

management Voice

(A Thrissur Management Association Publication)



Mr. T. K. Somasajeevan on 'Dynamics of HR'



Mr. Mohamed Moideen T.E. on Bitcoins & Cryptocurrencies



Mr. Vaibhav Manek on 'Unlocking Value for Business'



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Note: *Management Voice* solicits original articles (published/unpublished) from its members. Kindly email your contributions to The Honorary Secretary at tma.tcr@gmail.com with "Article for TMA Voice" in the subject line.



From The Chief Editor



Entering the last lap

This is the fifth issue to come out during the term of the present managing committee, which means there is one more to go before we hand over things to the new committee. As we head into the final lap, here is what we have gathered in this issue.

In our lead article, “The rise and risks of passive investing”, our Past President Mr. V.P. Nandakumar points out that the emergence of passive investing and the increasing importance of asset management funds that rely on a passive management or passive investing strategy is potentially a new fault line in the US economy, and by extension, the world economy. Essentially, what is happening is that the shift from active to passive assets and the decline of active value investors reduces the ability of the market to prevent, and recover from, sharp corrections.

TMA’s Managing Committee member, Dr. James Vellanikkaran, has contributed an article that looks at the role of hypnosis in psycho therapy. According to him, in hypnosis, what is being done by the hypnotist is to bypass the conscious mind (by various hypnotic methods) and give suggestions or ideas directly to the subconscious mind of the client.

Our regular contributor, Mr. Arvind Nair, is back with an article rather different from his usual “Jest saying” series. Under the umbrella of “My say”, he concludes that one should never do any work when one is alone in the house and further that vegetables sourced from the corner shop are better for one’s health than the home grown variety. The chain of events that leads him to arrive at these conclusions and the accompanying reflections of the mind is the subject matter of the article which I would encourage you to read.

The All India Management Association (AIMA) in association with TMA conducted its prestigious Shaping Young Minds Programme in Thrissur on February 28 this year. The programme was divided into 4 sessions, with an eminent speaker addressing the predominantly student gathering in each session. Mr. Prabhu Chawla, veteran journalist and Executive Editor of New Indian Express spoke in the second session. Thanks to Mr. V Raghuraman, we have a summary of his speech in this issue.

Mr. Raghuraman has also contributed an interview of Mr. Shivdas B. Menon, MD of the Sterling Group as part of our regular “TMA Interviews” series. Many of you will recall that Mr. Shivdas B. Menon was also the speaker at one of our recent monthly guest lecture programmes.

Finally, TMA’s President Er. Christo George has contributed an article about his entrepreneurial journey that began when he founded Hykon India immediately after he had graduated as an engineer. Having personally experienced the ups and downs of the journey, he shares with us useful insights about what differentiates the successful entrepreneur from the many who end up as failures and quitters. That’s all for now. Happy reading!

Ranjan Sreedharan,
Chief Editor

Message From The President



Success of an Organization

There is a general belief that the success of an organization depends on the employees or the team. But there is a bigger role in the hands of the heads of the organization — Owner, MD or CEO — who drives the team. The speed of the train depends on how fast the engine moves. Likewise, it is the responsibility of the Head of the organization to take the organization to the next level. When an organization is not doing well, the management normally blames the managers and the team members. But in reality, it is the failure of the top management or the Head.

So the growth of an organization depends on the thought process of the Head of the unit. For the success of organization the Head/ Owner / CEO should be a True Leader.

It was great pleasure for me and TMA's team to meet a true leader, Mr. T.S. Pattabhiraman, CMD of Kalyan Silks. It is under his leadership that Kalyan Silks has risen to become a prestigious nationwide organization from a humble beginning at Thrissur.

We have received a contribution of Rs. 5 Lakhs from Mr. Pattabhiraman in the month of May 2018, for the development of TMA and we are deeply thankful for the same. With this additional contribution of Rs.5 Lakhs, Mr. Pattabhiraman has become a prestigious Golden Patron of Thrissur Management Association.

On 8th May 2018, as part of our Monthly Guest lecture programme, we had an interactive session with CA Vaibhav Manek (Partner KNAV& Co) on the topic “Unlocking Value for your Business”. It was a wonderful session and I thank Mr. Vaibhav for his valuable time. Thanks also to CA. Santhakumar K. who helped to make it possible.

Once again I thank Team TMA for the solid support given to its activities.

Regards & best wishes

Er. Christo George
President, TMA

Secretary's Report



Dear members,

I am happy to note that TMA's activities are going on in full swing with Members and Student's Chapter programmes. We are now in to the fag end of the tenure of this managing committee. The continuing support of members of TMA is the crucial factor for the success of the programs. We still have a long way to go with meaningful programs which would add true value to this great organization and we are striving for the same with the solid support of the members.

I am very happy to inform the members that Mr. Pattabhiraman of Kalyan Silks has donated Rs.5 Lakhs to TMA. With this, Mr. Pattabhiraman has become the Golden Patron of TMA. We thank Mr. Pattabhiraman for the continuous support being extended to TMA. It is TMA's proud privilege to have the top brass of the business arena of Thrissur as patrons of this great organization.

The various activities of TMA during the period from April 16 2018- May 31 2018

Membership and Induction of New Members

We have received two individual membership during the period. The new members are Mr. R Valsan, Managing Director of Green Books and Mr. Subhash Poonghat.

TMA – GUEST LECTURE – 18TH APRIL 2018

Mr. Mohamed Moideen (AVP, Sweans Technologies) has made a wonderful presentation on "Introduction to Bitcoins and Crypto Currencies". The functioning, generation and intricacies of Crypto Currencies were lucidly explained in the session and the members were really enriched. It was a persistent request from members that we should conduct a program on this new generation concept. We thank Mr. Ajayan, President of Calicut Management association who arranged the faculty, and the members of TMA for the active participation

TMA – GUEST LECTURE –8TH MAY 2018

We conducted a Guest lecture on "Unlocking Value for your Buissness" on 8th May 2018. The session was handled by CA Vaighav Manek, Partner, KNAV & Co, a member firm of KNAV International Ltd. This program was conducted in association with Indo-American Chamber of Commerce, Kerala Region. More than 80 members participated and the session was well appreciated by the audience. TMA thanks CA Santhakumar, Past president of TMA and Managing committee member of Indo American Chamber of Commerce, Kerala Region for arranging the resource person.

TMA – STUDENTS CHAPTER PROGRAM ON 30TH APRIL 2018

We have conducted a workshop on "Dynamics in HR" at John Matthai Centre, Thrissur. The resource person was Mr. T.K. Somasajeevan, a renowned HR consultant. More than 50 students participated. TMA thanks student chapter coordinator and CEO Mr. P.M. Jose and Past Secretary Prof. Xaviour for successfully conducting the program.

TMA – STUDENTS CHAPTER PROGRAM ON 7TH MAY 2018

We have arranged an Industrial Visit to Manjilas Foodtech Factory at Nenmara on 7th May 2018. The Participants were MBA Students of West Fort Management Institute. A spot study on Systems and procedures of the unit was made. The program was immensely beneficial to the students. TMA thanks student chapter coordinator and CEO Mr. P.M. Jose and also Past Secretary and Director, Manjilas Group. Er. Vinod Manjila for the success of the program.

The fourth issue of TMA's Bi Monthly Magazine "TMA Management Voice" was released on 18th April 2018. We gratefully acknowledge the support given by the Editor and managing Committee member Mr. Ranjan Sreedharan.

We request the wholehearted participation of the members in the various programs of TMA. The intimation would be send in advance so that members get ample time to plan and block their calendar.

It is the attendance and active participation of each one of our members that determine the success of the programs and I humbly request for the same.

Yours in Service,

CA Geo Job
Honorary Secretary
Thrissur Management Association



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The rise and risks of passive investing



By V.P. Nandakumar

Over the past decade the US equity markets have seen strong growth in passive and systematic investment strategies that rely on momentum and volatility to decide how much risk to take.

Until the end of January 2018, stock markets around the world were scaling new heights and setting new records at regular intervals. In the US, the Dow Jones Industrial Average set a record when it closed at 26,616.71 on January 26, 2018. In India, the BSE Sensex set its own closing record at 36,283.25 on 29 January, 2018.

However, beginning in February, the picture has turned adverse for the markets. In just two weeks, the Dow Jones industrials posted a steep fall of 3200 points or 12 percent down from the record highs reached a few days earlier on 26 January. Indeed, February 5 was called the scariest day on Wall Street in years with stocks literally in free fall and, at one point, the Dow was down by almost 1,600 points, the biggest ever point decline during a trading day in history. The second half of February saw good recovery with stocks regaining bounce and recovering three-quarters of those losses. But then, there was more volatility to come. The Dow lost 680 points in the final two days of the month leaving it about 1,600 points down from the record high in late January. This sharp correction was totally unexpected because it followed an extended period of extremely low volatility and against the backdrop of a strong US economy.

The fall began with worries about rising inflation and the spike in US bond yields after data indicated tighter US jobs market. There was a fear that the stock markets had risen too high and too fast in recent months, and therefore a correction was both imminent and overdue. But then, the fact that it happened without any apparent trigger drew attention to a phenomenon that first appeared in the

mid-seventies but which started gaining ground rapidly in the bullish period following the great financial crisis of 2008. Today, it has grown to such gigantic proportions that it threatens to become a new fault line in the financial markets. It is the rise of passive investing and the increasing importance of asset management funds that rely on a passive management or passive investing strategy.

What is passive investing?

Let's begin by considering what the opposite, active investing, is about. Active funds management gives importance to the underlying fundamentals of a company in arriving at the investment potential of a particular security. Fund managers spend time and resources studying financial and valuation metrics before deciding to put money into it or recommending it to their clients and other investors. The larger purpose behind this diligence is to beat the returns generated by the broader equity markets. Unfortunately, this goal has been largely elusive during the current decade characterised as it was by a steady rise in stock prices to reach the record highs of January 2018. Indeed, the rise of passive investing can be explained in part by the demonstrated failure of active fund managers to consistently beat the markets.

For instance, the S&P Indices Versus Active (SPIVA) funds scorecard for 2016 shows that more than 60 percent of actively managed stock funds underperformed their respective market benchmarks. Mid-cap and small-cap funds were especially poor, having been beaten by the market on 89.3 percent and 85.5 percent of occasions respectively. Consequent-

ly, more and more analysts and investors saw active fund managers as being consistent underperformers and not worthy of their management fees. The role of the active manager became more difficult to justify, even more so after the financial crisis when many alternative avenues for investment emerged that brought simplicity, convenience and affordability to the investor.

The passive investment strategy emerged as the alternative to active investment in that it largely ignores analyses of the fundamentals of individual securities, in favour of investing in funds consisting of a weighted basket of securities that mimic the broader underlying stock indices. Such strategies enable passive funds to replicate—and thus track—the performance of the broader index (for example, the S&P 500). It means that passive funds are not concerned with beating the market (unlike active funds) and instead aim to simply earn the market return assuming that the market is likely to rise over a sufficiently long period of time. Put simply, rather than exercise judgment about which stocks to buy, the passive fund manager will just buy the shares representing a particular index, so that the returns delivered are in sync with the chosen index. You will not get to beat the index, but you will also not underperform.

The important benefit for the investor is that passive fund management fees are usually a fraction of the fee charged by active funds. According to data of 2015, some index-tracking exchange-traded funds charge as little as \$3 annually for every \$10,000 they manage, while the average charged by U.S. stock mutual fund managers is \$131. Moreover, these funds are easier to access and more convenient to trade, particularly the exchange-traded funds (ETF) that have mushroomed with the boom in passive investing in recent years. In fact, as of the beginning of 2017, there were almost 2,000 ETFs listed on exchanges in the United States alone, which managed a total of \$2.56 trillion—20 percent more than they were managing only one year earlier.

Where comes the risk?

The problem with passive investing is that a market shock, as in the first week of February, would cause these strategies to sell into the weakness because this is how they are programmed. With no room for the human element in this strategy, the decision to sell will be automatic when pre-set stop loss lev-

els are triggered. In contrast, active or value



The ETF market has experienced astounding growth over the last decade. There are now 5,000 ETFs traded globally with over \$3.5 trillion in assets, a more than three-fold increase since 2007.

investing will also have stop loss levels that get triggered when there is a fall, but at some point, the fund managers can exercise their judgement and resume buying, such as when they feel the selling has gone too far and valuations have become cheap. Likewise, when the share price of a particular company or sector increases, its value will increase relative to the market leading to greater allocation of funds from passive investing funds. This momentum based investment leads to winning stocks that keep on winning and the relative losers to keep on losing. Clearly, the passive strategy will work well for the investor when markets are on the rise but not so in a scenario of falling stock prices.

Over the past decade the US equity markets have seen strong growth in passive and systematic investment strategies that rely on momentum and volatility to decide how much risk to take. The evidence for this is seen in the huge increase in the AUM of mutual funds that are into blind index investing. In 2016, passive funds in the United States attracted \$506 billion, while actively managed funds lost \$341 billion in withdrawals. In fact, passive funds currently account for 29 percent of the U.S. market according to Moody's and are set to grab more than half the assets in the investment-management business by 2024 at the latest.

The shift from active to passive assets, and specifically the decline of active value investors, reduces the ability of the market to prevent and recover from sharp corrections. The approximately US\$ 2 trillion that has shifted from active and value to

passive and momentum strategies since the last financial crisis has effectively removed a large pool of money that would otherwise be on standby, ready to buy shares and securities on the cheap, and thus arrest a fall in prices before it gets to crisis levels.

Significantly, all these risks have come to the fore at a time of all-round valuation excesses. There is good reason to believe that most assets are at their high end of historical valuations consequent to the prolonged period of easy money policies followed by the US Fed and other central banks. Signs of these excesses can be seen everywhere, including multi-billion dollar valuations for tech startups and smart-phone apps, and the sharp run up in the prices of bitcoin and other crypto- currency offerings with little or no intrinsic value.

Another related development of concern is that just as the stock markets appear headed for correction,

the bond markets too are showing signs of weakness. Over the past two decades, most risk models have been relying on bonds to offset equity risk, and correctly too. However, now that US Federal Reserve has turned its back on easy money, this assumption is unlikely to hold true. From now on, when stock markets fall, don't count on the bond markets to hold value. Indeed, one should not be surprised if stocks and bonds fall at the same time, a very unpleasant scenario for the market. In sum, the shift of investor funds towards passive or momentum investing, as opposed to active or value investing, has opened a new fault line that has the potential to tip over the markets into another crisis.



The writer is MD & CEO of Manappuram Finance Ltd, a Board Appointee to the Lions Clubs International Board of Directors and a Past President of TMA.)

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“ROLE OF HYPNOSIS IN PSYCHO THERAPY”

Dr. James Vellanikkaran,
PhD, MBA, PGDGC.

The word “Hypnosis” was always a fascinating terminology among the mankind. The word was always coined with something unusual, magical, confusing, causing fear in the minds of the people and so on..History says that even 5000 years ago in certain parts of the world (ex: Egypt, Greece, etc..) Hypnosis was used in many forms and by various techniques, for many purposes. Alexander the Great was known as a practioner of this technique.

Actually the word ‘Hypnosis’ originated from a Greek Word ‘Hypnos’, which means ‘God of Sleep’. Later, Hypnosis grew to different styles and techniques and was used for Magnetic healing, Mesmerism, Hypno anaesthesia, other analgesic uses (Pain Removal therapies) etc.. by various practioners.

During 1880, JOSEPH BREWER invented ‘Psycho Analysis’ and started treatment under the name and style ‘Hypno Therapy’. This was a big turning point in the field of Hypnosis and caused for developing various other techniques for the treatment of mankind. Based on Psycho analysis, COVE suggested that repetition of a need for a skill/change, will make the desire happened. (This is the Basic theory of Autosuggestion). It is proved that when the imagination and the will power are in conflict, it is always the imagination that wins. On the basis of this theory, ELMAN defined hypnosis as “The state of mind in which

the critical faculty of the human mind is bypassed and the selective thinking is established”. This is the basis of Hypno Therapy techniques now in practice.



As we know, human mind is having 3 parts such as ‘conscious’, ‘subconscious’ and ‘unconscious.’ In some theories both the subconscious and unconscious are considered to be one single unit, combining both. Any way, conscious part is critical in nature and hence will question the logic of any ideas or suggestions given to it. It is having short term memory and always analyse things in detail before accepting the same.

Subconscious mind is more powerful and having long term memory and capable of doing multi tasks simultaneously. It does not judge, criticize, analyse or reject any suggestions/ ideas. It is not having any sense of humour and hence taken everything, literally as per the input.

In hypnosis, what is being done by the Hypnotist is “bypassing the conscious mind (by various hypnotic methods), suggestions/ ideas are given to the subconscious mind of the client, directly”. Hypnosis means being open to ideas/ suggestions. When subconscious has accepted an idea in a trans mood, rules of the mind is applied and every effort is done for the happening of the suggestions given. This is an automatic process by

the subconscious mind and does not distinguish between the real and the imagination. So what is expected and suggested, happens.

As per the following rules of the mind:

- 1) Thought creates a physical reaction
- 2) What you expect, happens
- 3) Imagination is more powerful than reason/ knowledge
- 4) What we think is what we create
- 5) Ideas remain until replaced
- 6) Emotions can have physical consequences
- 7) Suggestions lead to grater acceptance
- 8) Conscious efforts reduce subconscious engagements

Accordingly, in a hypnotherapy session, a positive suggestion is given to a client, bypassing his conscious mind (by hypnotic methods like, Jacobson technique, Pendulum method, Deep relaxation techniques, etc..), directly to his

subconscious mind, with a proper script made as per the need of the client and his mental conditions. The idea/suggestion is accepted by subconscious mind. Then subconscious mind takes up the matter earnestly and works out for materialising the idea/suggestion in all possible ways. Thus the desired changes are brought in the expressed behaviour of the client. As a result, a behavioural modification or change in personality is happening in the client, of course, may be with repeated sessions, as per the conditions of the client. Now, Hypnosis is a very powerful tool in the Psychotherapy techniques used by professionals.

(Hypnosis is an ever growing subject and the limited effort here is to introduce some basic ideas in the therapeutic scenario).

(Dr. James Vellanikkaran is an MC member of TMA and running a Psychotherapy clinic, Peace Hut, Thrissur. □

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Thrissur Management Association (TMA) is on the lookout for a full time Chief Operating Officer (COO) who will work out of its Thrissur office. The COO is expected to drive fee-based and income generating activities in the sphere of management education besides overseeing the administration of the office.

Candidates in the age group of 40 to 50 years preferred. Salary approximately Rs.40,000 to Rs.50,000 p.m. with additional variable component based on performance.

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MY SAY

GETTING STUCK IN THE OPEN



By Arvind Nair

M*ein aur meri tanhai,
Aksar ye batein karte hein,
Tum hoti to kaisa hota,
Tu ye kahti, tu woh kehti,
Tum is baat pe hairan hoti,
Tum us baat pe kitni hasti,
Tm hoti to....*

These poetic lines from Silsila, often recited by Amitabh Bachchan, always appealed to me, particularly when the great actor delivered them in his baritone voice and inimitable style.

As a matter of fact, I thought I loved solitude. And, I looked forward to it whenever I had company at home.

That was probably why I looked forward to my wife's day trips or overnight journeys, leaving me at home to fend for myself.

During such trips, I could catch up with, err, my solitude, and food always came from the fridge. Only simple and minor adjustments had to be made.

So, when my wife desired to go abroad for a month to be with our daughter, "ente manassilum laddu potti". For a whole month, I could do what I chose, how I desired, without worrying about littering the house, could leave the bed undone, could call anyone home anytime

But in less than a week into my solitude, things have started looking different. It is not just that the fridge is not overflowing with food any more or the clothes are not in place. Looks like, solitude, after all, is not such a great thing.

The last straw on the proverbial camel's back was my experience a couple of days ago. I ventured out to the private terrace of my flat on the 20th floor to water the freshly planted vegetable saplings. As I tended to the plants, the terrace door got shut with a bang.

I continued to water the plants, unmindful of the shut door. It was a normal door with handles on both sides to open it.

I finished watering the plants and enjoyed the morning sun for a while in the open. It was time to get back inside and have my breakfast. I turned the handle to open the door.

The handle turned but the door will not open. I tried again, and again and again. Negative. The handle turned a bit less than required. Well, face the reality. I am stuck on the terrace on the 20th floor, which is the top most. The nearest residents were probably on the 13th floor.

The terrace parapet wall was nearly 5 feet high. If I looked over, all I could see was the terrace of the 15th floor. The building had shrunk from the 15th to the top. Screaming or shouting from my terrace would be a cry in the wilderness.

I kept telling myself not to panic. If you panic, your senses won't work, I told myself. There should be a way out, stay cool, don't panic, I muttered. I considered scaling the wall to the terrace above. Not only that would be highly risky (may be, impossible too at my age) but that wouldn't help either.

All the while I kept trying the handle, unsuccessfully. I looked around for any tool that might help me

Finally, I took out my phone from my pocket and called a fellow resident of the building. He was out in a market and unable to hear me. He was my best bet for he always came out with practical solutions to problems. He disconnected the phone without hearing me.

But, there was an issue. One key was already in the keyhole of the main door. So, how can he insert another key from outside? “We will do something but give me 10 minutes. I am in the middle of something”, he told me.

Since there was nothing to do except wait for the friend to arrive in 10 minutes or so, I turned the door handle once more. Lo and behold, it opened as simply as it had shut.

The inside of my house never looked more welcoming!

From this unpleasant incident, I learnt two lessons. One, don't do any work when you are alone at home; two, vegetables from the corner shop are better for your health than the home-grown variety.

I don't know why but the charm of "Mein aur meri tanhai" has waned. What appeals to me more these days is the Premam song:

Malare ninne kaanathirunna
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“HAVE AIM IN LIFE, FEAR NONE, FAVOUR NONE, SPEAK OUT BOLDLY”

Prabhu Chawla

This is the second of a series of four reports on the proceedings of AIMA’s “Shaping Young Minds Programme” held in association with TMA at Lulu Convention Centre on 28th February, 2018.

In the second session after the tea-break, the principal speaker was the noted journalist and editorial director of “The New Indian Express” Group of papers, Prabhu Chawla. A former chief commissioner of income tax, Mr. P.K. Vijayakumar, acted as the moderator. Here also, there were eight student panelists seated on either side of the principal speaker and moderator on the dais.

Before proceeding further, a few words about Prabhu Chawla would not be out of place here. He was earlier associated with the popular fortnightly magazine, “India Today”, and is credited with the launching of vernacular editions, including Malayalam, and has some 40 years of experience as reporter and editor. It may be pointed out that some of his writings on major events in the country in the 1980s changed the political course of India and the people who engineered them. His writings were so strong and convincing that it was responsible for the downfall of the then government headed by Inder Kumar Gujral in Delhi.

According to Chawla, successful leaders become a success not because of education, good family and connections, good pedigree, good culture/background, etc. These are all only ‘contributory factors.’ What is more important is to have an

overwhelming ambition to become great or do something to that effect. Successful leaders succeed because of their ambition to become great or achieve something big.

In this regard, he recalls his own background. Having been born in a small place near Lahore

in Pakistan, he had come along with his mother and seven siblings to Jalandhar in Punjab in India at the time of partition. With no permanent shelter or vocation, good education was a luxury and he had to study in a ramshackle four-room municipal school. After some years, he moved to Delhi and joined the Delhi School of Economics for higher studies. At the time of the Emergency, he escaped being arrested by going underground. The emergency and its aftermath, however, opened

up new opportunities in journalism and politics. And, he took to writing. With such a background and not being rich, he recalls that “I could ‘enter an aircraft for my first plane journey only when I became 30 and that too when my magazine paid for it.”

Never Fear to Speak Out

Despite the above background, Chawla had, from childhood days itself, an overwhelming ambition



Shri Prabhu Chawla, veteran journalist, and Editorial Director, New Indian Express Group

of becoming great or doing something big. He was not clear about this but he was bold and brave and always ready to speak out with conviction. He recalls the talk he had with Aroon Purie, publisher of "India Today" group while being interviewed for the job. On being asked as to what he would be 2-3 years later in the organization if selected, he said: "I hope to be in your chair." And when quizzed as to where he (Purie) would be, the reply was: "above me." Speaking out boldly and with strong conviction are necessary traits of every leader.

Elaborating this point further, Chawla went on to say that the dictum should be: "Fear none and favour none." One must respect elders and teachers but never fear to speak the truth. However, he lamented that the present-day journalists are not of the 'questioning type' and prefer to 'meekly obey orders for some favours.' The result is that they are not forceful enough while presenting their viewpoints.

Most Challenging Assignment

When asked to describe his most challenging assignments, Chawla mentioned that it was while interviewing Omar Abdulla, a leading politician and former chief minister of Jammu and Kashmir and Jayalalithaa, the late chief minister of Tamil Nadu. According to him, while Abdulla "gave him a tough fight", the Tamil Nadu leader "spoke Hindi so well and fluently that it was even better than his." As for the role model, he said that it was the former prime minister, Atal Behari Vajpayee for the simple reason that "he never took revenge upon others", a quality that has to be adored. He went on to say that "I have known him for over 35 years (in 2003). This man has the key to the mass mind."

P.K. Vijayakumar, as the moderator of the session, echoed the ideals brought out by Chawla in his illuminating address. He narrated some of the important takeaways from Chawla's speech as the following:

- Always have an aim – aim something big.
- While doing one's duty, fear none, and

favour none.

- Respect elders and teachers but never fear them.
- Speak out boldly but with strong conviction.
- Never hesitate to raise questions or doubts. Questioning authority is not a bad trait.
- Never shirk to take on responsibility or more work.
- Taking up a challenge is always better-- it enhances longevity.

Perhaps, it would only be appropriate if one reproduces a few more important sayings on leadership as they would be beneficial to the young student community. Moreover, these sayings are all connected to the principal speakers' main theme. Only thing is that some of them are put differently. They are:

- The challenge of leadership is to be strong but not rude; be kind, but not weak; be bold, but not a bully; be humble, but not timid; be proud, but not arrogant; have humour, but without folly.
- Three essentials to leadership are: Humility, Clarity and Courage.
- Good leaders are connectors. They relate well and make people feel confident about themselves and their leader.
- Leadership is not about any title or designation. It's about impact, influence and inspiration. Impact involves getting results, influence is about spreading the passion one has for work. You have to inspire team-mates and customers by your deeds.
- Great leaders are almost always great simplifiers, who can cut through argument, debate and doubt to offer a solution everybody can understand.
- True leader has the confidence to stand alone, the courage to take tough decisions and the compassion to listen to the needs of others. □

Compiled by V. Raghuraman, E-mail: vraghuraman9189@gmail.com.



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Er. Varghes N.I.



Mr. Vaibhav Manek receives memento from Er. Christo George



Mr. P. Ravindranath receives memento from Er. Christo George



INTRODUCTION TO BITCOIN & CRYPTOCURRENCIES

GUEST LECTURE BY

MR. MOHAMED MOIDEEN T. E. (AVP-Technology, Sweans Technology.)

18th April 2018 Wednesday, Hotel Joys Palace, Thrissur.



Mr. Mohamed Moideen T. E.



Social activist and youth leader, Anie Ribu Joshy also addressed the audience



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07	How to improve low performing students through modelling?
08	How to Design and deliver individual learning experience in Education?
09	Pedagogy's for student engagement, activity based learning and motivation
10	Learning excellence and sustained student performance.

Takeaways:

- How to design and deliver individual learning experience?
- How to identify & mitigate the Risk in Teaching - Learning Process?
- How to cognitively map the individual reality from a learner's perspective?
- How to engage students to learn with positive feelings?
- Provides different techniques to motivate students intrinsically
- Guides a Teacher and Parent to design, produce and sustain new behaviours
- Provides ten (10) action oriented techniques to trigger new learning behaviours
- Provides different process oriented / systemic changes to trigger new learning behaviours
- Different pedagogy's and techniques for Student Engagement and motivation

Contact:

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Dr. Menachery is a Technical expert and Lead Assessor for certification bodies accredited to (UKAS, RVA, JAS - ANZ, QCI), and has conducted '89' risk assessment audits in the fields of K12 education, training and Knowledge Management. Since 2010, he has the unique distinction of being qualified, to be the Lead Tutor, approved by International Registrar for Certificated Auditor's (IRCA) and Chartered Quality Institute (CQI) London. Since 2014, he serves as an Expert / Resource person at Academic Staff College, Govt. of India in the fields of Higher Education. He has two decades of work experience in diverse fields. He served seven years in academics as Associate Professor, Professor and Dean at different Management Schools and 14 years in Industry. He has developed a risk assessment model in the Teaching - Learning Process and working on a post-doctoral (D.Litt.) research project on the same topic. He is trained at Harvard Graduate School of Education on Educational Leadership and an Alumnus of IIM-Ahmedabad, BSMED Bharathiar University, University of Madras and St. Thomas College at Trichur.

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“GREENHOUSE FARMING SUITABLE FOR OUR STATE”

Shivdas B. Menon,
MD., Sterling Group.

While TMAs ‘Management Voice’ has covered in its Interview Series, quite a good number of business leaders, bankers, entrepreneurs, medical professionals, etc., in and around Thrissur, it was felt that agriculture and allied activities have been given a miss. A few months ago, in the ‘Guest Lecture Series’, TMA had arranged for this agricultural engineer turned businessman, Shivdas B. Menon, Managing Director, Sterling Group, for a talk. After having heard his lecture, it was decided that his views on such a topic would make an interesting story. It was thus that this Correspondent decided to go over to his place (Kochi) and interview him for the magazine.

Accordingly, on a hot Saturday afternoon, I met him at his office to get his candid views on several issues affecting agriculture and its operations. Strongly advocating introduction of greenhouse farming in the state in a big way, he feels that its benefits are yet to be fully realized. Main reason for this is the lack of proper coordination among the various agencies. Multiple cropping pattern is, again, another measure that has yet to be wholeheartedly introduced in the state. But more important than all these is the utmost need for a change in the mind-set of the working-class people here and sooner this is changed, the better. Workers should agree to work with a sense of involvement and dedication and not get swayed by empty and unrealistic slogans of their leaders. Popularization of PPP Scheme is another

imperative need of the hour. He also favours more aspirants taking to agriculture as a career.

Excerpts from the Interview:



M.V.: At the outset, could you please throw light on what made you take up engineering and specialize in agriculture, a not so-much sought out field? What was that which attracted you to this profession?

S.B.M.: With my father serving as an engineer in Palakkad in Kerala, I did my pre degree from Victoria College. My uncle who was there in government service in Delhi prevailed upon me to go over to his place for higher education. It was he who influenced me to a considerable extent to go over to his place for higher studies. After a while, he told

me to that I should take up agriculture as a special subject for engineering and do the course in the reputed Anand Agricultural University in Anand, (Kaira district) in Gujarat. As he knew Dr. Verghese Kurien, the Amul man, who brought about the milk revolution in the country and head of the National Dairy Development Board in Anand very well, getting admission was not a problem. Accordingly, I moved over to Anand to study engineering course there. Thus, began my long connection with Gujarat. I happened to be the only Malayalee in the campus at that time. Soon, I had developed close friendships with many Gujarati students, notably Patels and Shahs, in and around Anand. They later took to business in Nigeria in East Africa, and with many of them I am still in contact.

After my graduation in engineering in 1978, I wanted to come down to Kerala and begin my career. In this regard, 2 factors were responsible for my settling down in the state. One was my keen desire to do my small bit for Kerala, by serving or doing business. The other was my love for Kerala culture, especially in the Bharatapuzha banks (Parli) where I spent my childhood days and enjoyed classical and light music sung by great singers of Kerala, including Yesudas, the noted musician.

Hence, even though I could have continued in Gujarat, I preferred to come to Kerala and take up a job in Palakkad, my home town. After a short stint of a year or so there, I moved to Coimbatore to join T. Stanes & Co. of the Amalgamations Group, as an assistant engineer. It was from here that I got an opportunity of joining Shaw Wallace & Co., the reputed business house having diverse interests in agriculture and allied fields.

Greenhouse Farming:

M.V.: You are reportedly the first scientist to introduce greenhouse farming and developing some high-quality soil substitute/substrata in Kerala. Would you kindly elaborate on this concept of greenhouse farming for the benefit of TMA readers?

S.B.M.: There is a strong misconception among people that greenhouse farming is not suitable for Kerala's climatic conditions. Nothing can be farther from the truth. No doubt, it works out well in extreme climates – either heat or cold temperatures. For instance, Holland in Europe is extremely cold and countries in the Middle East like Dubai are very hot in summer. Kerala too has extreme weather – the monsoon is very active and spread through almost 8 months of the year. Hence, I for one, do not see why greenhouse farming cannot work out in Kerala. Way back in the 1990s, I was among the few people who strongly advocated the introduction of greenhouse farming in our state. Unfortunately, at that time, the authorities did not pay sufficient attention to our pleas. Gradually, over the years, the concept has gained ground and now the authorities are

encouraging it. Not only is greenhouse farming suitable in our state, we can also have terrace gardening. It is not that terrace gardening or kitchen gardening, where fruits, vegetables and flowers can be grown, will thrive well only in countries like Japan. This myth has also been busted now and the government and other agencies are supporting such measures.

In Sri Lanka, very adjacent to Kerala and having the same climate as that of ours, greenhouse farming and multiple cropping are quite common. In our state also, it is only of late that we have started with multiple cropping, i.e., having 2 or 3 cropping seasons. With proper irrigation, there is no reason to believe that multiple cropping cannot be a success here.

Coming to greenhouse farming, it is nothing but cultivation of crop and other items under controlled conditions. This control or regulation is very much necessary for all plants to grow well. They have to be well protected from the extreme weather conditions – heat, cold or rain. They have to be given what is required but not in excess. When the crops get the necessary inputs by way of good seeds, fertilizer, water, etc. in just adequate measure, the harvest can only be good as the plants would grow well. Another equally important ingredient is the soil condition – they have to be fertile – soft soil for some crops and hard soil for some others. Soil testing labs which have come up in many places are useful in this regard and farmers should be encouraged to take to this. When seeds are sown in well pre-tested soil for both for both food grains and cash crops, the harvest would be bountiful.

Small Size of Land Holdings:

MV: How do you feel technology could be introduced in field of agriculture? What are the areas you have in mind for mechanizing?

S.B.M.: While talking of mechanization, one should bear in mind the important factor – the size of the land holding. In Kerala, the size of the land holding is relatively small when compared to other states. Actually, overall size of land holdings in our country is much

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MANAGEMENT VOICE FOURTH ISSUE, VOLUME 8, RELEASED

BY MR. Mr. Mohamed Moideen T. E. (AVP-Technology, Sweans Technology.)



smaller when compared with other countries in the world. In such circumstances, extensive use of mechanized equipment like tractors are not called for. They become economically not feasible and financially non-viable for hiring tractors for ploughing small-sized farms. Wherever, a large cluster of farms are available, they can all be ploughed with the use of tractors.

At the same time, there are other areas of agricultural operations which really call for mechanization which should be introduced. Proper water management, usage of fertilizers in adequate measure and necessary storage facilities of crops are the areas which require immediate attention. All efforts of authorities should be directed to this direction. It is an open secret that large quantities of our food grains are found rotting in the open owing to inadequate storage capacity in the godowns. Again, while being transported to and from the godowns, there is a lot of pilferage –wittingly and unwittingly. Steps should be taken to minimize this. Actually, with better storage facility, farmers also stand to get a better price for their crop, which, in turn, will make them evince more interest in agricultural operations. MV: Do you feel mechanization of agricultural operations could be the panacea for the major ills afflicting it, notably, low productivity per acre? Or, do you subscribe to the view that if agricultural operations are mechanized, this could help its overall contribution to the country's GDP growth?

S.B.M.: I do not subscribe to the view that mechanization of agricultural operations could automatically solve all the problems. Perhaps, I would say that it is an important factor and nothing more. Our agricultural productivity is low owing to the small and fragmented size of land holdings and lack of timely and adequate measure of good seeds, fertilizers and water. Agriculture's contribution to the country's growth -GDP- is presently 16% or so. Raising this level is no doubt ideal but this alone should not be the aim/goal of authorities. Keeping the farmer happy by ensuring a good and decent minimum price for his produce –food grains or the cash crops – at all costs should be the

motto. When once the farmer is happy, he will show more interest in the work and not do it mechanically and put in his best efforts. With a good harvest, he would benefit and so would the country. Size of the land holdings could also be made larger by going in for collective farming. And when the size of land holdings increases, automatically, it would become profitable for the farmers to hire tractors for ploughing the soil and mechanize other agricultural operations.

Industry Status for Agriculture:

MV: What is your view regarding agriculture being accorded the status of an industry? Do you agree that if agriculture is regarded as an industry, it would attract more entrepreneurs?

S.B.M.: Yes, if agricultural business is accorded the status of an industry, there could be more entrepreneurs ready to enter the business. However, one thing to borne in mind is that apart from cultivation of crops, there are several agri-based industries, which, if run efficiently, could attract businessmen. Essentially, ours being an agricultural economy, several states like Kerala, have ample scope for such agri-based industries. Some of the industries that could be encouraged are milk and dairy products, horticulture, fruits and vegetables. In addition, plantation crops like rubber, tea, coffee, cashew, spices, etc., are also agro-based crops which, given proper support and encouragement from government bodies, could yield good results.

As mentioned earlier, Sri Lanka has the same climate as that of Kerala, very hot in summer and very heavy rains in monsoon and practically no winter. Plantation crops like tea and cashew nuts are grown in abundance. It is hence futile to blame the climate for our poor harvest of such crops. With coordinated efforts from all the agencies/parties concerned, Kerala too could top in the production of such cash crops.

PPP Scheme:

In this regard, under the PPP scheme or what is generally known as Public-Private Participation

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Scheme, more coordination could be effected. Under this, both the government and private agencies should participate on an equal footing, with both parties contributing capital so that they get a sense of involvement in the process. For, if only such an active participation is forthcoming from both the parties, the PPP scheme could succeed. However, it has also been suggested that with a view to mitigate risks, the government should take the lead by putting in some portion of their share of capital and getting the necessary infrastructural works ready before the entry of the private agency so that the latter knows that the former is serious of the project.

M.V.: Could you please explain the nature of the agriculture business you are in from 1987, after leaving Pierce Leslie & Co.? What are the products/services that you manufacture/ provide?

S.B.M.: As mentioned earlier, after a 5-year stint with T. Stanes as assistant engineer in their agri-division, I joined Shaw Wallace firm. My innings with this firm, I should say, changed my future course of life for soon I joined their plantation unit, Pierce Leslie & Co. This company had arranged huge land (some 1300 acres) in upper Australia (Darwin) and wanted to go in for cashew cultivation there.

As an agronomist, I was actively involved in the project, operating from both Kerala and Australia. After soil testing for its suitability (cashew cultivation), for which I had to travel extensively in their low-flying Beecher aircraft in Australia, I could locate the requisite area where it could be profitably cultivated. This venture turned out to be successful and I earned both name, fame and experience in the process.

However, around 1987, I found the new shareholders not very much interested in this line of business. Consequently, I put in my papers and decided to set up my own business, Sterling Group, in the same year. That year, however, proved to be a 'difficult year' for business in Kerala. But, owing to diversification and exports, I could survive the difficult times. I had set up a food testing lab along with units for

the manufacture of blended fertilizer in Kochi and Kannur in Kerala and Pollachi in Tamil Nadu. With practically no encouragement from the state government owing to its extreme pro-labour policies, initially, it was really 'tough going'.

Luckily, one of our products, 'Neopeat' (fertilizer-based urea), manufactured in Pollachi, found a good market abroad and exports soon started picking up. We started exporting this item to several countries including UK, USA, Hungary, Germany, Singapore, Korea, Malaysia and Eastern Europe. On an average, our export earnings are to the tune of Rs. 7 to Rs.10 crores annually.

Diversification:

M.V.: What made you go in for diversification? Which is the new allied field you have entered? Do you have an exchequer by way of foreign export market for your goods? If so, which are the countries to which they are exported and what is your firm's contribution to the exchange?

S.B.M.: The reason for diversification has been mainly due to the non-friendly industrial policy of the state government. Mounting labour problems and the incessant demand for more wages made me feel lose interest in starting or developing any new product or service in the state. At the same time, I saw the industrial climate in Tamil Nadu much better. Wages in my Pollachi unit are just half of what I am paying my workers here. And there are no frequent disturbances owing to hartals and bandhs, a common feature in our state. About 2 years ago, I divested the good NABL accredited food-testing lab to an American company. Now, I now have only 3 units under Sterling Group – at Kochi, Cherthala and Pollachi – employing some 70-80 persons.

M.V.: Why do you feel Kerala needs a more industrial-friendly atmosphere for industries to flourish in the state? How do you feel it could be brought about?

S.B.M.: It is a well-known fact that Kerala does not have an industry-friendly government ever

since the rise of the LDF, or the leftists (Marxists) to power. As a result, labour unions are very strong because the workers feel that the government is on their side and police would not do anything to them unless some crime is committed. Industrial peace and harmony is easily disturbed as hartals and bandhs are organized for even silly reasons, literally at the drop of the hat. Whatever few industries exist, they are in the public sector and these bodies are accustomed to unrests. Very few units are in the private sector like V-Guard and they do not have much of manufacturing activity here. The main reason for industries not thriving here, according to me, is the mind-set of the people. This has to change and unless it happens, it is going to be very difficult. People who are otherwise friendly suddenly get agitated when they are asked to put in dishonest day's work without frittering away time and demand pay hikes and better allowances. The same people realize that slipshod performance will not be tolerated when they are working outside Kerala and so work very honestly and do not get swayed easily by slogans.

‘Nokkukuli’:

There is again the menace of ‘Nokkukuli’ only here where union workers are to be paid for just seeing the work being carried out by others! An unheard-of thing in all other places! Recently, the government has officially banned this practice and if it is strictly implemented, things could turn for the better.

Instead of trying to have new manufacturing units in the state, the government and other agencies should concentrate on our core strengths and set up of industries that are conducive to our environment and surroundings. Our state has one of the best scenic areas in India and if they are well developed as tourist spots, it would provide employment and also fetch a lot of revenue. Historically and culturally our state stands to gain as we have a long waterfront, beautiful landscapes and good wildlife. We have to tap them and build up the tourism industry with some affordable hotels and good transport facilities. Tourist spots are also to be well maintained with facilities for the visitors to

enjoy and relax. While a beginning has been made, much more needs to be done. Here again, tourist spots can be developed and maintained under the earlier-mentioned PPP Scheme.

M.V.: It is understood that your company is professionally managed one and not susceptible to the influence of family members. How did you succeed in this move?

S.B.M.: Yes, my company, right from the beginning, is a totally professionally-managed one. It is free from the influence of my family members or relatives. My children, son and daughter, did not exhibit any interest in my business and even today they do not interfere in the business in any manner. They are both well settled abroad and their interference does not arise.

Agri-Business can be Profitable:

M.V.: What makes you view that agri-business need not be a loss-making proposition and that it could also, like any other industry, make profits?

S.B.M.: Any business, including agro-based industries for which state is more suited, can successfully thrive only by active involvement and participation by all concerned. In this, the role of the workers cannot be over-emphasized. Workers should shed their inhibitions and work whole-heartedly with a sense of dedication and commitment. This calls for a change in their attitude or mind-set towards the company they are working for. They should have a feeling that they are actually contributing to the growth of the company and its well-being is their well-being also. Such a feeling of the workers and an equally responsive management would go a long way in changing the company's tide or fortunes.

M.V.: How do you like to spend your spare time? Any specific hobbies?

S.B.M.: My hobbies: I enjoy hearing good music and am a great fan of the legendary singer, Yesudas. It was my love for his music that motivated me to settle down in Kerala as

against Gujarat. Besides music, the other hobby I have is interest in photography. Whenever I travel, I make it a point to pack my camera. I used to love taking pictures of not only scenic spots but also of plants and other things related to agricultural development.

Agriculture, Not a Bad Career:

M.V.: Do you feel that young managerial aspirants should enter agricultural profession? What is your advice to such aspirants?

S.B.M.: We are making a conscious effort to 'catch young aspirants' and provide necessary training in agriculture and allied fields. We make them understand the things that could be carried out in agriculture, apart from farming. Incidentally, some IT firms are setting up green houses in their campuses with a view to providing relaxation to their employees. The idea behind is that green colour is very soothing for the eyes and for employees after a stressful time in front of computers, the sight of green

tents or camps would be welcome.

With agricultural activities spreading, the scope is getting wider and more and more people are getting an awareness that agriculture is not a bad career to take up. However, there is an imperative need for greater coordination amongst the various agencies involved in spreading this awareness. The agencies involved are the agricultural universities and educational bodies, the government departments and the private bodies engaged in the task. I, for one, strongly support youngsters taking to agriculture and its operations after necessary training. This is because notwithstanding our industrial progress, for quite some time more, I feel that our country would continue to be agro-based. Hence, all our efforts should be made to spread the benefits of agriculture as a career for youngsters.

Interviewed by V.Raghuraman, E-mail: vraghuraman9189@gmail.com 18th May 2018.





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HYKON - FROM START-UP TO AN ENTERPRISE

By Christo George

Passion

From a young age, it was my dream to have my own factory. So, while studying for engineering, I was clear that I would start my own company instead of going for a job. Immediately after engineering, I started Hykon in 1991 with 5 employees. Presently, after 26 years, Hykon has grown into an organisation with many units and branches and has 450 employees.

Fear of Failure

Nowadays, lot of efforts are being taken by State and Central Government for creating Entrepreneurs and Start Ups. In reality 80 percent of start-ups fail. That means from 100 initially, only 20 would survive after 5 yrs. Another 80 percent would fail in 10 years, which means out of 100 only 4 would survive after 10 years. So, it is important to learn from failures. The fear of failure has to go away from the mind. From failures we learn and get experience. Success comes from experience. This understanding can give us the strength to face challenges. The entrepreneurship is a journey. There will be ups and downs.

If you have a fear for swallowing water you cannot learn swimming. While learning swimming, you will go through instances of swallowing water. If you have a fear of falling down, you cannot learn cycling. But once you release your fear, your fear of failure, then the sky become the limit and it is the key for success. So take entrepreneurship as an adventurous journey.

The start – Start small and Think Big

While I was doing Engineering, the final

year engineering project was Inverters. So immediately after college, I started an SSI unit with a capital of Rs.25,000. The unit had only 5 employees for manufacturing Water level controllers and Inverters. As there was no need for capital machinery for an electronic assembly unit, it started from a rented house. But it was clear for me that Hykon will have to grow big in 5 years according to my vision.

Knowledge & Practical Knowledge

I had gained some knowledge from father's timber business while in school and college. It helped. Because of the lack of knowledge about actually running a unit I made many mistakes. Each mistake cost me money and time.

During the initial period, as the investment is less and turnover was also small. So the loss due to mistakes was also less. At this stage, each mistakes was a low cost learning process.

Biggest Mistakes

1. Not understanding the statutory requirements
In 90s, when a unit crossed Rs.30 Lakhs of turnover, it was required to get Central Excise registration, which was not known to me. This led a central excise raid of the house, units, and they imposed a penalty of a very big amount, which was more than the capital and if we were to be forced to pay, it might have led to the closure of Hykon. However, in that very same year, the Central Government launched an amnesty scheme which helped us to settle the case without penalty.

Many such statutory claims were settled as I had insufficient knowledge or awareness about the requisites of running an Industry. It was a new segment of Industry – Electronic Product manufacturing.

2. Knowledge in Accounts/ Finance

An entrepreneur needs accounts/ Finance knowledge – which is very important.

My knowledge in Accounts and Finance was very poor. Because of that, many malpractices happened. So, investing in an external support is very important in areas wherever the entrepreneur lacks knowledge. It will be always good for new entrepreneurs to attend a training programme on Finance and Accounting

3. Diversification

When business goes well, entrepreneurs will start to think about expansions or diversification. Hykon ended up with a big loss just by following the consultant's advice. When I thought of Diversification, my idea was to invest Rs. 10 Lakhs and start a Software and Medical transcription unit in a small way and then let it grow, like my past experiences. But because of the consultant's advice, the size of the project went up from Rs. 10 Lakhs to Rs. 1 Crore

I did not have any practical knowledge on the new line of business and Hykon transcription Unit lost almost Rs. 1 Crore in two years of operation. But luckily it survived after 2 years. Luck is created by our thoughts. Our destiny is created by our thoughts. Therefore, with every new diversification, I decided to start small and after gaining experience, make it bigger.

The Team

The Team creates the success of a Company. The success will happen only by Teamwork. So selecting the right members to a company is very important. From initial stages I trusted my team and gave them authority and responsibility. This made them think of the company as their own company. From the initial stage, our thought process was that a company will grow only when the employees in the company grow. It is not the

other way. But many employees will think when company grows I will grow.

So it the responsibility of the entrepreneur to create growth for the employees by providing knowledge and monetary benefits.

Vision

It is important for the entrepreneur to visualize where the company should reach in next 5 yrs and in 10 years. Initially my thinking was that I have to make the company big. But it was not specific.

I had a back pain problem while lifting a battery. This led to me being bedridden for a while and was not able to move from bed even for basic needs. While undergoing Ayurveda treatment, I met a German Professor who taught me about setting goals in life. As we spent 2 months in Ayurveda Hospital we became thick friends. So he said that we will stay together in the same cottage in the next year – which I was not sure about as at that time, I was uncertain when I will be recovering fully. So I asked him how he planned such a thing and he told he had a clear plan for his next 10 years of life. It was an eye opener for me which helped me to set goals for me as well as the goals for Hykon. After my recovery and getting back to office after four months, I asked my managers and heads of Departments about their goals. Most of them were like me, not having any clear goals in life. So I gave them 2 months' time to set Goals.

All were asked what they wanted in their personal and professional lives – like Salary, House, and Car – in the next 5 yrs. The question then was, to achieve their goals how much should the company grow? Considering their goals, the goal of Hykon was set for the next five years. It was matching my own Goal for Hykon. So the exercise made aligning the Goal of Company with the Team Goal. This brought about a big change and helped Hykon grow faster

Fast Growth in Turnover

After setting goals, the focus was on the growth. The growth was there in turnover. After four years, the bottom line was affected badly which created a big loss. The manpower doubled, the expenses increased which was planned but the GP (Gross Profit) went down. This made losses for Hykon.

Monthly monitoring of Profit & Loss is important. After that the focus was shifted from increasing Turnover to Increasing Profit. Many hard steps were taken to control the expenses and the same was shared with all the employees in the company. In Hykon, we had a transparent system by which the employees know the profit and loss of the company.

System Driven Organisation – key to Success

In Hykon in the early stages itself we introduced ISO standards. Implemented TQM (Total Quality Management)

These systems created an ownership in each employee. 5S and Suggestion system brought a lot of change in the Company. The system brought a belief that everyone is involved in the growth of the company.

Second line – Create Maximum number of Leaders

In Hykon we have a policy of creating leaders from down the line. Whenever a requirement for senior position comes, we look for capable employees within the company and promote them. They will be given mentoring and training. Hykon will go for new employees only if we cannot find a suitable one from our own team.

Continuous learning

When the employee grows the company grows. When employees down the line were promoted and became managers, many of them stop learning, thinking that they are in the company for many years and they know everything. This

only set them up for their downfall. Once their Goal is achieved and if they are not setting new Goals, and if they do not acquire new knowledge – by attending training, classes and reading – they become redundant. This kind of trustworthy employees with long years of experience in company is a challenge for the next level of Growth.

When inducting professionals below them or above them it is another challenge which the entrepreneur should handle delicately.

New professionals can bring new ideas but initially it's important to make them understand the culture of the company.

The Success

There is a big role for the Entrepreneur or Head to make an organisation a successful one. Blaming the team will not bring success. Taking the ownership of the mistakes by the entrepreneur and taking corrective actions at all levels brings positive energy to the organisation.

So success is always because of the team and for the failures, the entrepreneur should take the responsibility. From failures, entrepreneur can learn many things, which will be a stepping stone for success. □

Wishing you all a very Successful and Adventurous Journey of Entrepreneurship.

Er. Christo George is President of TMA and Chairman & MD of Hykon India Ltd.





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MANAGEMENT AND BUSINESS QUIZ

By: teambizquiz@tma

1. Which company has adopted Delhi's Red Fort under the 'Adopt a Heritage' scheme of the Ministry of Tourism, Govt of India ?
2. Identify this head honcho and his company which has rapidly gained market share for its products in India.



3. For which country's Central Bank is Raghuram Rajan one of the potential Governors ?
4. What is the 3S philosophy of N. Chandrasekaran of Tata Sons for the restructuring of businesses under the Tata Group ?
5. Who is taking over as the Chairman of the industry association NASSCOM ?
6. Which car manufacturer has a mini-truck named Supercarry that competes with the likes of Tata Ace ?
7. 72 % of all the vessels sailing in the oceans have the flag of this country. This country has world's biggest ship registry. Name the country.
8. Toyota and Suzuki have signed a cross-badging deal for the Indian market. What is cross -badging ?
9. Which country offers e-resident status to people anywhere in the world online without physical presence in that country. This status is better than a visa and lower than a citizenship ? Even Japanese PM and French President have taken it
10. Which Indian group is running a corporate campaign with the tagline "Big in your Life" ?

ANSWERS: Business & Management Quiz

1. Dalmia Bharat
2. Manu Kumar Jain of Xiaomi India
3. UK
4. 3 S stands for simplification, synergy and scale
5. Rishad Premji of Wipro
6. Maruti Suzuki Ltd
7. Panama
8. Same product will be sold under different brand names. Similar to what Renault and Nissan did with Scala and Sunny, Pulse and Micra.
9. Estonia
10. Aditya Birla Group

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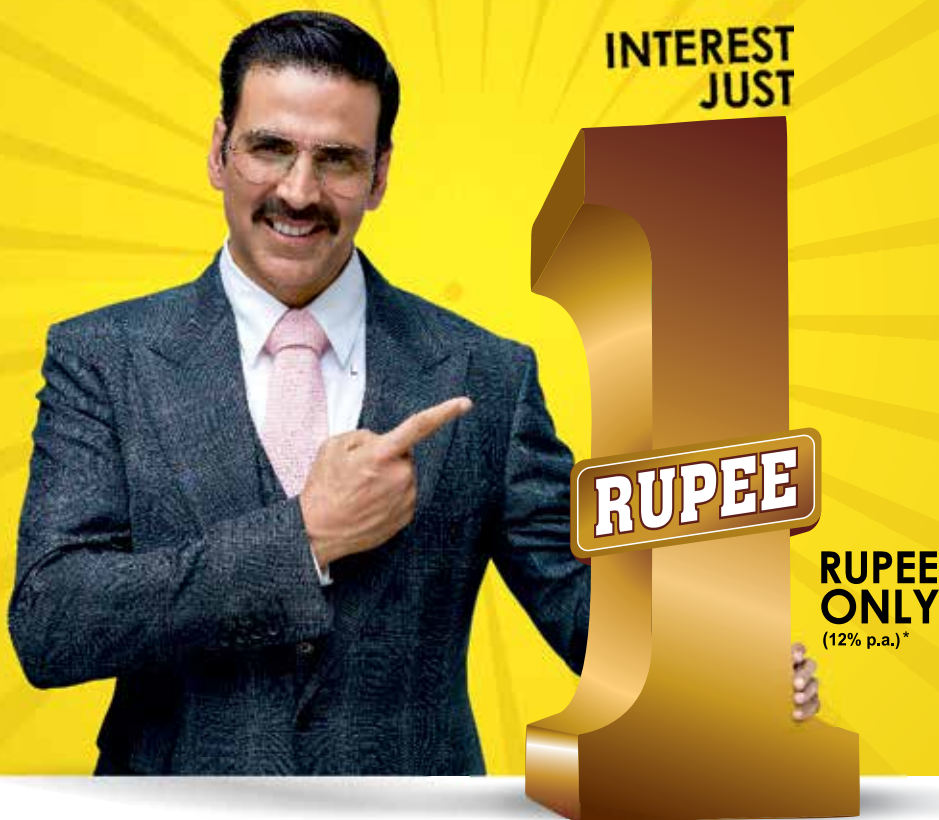
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- ഗ്യാസ്ട്രോ എന്ററോളജി വിഭാഗം
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- ജനറൽ സർജറി & ലാപ്പറോസ്കോപ്പിക് സർജറി വിഭാഗം
- നെഞ്ചുരോഗ വിഭാഗം
- അസ്മിരോഗ വിഭാഗം
- കുട്ടികളുടെ വിഭാഗം & നവജാതശിശു വിഭാഗം
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