the company raised \$1 billion at a \$28 billion valuation. There are few private companies valued

higher. Databricks — which has raised a total of \$3.6 billion—creates tools and products to help companies view both structured and unstructured data in a single location—what it calls a data “lakehouse”—without moving between different systems. With deep technology and the fact the company is geared toward a growing developers market, an IPO next year seems like a real possibility.

Everlaw: In November, Oakland, California-based Everlaw closed a \$202 million Series D led by TPG at a valuation of more than \$2 billion. While that may not turn many heads during these salad days in the VC market, Everlaw is a legaltech company—a sector that is seeing heightened interest as the cloud and COVID-19 have caused more legal processes and documents to go virtual and adoption of technology to skyrocket. The still nascent space even saw an IPO this year, with Austin, Texas-based Disco going public on the New York Stock Exchange in July. Maybe 2022 will hold another one?

Rippling: You may have read HR-tech is having a moment right now with venture capital and private investors. The timing seems right for one of these companies to take advantage of the momentum and go public next year. To be honest, there are a handful of HR-tech companies I could have chosen, but I went with San Francisco-based payroll and benefits platform Rippling since it’s slightly older than some—founded in 2016—and hit a pretty significant valuation of \$6.5 billion after its \$250 million Series C in October.

Tanium: The Kirkland, Washington-based endpoint management platform has been around for a while—it was founded in 2007—but often seems to pop up on lists, likely because it has big numbers. The company had a quieter end to this year than it did last—when it raised \$150 million at a \$9 billion valuation, hired a new CEO and moved its headquarters from the Bay Area to the great Northwest. In January, the company did raise a fresh \$150 million at an undisclosed valuation from the Ontario Teachers’ Pension Plan Board. In 2019, the company said revenue had grown more than 50 percent, now exceeding \$430 million. That combined with the fact that it has raised more than \$1 billion from investors makes it an IPO candidate seemingly every year.

source: <https://news.crunchbase.com/news/2022-startup-ipo-predictions-stripe-klarna-plaid-instacart-thrasio/>

Startup Mantra: Robust rise of new successful firms

2021 has proved to a turning point for the Pune startup ecosystem. For starts, as per the Department for Promotion of Industry and Internal Trade (DPIIT), the number of startups in Pune is now 3,200 which is almost equal to the 3,274 registered in India's financial capital - Mumbai. Pune has seen emergence of three new unicorns - including two which started out from Pune, but now moved to either Bengaluru or Mumbai - taking its total tally to six. Also, the existing unicorn companies doubled or tripled their valuations.

Startups in Pune were also on the radar of venture capital firms and this year Pune startups received a total investment of about USD 538 million - of which USD 213 million were raised by the newly minted unicorns. Financial services, agriculture, health and software-as-a-service (SaaS) startups dominated the funding space this year followed by some action in education, logistics, electric vehicles, food, robotics and biotechnology sector.

On the infrastructure side, even though the city is still in want of an international airport and

expansion of metro routes, real-estate sector has seen an uptick with maximum number of small-ticket-size commercial spaces projects designed for startups and information technology (IT) companies launched in the last one year. The Pune Municipal Corporation (PMC) has also formed an EV cell to address the roadblocks on infrastructure as well as charging infrastructure. Della Leaders Club (DLC), a global community of entrepreneurs, young leaders and professionals launched its Pune chapter to come up with a support system for budding bigwigs. College of Engineering Pune's (COEP) Bhau Institute of Innovation, Entrepreneurship and Leadership has been selected under the Startup India Seed Fund Scheme (SISFS). The year started with Pune-based insurance technology startup 'Digit Insurance' turning unicorn in January month itself after raising funding of USD 18.5 million. This trend continued with SaaS company Mindtickle and cloud-kitchen startup Rebel Foods bagged the unicorn tag in August and October respectively with funding rounds of USD 100 million and USD 14.5 million respectively.

Another interesting turn of events was that two Pune-based companies - Noccarc and E-Spin Nanotech - helped IIT Kanpur's Technology Business Incubator 'Startup Incubation and Innovation Centre (SIIC)' to cross the crucial milestone of incubating 100 startups which at a combined valuation stand at a valuation of more than USD 1 billion.

SaaS-based contract management company 'Icertis' tripled its valuation at USD 2.8 billion early in March 2021 with a fund raiser of USD 80 million. Another unicorn, cloud data protection and management company 'Druva', founded in Pune and turned unicorn in 2019, raised USD 147 million in April 2021 which raised the company's valuation above USD 2 billion. Druva also announced it has surpassed seven million daily backups with 169PB of data under management.

Prime startup Epicenter

Vivek Sadhale, co-founder, LegaLogic Consulting says, "2021 started with a bit of uncertainty. As things started to look up, second wave of coronavirus pandemic played a big dampener. However, second half of 2021 has been absolutely rocking. Pune witnessed a flurry of activity both in the M&A and investment side. It was great to see a Pune company Go-digit start the year of unicorns. Technology sector is red hot. Fintech, Agritech, InsureTech, EdTech all have received attention from investors. Services companies have seen M&A. Manufacturing sector has not participated in this run as much as technology sector has. Pune has become a hub for product companies. SPPU's innovation cell, Venture Centre, Maharashtra Chamber of Commerce, Industries and Agriculture (MCCIA), National Association of Software and Service Companies (NASSCOM), The Indus Entrepreneurs (TiE), Bhau Institute, Software Exporters' Association of Pune (SEAP), and many more industry bodies have created a vibrant ecosystem. During the pandemic this ecosystem worked as a catalyst. This ecosystem is one of the important pillars for Pune to see a vibrant 2021."

Coming of Age

If we analyse the funding statistics available in public domain, Pune-based agritech startups have raised USD 78 million, fintech startups USD 73.6 million, health startups USD 32 million, SaaS startups USD 12.15 million and edtech startups about USD 7.22 million in funding in 2021. Vinit Deo and Prajakta Shetye-Deo of Posiview Ventures shared, "Pune's ecosystem also has come of age in terms of size of funding with a few large ticket size deals such as Firstcry (USD 300 million), Elasticrun (USD 75 million) and Agrostar (USD 70 million) taking place during the year.

While ecommerce and infotech sectors, led the pack in terms of number of investments, others sectors such as food and beverages, agriculture, artificial intelligence, edtech and fintech saw a few transactions.”

"Pune's startups received the fourth highest funding after Delhi NCR, Bengaluru and Mumbai as per a report by PricewaterhouseCoopers (PWC). Interestingly, Pune's startups received almost 4x funding of almost USD 845 million in the first three quarters of this year versus USD 189 million in the same period last year - highest year-on-year growth in funding across cities. It is also important to note that this funding went to startups in a wide range of areas and not just technology.

Pune has a thriving incubation culture with non-profit organisations such as TIE, Savitribai Phule Pune University Center of Innovation Incubation & Enterprise, Bhau Institute's Incubation Center, Venture Center and a host of institutions as well as Atal Innovation Centres taking the culture of entrepreneurship to the grassroots level starting from colleges.”

[Vinit Deo and Prajakta Shetye-Deo of Posiview Ventures](#) [Unlocking great potential](#)

Vishesh Rajaram, managing partner and Ishika Mittal, research analyst, Speciale Invest said, "Pune has historically been a hub for technology startups and this year we saw active work in deeptech, healthcare, clean-tech, and SaaS, amongst others. We have incredible work done by a few early-stage biotech startups such as Cygenica and Synthera Biomedical. Similarly, engineering heavy startups such as Quasar - building a platform for SDR apps and Stiger - building electric fleet vehicles have also made significant progress. Also, Atal Innovation Mission (AIM) joined hands with Bill & Melinda Gates Foundation (BMGF) earlier this year to support deeptech entrepreneurship and selected Venture Centre to lead the program.

"With the rise of deeptech startup funding in India, Pune seems to be on the verge of unlocking great potential. In 2021, deeptech startups raised over \$500M in funding in Q2 and Q3, comprising 19 per cent and 15 per cent respectively of all investments - encouraging numbers considering this was less than 6 per cent in 2017. Pune might soon become a pioneering space for startups in the advanced technology sector.”

[Vishesh Rajaram, managing partner and Ishika Mittal, research analyst, Speciale Invest](#) [Immense challenges and opportunities](#)

In the words of Dr V Premnath, director of Venture Center NCL, the year 2021 has been a landmark year for startups. Two startups from Pune - Nocar Robotics and SynThera Biomedical - bagged the top awards constituted by the Technology Development Board on occasion of National Technology Day.

Says Dr Premnath, "In this year, overshadowed by the pandemic, startups around the world stood out in their contributions to the world and inspired a new generation of entrepreneurs. The contributions of MyLab for diagnostics, ScanRay and Nocca Robotics for ventilators, Blackfrog Technologies for cold chain, and many startups for PPEs and sterilisation stand out. In the backdrop of Covid, the startup world saw tremendous interest from the investor community for startups serving a population and businesses in extended lockdowns and uncertain work environments and startups leveraging science-based deeptech to address the world's most important problems. There was a new realisation of the importance of science-

based deeptech solutions against the backdrop of the pandemic.”

"In FY 2020-21 alone, Venture Center supported over 200 entrepreneurs, and Venture Center startups raised a phenomenal ₹150 crore in investments during FY2020-21. The year 2022 comes with renewed promise for the startup ecosystem in Pune. Venture Center also expects that the country is entering a phase of action for agrotech and medtech startups.”

[Dr V Premnath, director, Venture Center](#)

[EV readiness](#)

Says Akshima Ghate, senior principal, RMI India - an independent think tank - "It has been an interesting year for the EV ecosystem. Despite the challenges of Covid-19, month-on-month sales of EV vehicles are on a continuous increasing trend. About 3 lakh EVs are being sold in the country while in Maharashtra, EV sales have increased to almost 2.5 per cent of total new vehicle sales. Maharashtra EV policy gives best incentives, big fiscal support, to manufactures, components, batteries, OEM, charging infrastructure. As a result, we have seen good amount of industrial activity and start-ups coming up in Maharashtra, in particular Pune and Mumbai region - around electric vehicles (EV).”

"We are working with the Pune Municipal Corporation to help them develop an 'EV Readiness' plan for the city. It will identify what needs to be done in next three months, six months, one year to remove the roadblocks to EV deployment in the city. We have broadly identified eight actionable steps including specific initiatives, projects and actions that different departments should undertake and implement. This will position Pune much better in terms of EV adoption and the city will get more business interests.”

[Akshima Ghate, senior principal, RMI India](#)

[Commercial real-estate picking up](#)

The 'affordable commercial space' segment is seen in demand. For example, managed office space provider Smartworks leased a total of 5.6 lakh sq ft at Baner, of which 40 per cent was pre-booked by IT/ITeS, BFSI and manufacturing clients.

Says Jatin Suratwala, chairman of Suratwala Business Group, "Real-estate market was picking up after first wave ended. Buyers were taking benefits of stamp-duty incentive till March 2021 but the second wave in April (to June) was a dampener. The overall cycle came back to routine only after July 2021. We could see that the investor-class had backed out while the residential buyer, especially from the affordable segment, dominated the pre-Covid period. However, after Covid, spacious home became a need due to work-from-home (WFH) requirement. Buyers started upgrading to larger homes while the investor-class got attracted to commercial properties.”

"Maximum commercial projects were launched in last one year within an affordable ticket size of ₹30 or ₹40 lakh onwards. Small businesses, startups and mid-sized IT companies need small commercial spaces and prefer such rental arrangements. We are seeing that 80 per cent purchases of such properties is being done by investor-clients, while IT and startup companies and banks (for their back offices) are on top in terms of demand for such commercial spaces.”

Jatin Suratwala, chairman of Suratwala Business Group

Source: <https://www.hindustantimes.com/cities/pune-news/startup-mantra-robust-rise-of-new-successful-firms-101640429905455.html>

Women Wing

Lessons on Mentoring From a Sanitation Startup Accelerator for Women Entrepreneurs



(Image courtesy of Water For People)
The Women in the Sanitation Economy Innovation Lab aims to help women-led and women-focused businesses in the sanitation and hygiene space achieve success. An initiative of the nonprofit Toilet Board Coalition in partnership with Kimberly-Clark, the company's foundation and its Kotex brand, the Innovation Lab recently completed its first pilot.

The pilot included five women-led startup businesses from Kenya, the U.S. and the U.K., along with 11 Kimberly-Clark employees across different functions from around the globe who acted as mentors to the group. The aim is to “cultivate and catalyze” businesses in the early stages of development to give the so-called “sani-preneurs” the training and tools they need to succeed.

During the first phase of the pilot, the team behind the Innovation Lab learned a great deal about how to build effective mentor-mentee relationships and empower entrepreneurs to accelerate solutions in their own communities. These lessons learned will inform the second iteration of the program, and they're also a must-read for anyone looking to form effective corporate and NGO partnerships that drive social impact, build employee engagement, and help early-stage entrepreneurs bring their ideas to the next level.

[Align the program with your purpose](#)

The Toilet Board is on a mission to scale solutions for SDG 6.2, which calls for sustainable water, sanitation and hygiene access for all, with a focus on women and girls and those in vulnerable situations.

This aim clearly aligns with the Innovation Lab — and with Kimberly-Clark's ambition to improve the lives of 1 billion people in underserved communities by 2030, along with Kotex's brand purpose to ensure that a period never stands in the way of any woman's progress. This synergy proved essential for success, leaders said.

“The number of mentors that stepped forward, their dedication to it, and the outstanding leadership of the Kimberly-Clark team leads was above and beyond what we hoped for,” Alex Knezovich, director of operations at the Toilet Board, told TriplePundit. “It demonstrates the power of aligning the program's purpose so perfectly with Kotex's purpose and what that can unlock for each stakeholder — most importantly, the businesses and employees that benefit from the program.”

From the Kimberly-Clark side, the enthusiasm was genuine and organic. “The Innovation Lab created great excitement at Kimberly-Clark locations around the world and across different

functions,” Melis Sener, senior global marketing manager for adult and feminine care at Kimberly-Clark, told TriplePundit. “It was a great opportunity for our employees to personally contribute, create meaningful impact, and live our values. The Innovation Lab also sparked powerful employee engagement — since the goal of the program was very clear and focused, it drove that engagement way more than we expected.”

[Tailor the mentorship program for each entrepreneur’s needs](#)

Just like tailoring clothes, Knezovich noted that one of the contributors to success was ensuring that each entrepreneur’s experience was aligned to their individual needs. “We heard it loud and clear from these entrepreneurs: Program engagement is highest when the program is customized to the needs and priorities of the entrepreneurs, and it is most effective when it is as interactive as possible,” she told TriplePundit.

The program offered a number of resources to entrepreneurs, from finance and pitching, to marketing and supply chain advice, to human resources and more. But those resources were not part of a one-size-fits-all approach. Entrepreneurs entered the program with specific requests, and Kimberly-Clark and the Toilet Board worked to source expertise from their networks to meet those specific and evolving needs.

“Each business is so unique and their stage of growth so nuanced that tailored mentorship is where the real impact is found,” Knezovich explained.

[Mentorship is a two-way street](#)

“Entrepreneurs are naturally always learning and adapting ideas to the context of their businesses,” Knezovich said. “Approaching skills building as peer-to-peer learning is much more fun and fulfilling for everyone.”

This aligns with what experts note comprises a successful mentorship program: listening, setting specific goals and ensuring good communication. Further, as these entrepreneurs build their businesses in an area of critical and underserved public health needs, the stakes for success are high and the time to meet goals is limited, so getting things right is important.

[Learning from lessons: What’s next for the Innovation Lab](#)

Both Kimberly-Clark and the Toilet Board felt the pilot phase of the Innovation Lab exceeded expectations. “The selection of entrepreneurs and mentors was all new for us, and it worked really well,” Sener told TriplePundit. Now, both are looking at what comes next.

As a first step, the Toilet Board plans to expand the mentorship from six months to a year in the next iteration of the Lab and to grow their team internally in order to offer more support. The group is also building a network of advisors from the business community to provide guidance to the entrepreneurs after they have left the program. Experts note that continued engagement between mentors and mentees has lasting effects, both for expanding networks and improving skills.

Listening to the entrepreneurs is crucial to determine not only which mentor would be the best fit, but also how to structure and plan training and conversations. The Lab team found it necessary to be flexible, adjusting the program as needed as it progressed. But the structure still had to be there to ensure everyone received what they needed to take their businesses to

the next step, Knezovich said.

“Hope and ambition run strong in innovators,” she told us. She said it was important for them to be realistic in terms of what could actually be accomplished during the pilot, inserting checkpoints every two to three months to make sure everything stayed on track.

The proof is in the impact on entrepreneurs

The bottom line, however, was the impact the program had on the participants. “The relationships that are initiated and cultivated in programs like this have immediate and tangible implications on the businesses and business leaders,” Knezovich said.

For Kimberly-Clark, participation not only contributed to the company’s social impact goals, but it also had a significant impact on its employees who served as mentors. “At Kimberly-Clark, our purpose is to provide Better Care for a Better World, and leading programs like this with our NGO partners is a key part of how we deliver on it. The Innovation Lab is a great example of how our employees can help accelerate positive change and support female leaders who are addressing some of the biggest sanitation challenges that disproportionately impact women,” Sener added.

In the end, the success of the Innovation Lab pilot means that women-owned and women-centered businesses can help fill the gaps for various critical societal needs so that all of us can live better lives. Mentorship programs that work are the ones that do not just pull a suit off the rack and assume it will fit — they take careful measurements and tailor appropriately.

Source: <https://finance.yahoo.com/news/lessons-mentoring-sanitation-startup-accelerator-150213557.html>

More women should be founding startups, but how to begin?

Out of about 2000 high-growth startups in New Zealand, only 400 of them are founded by women (file photo).



BROOKE CAGLE/UNSPLASH

Out of about 2000 high-growth startups in New Zealand, only 400 of them are founded by women (file photo).

OPINION: More women should be founding startups. Out of approximately 2000 high-growth startups in New Zealand, only 400 (about 20 per cent) of them are founded by women.

I would wager there are thousands of Kiwi women with spectacular ideas for high-growth startup ventures tucked up tight to their chests which will never see the light of day.

Equally, I bet there are just as many women working on early-stage startup ventures who are simply not aiming high enough.

If you’re one of these women, then 2022 is your year to let these dreams and ambitions loose. The rest of this article is dedicated to you.

Kaitahi As One Frozen Smoothy Drops use indigenous ingredients and are available in New World stores nationwide.

No matter who you are, where you are, how old you are or what you're working on, take yourself seriously and consider the following recommendations.

1. If you can't see it, then you can't be it

You must have role models. When you think startup founder in your head, you probably see a 20-something guy in a hoodie doing something with code.

If you're a mum with a young family, you can't identify with this picture.

Taking yourself seriously as a startup founder is harder without great role models. Everyone needs inspiration and someone to emulate in the early days of their startup journey.



Marian Johnson: "I would wager there are thousands of Kiwi women with spectacular ideas for high-growth startup ventures tucked up tight to their chests which will never see the light of day."

SUPPLIED

Marian Johnson: "I would wager there are thousands of Kiwi women with spectacular

ideas for high-growth startup ventures tucked up tight to their chests which will never see the light of day."

So do your research, find those inspiring role models, and keep them dead centre. Subscribe to NZEntrepreneur for a local introduction to the startup and innovation ecosystem and W2.com for a more global view.

The latter did a list of 10 women entrepreneurs in New Zealand in 2018, so it's a bit out of date but a decent start nonetheless.

Look for startups that resonate with you and get in touch – you'd be amazed how willing the founders will be to give their time for another Kiwi wahine carving her own path.

2. Alone we can do so little, but together we can do so much

In the startup world, this advice from Helen Keller rings true. You must find a community of other startup founders, and preferably some women startup founders too.

There is no better way to keep yourself inspired and focused than racing along next to your peers.

Together, your shared ambitions, experiences, connections and capabilities will fuel your

success. You may even find yourself feeling passively competitive, which will help you bring your best game every day.

Almost every founder I've ever worked with at our Te Ohaka incubator says that while the masterclasses, mentorship and other offerings are helpful, the real game-changer is being able to learn and grow with peers who are sharing the startup journey.

3. Confidence breeds success

You must develop your confidence. When boys and girls are young, they share the same level of confidence as well as attitudes towards risk and leadership.

But in early adolescence something happens and girls experience a dramatic loss of social confidence. This is generally linked to the socialisation of early adolescent girls (eg be nice, be careful, be modest, look after others, etc), which is very different than for boys (eg be strong, win, play hard, toughen up, etc).

Whatever the cause, the good news is that confidence can be developed and there's no better way of doing that than working alongside a startup mentor or coach, either of which you can easily find within a startup community.

At the same time, do note that gaining confidence in your work will come with experience. Gaining confidence in your product will come with customer validation.

4. Just do it

It's likely that without any intervention, the next five years will carry on along the same trajectory as the past five years. If that's what you want, then that's awesome. However, if you've been holding a dream tight and waiting for the time to start, it's time to take the leap.

Anais Nin famously wrote: "And the day came when the risk to remain tight in a bud was more painful than the risk it took to blossom."

Pick up that passion and take your first steps. Fill out a lean canvas, go to a startup meetup, or sign up for a startup course.



Look for startups that resonate with you and get in touch – you'd be amazed how willing the founders will be to give their time for another Kiwi wahine carving her own path (file photo).
AMY HIRSCHI/UNSPLASH

Look for startups that resonate with you and get in touch – you'd be amazed how willing the founders will be to give their time for another Kiwi wahine carving her own path (file photo).

5. Get connected

The minute you go out and meet other people in intentional pursuit of your dream, it will all start to come together.

As a matter of fact, Startup Genome – an organisation that researches startup ecosystems around the world from Silicon Valley to Shanghai to New Zealand – notes that one of the single most important data points that indicate the success of a startup ecosystem is its connectivity.

That's because making connections breeds opportunity. Therefore, at zero risk, the single best thing you can do to further your ambition as a startup founder is to start getting connected to people who can help you on your way. On the same topic, it's worth noting that while women are widely acknowledged as being better than men at creating strong social networks, research indicates that male startup founders are much more likely to be connected with investor networks than women founders.

So, be intentional about your network curation and ensure you include a diverse group of startup community folk, including those connected to investment opportunity. There has never been a better time in history for a woman just like you to found or grow a startup venture in New Zealand.

KELLY HODEL/STUFF

Zoe Reece is a young entrepreneur who has started a medicinal cannabis business in the Waikato, after returning home from the US.

Currently, only one in five startup founders in Aotearoa are women. Not only does that clearly indicate a lack of opportunity and participation for women, it also contributes to less than optimal economic outcomes because diversity in any sector is a powerful contributor to success. As a result, economic policymakers and the startup sector are rushing to put initiatives in place to identify and support more female founders. So – here's your opportunity!

An example of this is the Startmate Fellowship, which drives women's participation in Australia and New Zealand's high-growth startups.

Another example – this time in an investment context – is last week's announcement of the brand new A\$100m Female Leaders VC fund, aimed squarely at women startup founders. The Artesian fund joins ArcAngels, which is similarly focused but targetted at earlier stage startups founded by women.

Finally, in terms of community building activity, there is the upcoming Electrify Aotearoa women founders summit, which takes place in February 2022 (full disclosure, my organisation Ministry of Awesome is one of the main organisers).

This is the first time the whole New Zealand startup community will celebrate women founders, and it will be a momentous opportunity for Aotearoa's founder wahine to meet and network with the whole startup ecosystem.

I'll finish with one last piece of info from that Startup Genome research I mentioned earlier. In terms of startup founder mindset, one of the strongest indicators of success is what they call "initiation". This is described as the "proclivity and energy level to start new things and to turn ideas into action".

source: <https://www.stuff.co.nz/business/prosper/300485713/more-women-should-be-founding-startups-but-how-to-begin>

WASME CORNER

World Association for Small and Medium Enterprises (WASME) honors winners of the 25th SME Excellence Awards 2021



This year due to the COVID-19 pandemic situation, the World Association for Small and Medium Enterprises (WASME) organized WASME SME EXCELLENCE AWARDS 2021 on Thursday, December 23, 2021 at Mirza Ghalib, Scope Convention Complex, Lodhi Road, New Delhi.

WASME SME Excellence Awards 2021 is a prestigious award of WASME that brings together industry leaders, SME associations, entrepreneurs, start-ups etc. from different countries under one roof. So far we have done 24 WASME Excellence Awards in different countries including Yugoslavia, Ethiopia, Egypt, Nigeria, Russia, South Africa, Romania, UAE etc.

25th WASME Excellence Awards aims to promote SME development initiatives and endeavours to catalyze international cooperation for initiating focused efforts to entrepreneurship and innovation integration of SMEs into Global Value Chain and thus empower them to contribute effectively to the country's socio-economic development.



The event started with lamp lighting ceremony followed by welcome address by Dr. Sanjiv Layek Executive Secretary, WASME. He introduced World Association for Small and Medium Enterprises (WASME), since its inception in 1980 as the global voice of SMEs, is one of the most representative and leading international non-governmental organizations engaged in the promotion of such organizations worldwide. We work closely with all SME experts in different parts of the world and also enjoy a consultative/observer status with concerned agencies in the United Nations including UNESCAP, UNCTAD, ITC, WIPO, UNIDO, UNESCO, UNCITRAL, ILO, and several other inter-governmental and international organizations. WASME has been actively engaged in crafting the development agenda for SMEs, advocating for their greater recognition, and enabling them to effectively contribute to the economic prosperity and social wellbeing of their respective country. Through multi-dimensional activities like policy advocacy, information dissemination, national and international conferences and seminars, events and trainings, publication and research, network linkages etc., we assist in creating the best, integrated, innovative, and sustainable working frameworks for SMEs in all industry sectors.

In his inaugural speech Dr Sanjiv Layek Executive Secretary, WASME talked about the COVID-19 crisis has taught us that the pandemic and containment measures do not impact everyone in the same way. Among the private sector, MSMEs, especially those led by women, youth, ethnic minorities and migrants, suffered the most. An International Trade Centre survey on COVID-19 impact among businesses in 136 countries has shown that nearly 62% of women-led small businesses have been strongly affected by the crisis, compared to just over half of firms led by men, and women-owned are 27% more likely not to survive the pandemic. The COVID-19 crisis also taught us the value and catalytic impact of digital connectivity, particularly for MSMEs.

As governments vaccinate their populations, the world continues to deal with several other challenges that include the ongoing effects of climate change, biodiversity lost, and pollution. If unabated, these three crises are expected to have severe negative implications for economic growth, human health and ecosystems, employment and livelihoods. As we know that SMEs are the backbone of every country's economy like India's. An estimated 6.33 crore unincorporated Indian MSMEs engaged in non-agricultural economic activities, employing 12 crore persons across the country, 99% Industry share, contributing 30% to Indian GDP, generating 70-80% employment, contributing 50% to Exports. Micro more than 95% having turnover less than 5 crores

The government's target for 2024 is for MSMEs to account for 50% of GDP and 75% of exports, while employing 150 million people, in line with a target to make India a \$5 trillion economy. The coronavirus disease (COVID-19) has severely impacted the lives of informal microenterprises, constituting 99% of the MSMEs, owing to lack of managerial resources, capacities, and backward-forward linkages to cope with economic downturn.

He congratulated all the awardees for winning the WASNE SME Excellence Awards 2021. About 50 awardees were felicitated by some of the well-known personalities like Chief Guest of the Event Dr. Ashutosh Karnatak, Member, Electricity Tribunal and Ex – Chairman, GAIL, India and Guest of Honour HE Prof K.Jankee Ambassador of Mauritius to Russia. Other important dignitaries were Dr Gopal Tripathi, RSS Veteran Leader, Shri Govind Gupta, BJP Mahasachiv, Shri Kamal Kishore Ex- MP, Behraich, Shri S. P. Garg Executive Director, GAIL India and Member in Safety Council of India, Shri R. K. Goel Ex- Director, Torrent Gas. Ms Sampa Banerjee Executive Director, WASME propo

AWARD TO	AWARD CATEGORY
Delhi Institute of Digital Marketing	Best Digital Marketing Training Company
Dr. Priya Shah	Best Matchmaker in India
Dr. B. S. Shailesh Kumar	International Icon of the year in Healthcare Excellence
Dr Dhanraj	Emerging Leader of The Year in Education
Ricky Roy	Emerging Entrepreneur of The Year
Sheetal Soni	Global Icon of The Year in Spiritual Coaching Therapy and Motivational Speaking
Mukhram Tewatia	Best Interior Contractor of The Year
The Doctorpreneur Academy	Healthcare Startup of the Year
Ayaz Mohammad	Global Entrepreneur of The Year in Digital Marketing
Beatitude	"Startup of The Year" in the Apparel industry
Akhil Tiwari	EDUPRENEUR OF THE YEAR 2021
Sudhanshu Bajaj	Educationist of the Year
AMARA by Dr Purva	Skin and Hair Care Clinic of The Year
Piyalee Bhowmik	Women entrepreneur of the year in Professional Education
Guruskoolz	Best Entrepreneurship Training Company
Rimjhim Mukherjee	Emerging Business Consultant of The Year
WAY2LAB.COM	The Most Promising Startup in Healthcare industry
Worldwide Express Couriers	Best International Courier Company
Kanak Interiors	Best Interior Designing Company
Deeva India	Global Icon of The Year in Auction Service
Gagan Arora	Global Innovator of The Year in IT and BPO Industry
Exampur	"Startup of the Year" in the Education industry
SS Systems Pvt Ltd	Most Innovative Software Services and Solutions Company (Bihar)
Pankaj Mishra	Young Entrepreneur of the Year
Green Age	Educationist of the Year
PLANET CONVERSATIONS INTERNATIONAL LLP	Environmental Product of The Year
Bhimbirsa Immense foundation	Woman Entrepreneur of The Year
Amit Kumar Patil	Educationist of the Year
Evolve Brands Pvt. Ltd	Innovative Product of The Year
sathish kumar	Start-up of The Year

Hiranmahee	Innovative Product of The Year
Dr Sibabrat Sahu	Start-up of The Year
Mr. Ishant Dubey	Educationist of the Year
Gurleen Chandhok	Woman Entrepreneur of The Year
Rekha Bhatia	Social Entrepreneur of the Year
Rekha	Woman Entrepreneur of The Year
Nanosafe Solutions Private Limited	Technology Product of The Year
Tilohri	Promising Women MSME Company of the Year
Manoj Pawa	Sustainable Person of the Year
Pooja Bhardwaj	Women entrepreneur of the year
Mukul Seth	Best Publisher in Engineering Education
Mr. Venu Kalyan	Best Leading Business Coach in Telugu states Andhra Pradesh & Telangana
Beleiv Bereavement Technologies Pvt Ltd.	International Icon in Funeral Services Industry
sKarn Robotics/Wecript Ecosystem	Global Innovative Product of The Year in Internet Industry
The Karn	Global Revolutionary Founder of The Year

World Association for Small and Medium Enterprises (WASME) honors winners of the 25th SME Excellence Awards 2021

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