



**VIDYABHARTI TRUST COLLEGE OF
BUSINESS, COMPUTER-SCIENCE AND RESEARCH**
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KNOW-WIZ
Spreading Knowledge

Business Idea from MOHIT CHURIWAL from Surat

Mohit Churiwal, a 15-year-old student from Surat, has achieved great success with his digital marketing techniques. He earned more than 8 lakh INR using Instagram at the age of 14. Before going into digital marketing, he tried several other things.

Born in Jahanabad (Bihar), He wanted something different in his life, something that's not yet done, later on, he was inquisitive about entrepreneurship. What Mohit has achieved could be a dream for several during this competitive world. The 15-year old has reached the crescendo of success together with his eminent digital marketing skills and appealing content forum. He's one in all those personalities on social media platforms who are loved widely and fans completely adore him for all the items that he has achieved at such a young age.

During his school days, he was deeply dedicated to analysing social media trends and therefore the evolving digital market. He Started making tech video on YouTube and reached 80k subscribers in but 7 months but because of some reason his channel got terminated but In 2017, when the digital market was witnessing lots of pattern changes, Mohit launched his page 'Updated_Fact' on Instagram not due to any business intentions but so as to produce people with a plethora of relatable and facts content. It's one in all those pages which don't have a face but it's completely content-driven and depends on the reality-based factor to realize an audience. The page basically posts facts around trending topics. Which are all right received by people round the world mainly due to its relatable theme. But thanks to some reason On 23 February 2019 His Page Updated_Facts 250k got hacked. Even after failing in several Attempts, he never gave up and stayed on the trail of creating his vision a reality. He also started his media Company @Maxternmedia within which he ran Campaign for Several Foreign Companies.

- ***Ms Pranjal Desai (Assistant Professor, VTCBCR)***

Six ways to refresh your culture with recognition

1. Celebrate the return to togetherness.

What better way to welcome employees back to the office (or adjust to a new normal at work) in a positive, memorable way, than by sending a little appreciation? An ecard with points or welcome gift can create an uplifting employee experience, set a positive tone, and show employees you are grateful to have everyone back together.

2. Give points to encourage vaccinations.

Companies, particularly ones who are customer facing, are giving out points in their existing recognition programs to employees who get vaccinated. One travel organisation is giving their employees \$50 worth of points and paid time

off to get vaccinated. While vaccination is a personal choice, recognition is a way to encourage employees to keep themselves and their colleagues safe.

3. Recognise safe practices.

In this new workplace there is a higher awareness of health and wellbeing. Show employees you care and want to create a safe workplace by encouraging and recognising safe behaviors. Show appreciation when employees call out something unsafe in the workplace, practice proper social distancing, or innovate that make the workplace safer. Shift the focus from infection to inspiration.

BASF shifted their recognition efforts during the pandemic to recognise not just metrics, but also extra effort and new behaviors that employees were exhibiting as their work environment changed. They began recognising employees who were resourceful and creative, collaborative, and supported team members in staying safe. It helped leaders and employees stay connected to one another while empowering teams to do their best work.

4. Give recognition to establish goals and reinforce values.

Things have changed a lot since March of 2020. In addition to remote work and social distancing, you may have taken this opportunity to change a few things in your organisation. Perhaps you've introduced new company goals for 2021, or created a new set of values, or even adopted a new purpose. Recognition is a great way to reinforce behaviors that align to your new corporate focus.

5. Encourage appreciation to help teams reconnect.

Whether in the office or remote forever, employees want to feel connected to their colleagues. Peer-to-peer recognition can foster that connection, even if employees are in different departments or countries, especially if your recognition solution has a social wall like O.C. Tanner's Culture Cloud.

Ocwen, a global mortgage broker, recognised their IT teams with a certificate signed by executives and a substantial amount of points for helping employees successfully pivot to remote work while also maintaining high operations and customer service levels during the pandemic. Peers were able to join in the appreciation by expressing their gratitude and leaving comments on their recognition platform's Wall of Fame.

6. Celebrate corporate milestones and success together.

Company anniversaries, new product launches, or hitting a new sales goal—whatever the accomplishment it is, nothing brings people together better than celebrating together with meaningful gifts. Use this year to recognise and appreciate your employees for everything they've done to help you achieve success in spite of some very difficult times.

- ***Dr. Snehal Mistry (Principal, VTCBCR)***

Motivational Poem for Students!

- मुश्किलों से तुझे लड़ना है
जीत को हासिल करना है
- क्या हुआ अगर तू अकेला है
फिर भी तू मुश्किलों का विजेता है
- सूरज बनकर चमकना है गर
तो चाँद बनके रात को जागना है
अपने मंज़िल के कांटो को तोड़कर
लक्ष्य की ओर भागना है।
- तू कर सकता है ये विश्वास है
तेरे अपनों को तुझसे आस है
मत थक अब मेरे शेर
मंजिल भी तो अब पास है!

- **Nidhi Naik (Teaching Assistant)**

माँ तुम न होती, तो यह दु
ननय नहीं होती
भगवान का दू सरा रूप है माँ,
उनके लिए दे देंगे जाँ,
हमको लमिता जीवन उनसे,
कदमों में हैं स्वर्ग बसा,
हमारी खुशी में खुश हो जाती,
दुःख में हमारे आँसु बहाती,
माँ सूरज की पही लकरण हो तुम,
कडी धूप में घनी छांव हो तुम,
ममता की जीलवत मूरत हो तुम,
आँखों से झिकाती प्यार हो तुम,

जग मेंसबसेप्यारी हो तुम,
प्यार का बहता सागर हो तुम,
लकतनेखुसनासीब हैहम,
पास हमारेहैमाँ।
प्यारी जग सेन्यारी माँ,
खुलशयादेती सारी माँ,
चिना हमेंलसखाती माँ,
मांलजि हमेंलदखाती माँ,
दुलनया मेंअनमोि हैमाँ,
िोरी गाकर सुिाती हैमाँ,
पूरी रातेंखुद जागकर हमेसुिाती हैमाँ।

- *Ami Mistry (Teaching Assistant)*

HOW TO STAY POSITIVE AT WORK IN NEGATIVE CLIMATE

There are two types of people: those who wake up each morning eager to start the day and those who absolutely dread what the day has in store. Which kind of person are you? Do you often find it difficult to find the positivity in your work day, or maintain a sunny outlook once you get around your co-workers?

For years, I struggled with this. While I enjoyed my career in my job as an human resource management professor and later as an associate Professor, I quickly discovered that my enthusiasm would diminish as soon as I got around my grumbling co-workers.

There was this routine that nearly everyone had to varying degrees:

- (1) Come to work and be greeted by the smiling heads (if they were in a good mood).
- (2) Arrive at our desks, unpack our stuff, and say good morning to everyone with a forced smile.
- (3) Conducting classes and delivering repeated content.
- (4) Listen to a bunch of whining for the next few hours at meetings.
- (5) Go to lunch and try to recover, maintain some semblance of positivity.
- (6) Retreat to our work desks. Then watch the clock until it was time to leave for the day. Celebrate when it was time to go.
- (7) Head out for a drink after work with co-workers, or home to binge on comfort food.

My mother once told me that it's easier to smile than frown. She encouraged me to see the silver lining in every situation, so naturally I tend to be a positive person. And this, I

have found, can lift others up. But, it can also irritate some people because they look at me like – what is she so happy about?

This may be a matter of opinion, but if you are a positive person, do what comes natural to you and smile at other people, encourage other people, and just be yourself. If you love what you do for a career, it shows. Don't let anyone try to stomp on your happiness. Find other happy people to associate with. Avoid the chronic complainers. Change the subject and the mood in the room when someone starts grumbling about their day. You don't have to allow negativity to invade an otherwise great day.

Some of us have a lot to be happy about. For one, I am happy to be alive. I am happy that I have the ability to get up each day and do the work I enjoy, interact with the people and companies that I do, and work on exciting projects. Not everyone has this capability, and I get that. It takes time, persistence, and a lot of hard work to get to this point.

How do you face each day? One thing I have learned over the years and through my profession is that you must 'clear things' before you can be productive. The noise that happens in the human mind builds up and bogs things down. I call this "mind clutter" because it's akin to having a messy office that begins to cave in around you to the point where all you can think about is escaping. Negativity can easily take up space in all this clutter.

If you happen to be particularly sensitive to the moods of others (empathic) this happens a lot more than you may realize. You are like a sponge, soaking up every negative word, gesture, and idea. Over time, the clutter builds up and comes out in physical and emotional turmoil. You can find yourself neglecting your needs, losing your confidence, avoiding the things and people you formerly enjoyed, and just getting stagnant.

Clearing your mind clutter begins by acknowledging that it exists and then using a method to reduce or remove it. What works for me is getting it out of my head and onto paper. Each day, I take a few moments over my early morning tea and write things out. It takes less than 10 minutes. I write out important To-Dos, project deadlines, ideas for content, research sources for things I need, and more.

Once I have a clear mind, I find it easier to then focus on my priorities for that day. There's less time for filling up my head with all the negative stuff that people throw at me. I just let it bounce off of me. If someone happens to complain to me, which happens often, I just listen and give them some caring words of support rather than engage in commiserating. People have to own their own emotions and reactions to things. There is a certain freedom in realizing this.

One of the most difficult situations to deal with is when a supervisor gets into a negative mood. He or she can bring the rest of the team down. I've worked for some awesome managers who have from time to time let the pressure of their positions get to them. I've seen otherwise effective leaders tear their teams apart. When faced with someone in authority who is negative or demeaning (because some people get their kicks from this kind of behavior), the best course of action is to be an active listener, be supportive, and ask your supervisor what you can do to make his or her life easier today.

Negativity can also come from not meeting physical needs. How many times have you skipped lunch to take care of an important project? Or worked too many late nights to beat a deadline? When we are under stress and not taking care of our physical well-being, it's easier to become grouchy. Use your calendar to remind you to eat something healthy for lunch, take breaks from your desk, and drink plenty of water each day. When you are home, try to put work out of your mind as much as possible. Get rested and use weekends to unwind, not take work home.

Being positive in the workplace takes effort. So many people use this environment as a sounding board for their unhappiness. Honestly, these are folks who probably should work with a career coach to discover a better job where they can be more fulfilled. In the meantime, you have to protect YOU from negative people and situations. Recognize it and then take steps to avoid letting it into your mind.

- ***Dr. Payal Mahida (Vice Principal)***

Golden Rules of Investing In Stock Markets

Nowadays all are aware about stock market and try to invest in stock market to get the return. The lure of big money has always thrown investors into the lap of stock markets. However, making money in equities is not easy. It not only requires oodles of patience and discipline, but also a great deal of research and a sound understanding of the market, among others.

Added to this is the fact that stock market volatility in the last few years has left investors in a state of confusion. They are in a dilemma whether to invest, hold or sell in such a scenario.

1. Avoid the herd mentality

The typical buyer's decision is usually heavily influenced by the actions of his acquaintances, neighbours or relatives. Thus, if everybody around is investing in a particular stock, the tendency for potential investors is to do the same. But this strategy is bound to backfire in the long run. No need to say that you should always avoid having the herd mentality if you don't want to lose your hard-earned money in stock markets. The world's greatest investor Warren Buffett was surely not wrong when he said, "Be fearful when others are greedy, and be greedy when others are fearful!"

2. Take informed decision

Proper research should always be undertaken before investing in stocks. But that is rarely done. Investors generally go by the name of a company or the industry they belong to. This is, however, not the right way of putting one's money into the stock market.

3. Invest in business you understand

Never invest in a stock. Invest in a business instead. And invest in a business you understand. In other words, before investing in a company, you should know what business the company is in.

4. Don't try to time the market

One thing that even Warren Buffett doesn't do is to try to time the stock market, although he does have a very strong view on the price levels appropriate to individual shares. A majority of investors, however, do just the opposite, something that financial planners have always been warning them to avoid, and thus lose their hard-earned money in the process.

5. Follow a disciplined investment approach

Historically it has been witnessed that even great bull runs have shown bouts of panic moments. The volatility witnessed in the markets has inevitably made investors lose money despite the great bull runs.

However, the investors who put in money systematically, in the right shares and held on to their investments patiently have been seen generating outstanding returns. Hence, it is prudent to have patience and follow a disciplined investment approach besides keeping a long-term broad picture in mind.

6. Do not let emotions cloud your judgment

Many investors have been losing money in stock markets due to their inability to control emotions, particularly fear and greed. In a bull market, the lure of quick wealth is difficult to resist. Greed augments when investors hear stories of fabulous returns being made in the stock market in a short period of time. "This leads them to speculate, buy shares of unknown companies or create heavy positions in the futures segment without really understanding the risks involved," says Kapur.

7. Create a broad portfolio

Diversification of portfolio across asset classes and instruments is the key factor to earn optimum returns on investments with minimum risk. Level of diversification depends on each investor's risk taking capacity.

8. Have realistic expectations

There's nothing wrong with hoping for the 'best' from your investments, but you could be heading for trouble if your financial goals are based on unrealistic assumptions. For instance, lots of stocks have generated more than 50 per cent returns during the great bull run of recent years.

However, it doesn't mean that you should always expect the same kind of return from the stock markets. Therefore, when Warren Buffett says that earning more than 12 per cent in stock is pure dumb luck and you laugh at it, you're surely inviting trouble for yourself.

9. Invest only your surplus funds

If you want to take risk in a volatile market like this, then see whether you have surplus funds which you can afford to lose. It is not necessary that you will lose money in the present scenario. Your investments can give you huge gains too in the months to come. But no one can be hundred percent sure. That is why you will have to take risk. No need to say that invest only if you are flush with surplus funds.

10. Monitor rigorously

We are living in a global village. Any important event happening in any part of the world has an impact on our financial markets. Hence we need to constantly monitor our portfolio and keep affecting the desired changes in it.

If you can't review your portfolio due to time constraint or lack of knowledge, then you should take the help of a good financial planner or someone who is capable of doing that.

- ***Ms. Kajal Patel (Teaching Assistant)***