



Volume -3 | Edition - 9 | February - 2021

# ENTREPRENEUR

The Vizagapatam Chamber of Commerce and Industry



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THE NEW NORMAL

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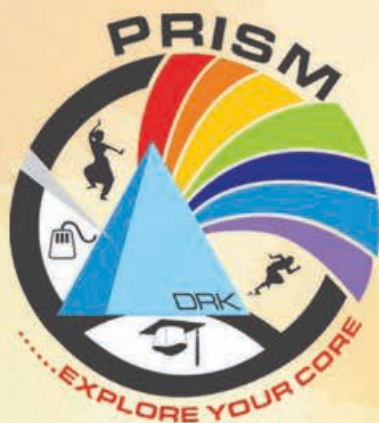
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# Editorial



## Ease of doing business

When it comes to genuinely addressing the pain points that entrepreneurs undergo in their quest to set up and scale a business or run an existing business without hassles, India still has miles to go.

Amid a gloomy economic environment, India has continued its upward march in the World

Bank's Ease of Doing Business (EODB) rankings. With its rank climbing to 63 (among 190 economies) in 2020, the country has managed a quantum improvement in its relative position over just a four-year span; from 130<sup>th</sup> place in 2016. Increasingly though, it is becoming difficult to reconcile the 'all-is-well' scenario, painted by India's performance in the EODB rankings, with the marked deterioration in business sentiment on the ground.

The reasons for this dichotomy could lie in the World Bank's methodology for this survey, which uses several short-cuts to compress the complex assessment of the business-friendliness of a country into a catch-all number. To arrive at a country's EODB rank, the survey relies on interviews with a panel of business facilitators situated in business capitals like Mumbai and Delhi, while in reality, Indian enterprise is powered by millions of own-account MSMEs operating from the hinterland. The smooth experience that businesses in Mumbai or Delhi report in getting an electricity connection from private power utilities, for instance, is unlikely to be mirrored by businesses in smaller towns which deal with draconian State utilities. To assess the costs of setting up a business, securing necessary permits or paying taxes, the survey counts the official fees that exist on paper. But it is an open secret that under-the-table payments dwarf official costs for Indian businessmen.

In India's case, recent improvements in rankings have come mainly from e-governance initiatives to transition business incorporation, tax filings and trade documentation to the online mode, while its rank has flat-lined in trickier areas such as contract enforcement, land allotments, power connection, various approvals, licences and property registration. India has enthusiastically embraced e-governance, but other irritants to enterprise abound in the form of convoluted tax laws, a heavy compliance burden, autocratic government machinery, whimsical interventions by sector regulators and corruption.

While the checklist approach may serve the World Bank well, in making cross-country comparisons, it is important that Indian policymakers don't read too much into the EODB rankings. When it comes to genuinely addressing the pain points, that its entrepreneurs undergo in their quest to set up and scale a business, India still has miles to go before it rests. Hope that Andhra Pradesh will overcome most of the hurdles through their new industrial policy and create a realistic approach towards ease of doing business by addressing all the hurdles of business houses.

**Ravi Godey**

Hony. Secretary



## President's Message

It gives me great pride and pleasure to have been elected as the President of this esteemed organization. I feel very happy to welcome all the other members on board. We all know that the whole world is affected by the Corona Virus, which has changed human lives. The employer, employee, businessmen and industries faced a lot of hardship during the total lockdown. We at 'VCCI' represented to both the State, and Central Governments,

regarding many issues faced by the industrialists and business people during this pandemic. Due to COVID, we had to follow the new normal, conducting webinars instead of meetings.

I thank Mr. Anil Bezawada, and Past President Mr. K. Mallikharjuna Rao, for coordinating some useful online sessions. We have also initiated the Helpline Desk, and Sub Committees, for seven sectors which will be inaugurated soon. MSME & Industry Affairs to be looked after by Past President, Mr. D.V. Raju, Director Mr. Sudarsan Swamy, and Director Mr. G. Pawan Kumar. Import & Export Policies by Vice President, Mr. K.V. Krishna Kumar, Trade & Commerce by Director, Mr. P.V. Narasimha Rao, Website & Social Media by Past President, Mr. Monish Row, Director, Mr. PLK Murthy as the Press Co-ordinator. Tourism & Hospitality by Director, Mr. G. Venkata Krishna, Real Estate & Retails by Director, Mr. V. Dharmendra, and Education Incharge by Director, Mr. D. Satyanarayana Reddy.

One of the major breakthroughs, of our Chamber, is the launch of the online issuance of Certificate Of Origin (COO), via our website, with the help of a Hyderabad company who installed the required software in our system. They had also arranged online demos, and videos, to guide and support both our staff as well as the exporters. We started online issuance by 16th October 2020 and issued more than 1000 certificates till now. Online COO issuance has also resulted in getting more members to our Chamber. I thank our Secretary, Mr. Ravi Godey, for getting us the technical connect and Treasurer, Mr. Rolland Williams, for co-ordinating between the exporters. After the AGM, in June 2020, the VCCI community has increased with 12 new members.

I have to appreciate Mr. Vineet Kumar Jain, Mr. R. Satish and Mr. Rolland Williams for bringing in more members to our family. We also collaborated with India Business Group (IBG) from Mumbai. Meetings were conducted with IBG to create more business opportunities for our members. Few members, from IBG, expressed their interest in connecting with VCCI members, and vice versa, to exchange business ideas. After the lockdown was lifted, by the Government, we conducted a seminar on E-Invoicing by Hiregange Associates Company. VCCI is also proud to sponsor one of the golf tournaments that will be conducted by March 2021.

I am very proud to say that the most active group of VCCI is our Women's Wing. After the second AGM, of the Women's Wing, they conducted a lot of webinars on various topics which was very helpful for all the upcoming women entrepreneurs and professionals. The Women's Wing also started an initiative, called TEAM, with 40 women in association with GITAM & IIAM. The Youth Wing conducted a speaker session with Mr. Rahul Narvekar. They distributed masks to the needy during the pandemic. As VCCI will complete 90 years, I request all of your support to celebrate and make this a grand success and also a memorable one. I wish you all success in all the future ventures and promise to support each and every one of you. Together, we can make VCCI a successful association.

**G Veeramohan**  
President - VCCI

# Representation submitted to the Govt

## VCCI submitted the following representations to the State Government regarding

- Effect of COVID on construction sector ( Chief Minister)
  - Difficulties faced by Construction Industry due to COVID (Chief Minister)
  - Objections on Proposed enhancement of the Government value of Land (Revenue Department, Deputy Chief Minister, Principal Secretary, and District Joint Collector)
  - Recommendations for New Industrial policy for Growth, jobs and development of Andhra Pradesh.( Chief Minister, Special Chief Secretary of Industries and Commerce)
  - Representations for incentives to business establishments that were affected due to COVID (Chief Minister)
  - Objections for Property Tax Increase (Chief Minister)
  - System update of bed availability in hospitals during peak time of COVID (District Collector and GVMC Commissioner)
  - To speed up the Smart City Project works to avoid inconvenience to the public (Municipal Commissioner GVMC)
  - Request to State Government to permit societies to hold online Annual General Meetings (Revenue Department Principal Secretary)
  - Increase in security measures in certain key areas of business during lockdown (Commissioner of Police)
  - Request for wavier of the interest liability with respect to delay in discharge of GST liability for the year 2017-18, 2018-19 and 2019-20(Central Tax Department)
  - Request for clarification regarding denial of RCMC certificate obtained from FIEO by DGFT Authorities for sanctioning SEIS Export incentives(Minister of Commerce & Industry)
  - Regarding invoking of Force Majeure
  - Regarding Property Tax
- VCCI requests all the members to bring any issues relating to the trade, or any issue that will effect the public, to our notice to enable us to represent the same to the concerned departments.

## Vizagapatam Chamber of Commerce Cup

### Golf Tournament



The Vizagapatam Chamber has entered its 90th year which is a huge milestone in the life of any organisation. To commemorate this historic year, VCCI has planned to conduct a number of events.

The VCCI Golf Tournament has been planned for 20th and 21st of March 2021. This will also continue as an annual tournament starting from this year.

The tournament will be played over 2 days and will test the abilities of players of all levels. It will culminate in a grand gala prize distribution and lunch.

VCCI plans to invite its members, and top business persons from other cities, to enjoy the new and picturesque course.

Also included will be fun filled activities on the course.

The East Point Golf Club was originally established in 1884 along the beach where VUDA park now stands. Thereafter, the course shifted to its present location at Mudasarlova alongside the picturesque reservoir.

The completely renovated course opened in February 2021. VCCI plans to take this opportunity to host this prestigious event.

This tournament gets the business community together to create stronger bonds and a more cohesive community that strives to make.

# VCCI Events

## Meet with Sri P. Naresh, Chief Commissioner of Central Tax and Customs

VCCI President Mr. G Veeramohan and Hony. Secretary Mr. Ravi Godey met Sri. Naresh Penumaka, IRS, Chief Commissioner of Central Tax and Customs and submitted a representation that during these difficult times the business houses are getting notices from the officials to pay interest on delayed payment of GST. The Government extended due dates for filing GST Returns and waived off the late filing fees but not the interest. The GST Council decided to give a relief with retrospective effect and clarified the interest shall be collected only on the net liability. Contrary to this decision, the tax departments are issuing demand notices for payment of interest from 2017 on gross liability. VCCI requested the Chief Commissioner to



consider waiver of the interest as it will be huge burden for traders. VCCI also submitted the representation to Hon'ble Finance Minister, Chairman of Central Board of Indirect Taxes & Customs Government of India and Chief Commissioner of State Tax on same issue of waiver of interest on delayed payment of GST.

## Recent GST Updates, Current Issues and Solutions

Due to the Pandemic Covid-19 the Government relaxed & extended the due dates for filing the GST Returns. The Government relaxed interest payments for delay in remitting the tax payments to a certain extent. It also brought out various changes in the GST Rules according to the changing environment. As part of creating & spreading awareness, VCCI is had organized a webinar on "Recent GST Updates, Current Issues & Solutions" on 12.08.2020 from 4.00 PM to 6.00 PM. CA Anil Bezawada took the session for the members. The recent amendments which were made in GST were discussed in the webinar. Apart from the changes in GST law & recent judgments, the speaker also discussed some of current enforcement issues & proposed changes in the GST Network Portal, new functionalities like introduction of GSTR-2B, E-invoicing requirements and linking the Customs Portal ICEGATE with GSTR-2A for matching import details. These discussions & information immensely benefits the members for their GST compliance.

## Seminar on E- Invoicing

On the recommendations of the CGST Council, E-invoicing has been introduced for B2B supplies of taxpayers having aggregate turnover of more than INR 500 crore in any preceding financial year from 2017-18 onwards w.e.f. October 1, 2020, with exceptions for certain taxpayers viz., SEZ units, an insurer or banking company or financial institution, GTA, passenger transport service provider and invoicing in case of services by way of admission to exhibition of cinematograph films in multiplex screens. In this aspect VCCI organised a workshop on E- invoicing at VCCI Conference Hall. The workshop saw a large number of participants in attendance.





### Virtual meeting between India Business Group & VCCI

India Business Group (IBG) organised a virtual B2B meeting with VCCI on 16th September, 2020. The purpose of the meeting was to get more business contacts all over India as well as create more business opportunities. 18 members from IBG and 10 members from VCCI attended the meeting. Few members from IBG expressed their interest in connecting with VCCI members, and vice versa, to exchange business ideas.

### Webinar on 'Updates on Customs, Imports & Exports, Interplay between IGST & Customs'

To encourage investments in India, the Government introduced the concept of manufacturing of goods in Bonded Warehouse. This scheme is in fact replacement to many duty exemptions schemes in Foreign Trade Policy. The scheme is designed in such a way that it will promote the ease of doing business in India. The Government is introducing the new incentive scheme for Exporters, called RODTEP, as a replacement to MEIS. It is time to put efforts, by exporters & export promotion councils, to represent the Government to get the maximum benefit.

As these are burning issues, VCCI, in association with Federation of Indian Export Organization (FEIO), organized a webinar for the benefit of exporters & importers. We received an overwhelming response & participation from all southern states.

Mr. Unnikrishnan K, Deputy Director General, Southern Region, FIEO and Mr. Veeramohan G inaugurated the webinar with the welcome address. CA Anil Bezawada, VCCI Director & Partner of M/s. Hiregange & Associates, gave the presentation on the above topic.

## Youth Wing Events

### Speaker Session with Rahul Narvekar

A session by Mr Rahul Narvekar - Serial Entrepreneur, Speaker, Investor & Mentor. An alumnus of Harvard Business School, IIM Calcutta, and ESSEC Business School Paris,

Mr. Rahul Narvekar spoke about his journey in the business world and the startup ecosystem, and his learnings.



### General Meeting

Social gathering by Youth Wing, with their spouses at Best Western Plus Tejvivaan.

### Mask Donation

The Youth Wing, VCCI, donated 1000 masks to Vizag Volunteers on 29th August 2020 to help prevent the spread of COVID-19. The masks were handed over to Mr Satish of Vizag Volunteers. The Youth was represented by the President, Mr C V Anirudh Rao and Committee Member, Mr Shrikanth K. The Youth Wing, functioning under the aegis of the Vizagapatam Chambers of Commerce & Industry, is a professional body to promote the interests of the young entrepreneurs of the city.



# Women's Wing Events



## Meeting with Vice Chancellor of A.U:

The President of Womens Wing, VCCI, Dr. Hema Yadavalli, along with the committee members, Anila Narla and Betsy Williams, called upon the newly appointed Vice Chancellor of Andhra University to congratulate him. They briefed him about the activities and initiatives of Women's Wing and said that they are looking forward to associating with Andhra University in taking up initiatives to promote trade and commerce. The focus being on women entrepreneurs and offering support to them.

Trade Talks @VCCI Women is a webinar series hosted by Women's Wing, VCCI. Successful business people are invited as speakers to share their insights and experiences with the audience. These sessions give the audience an opportunity to interact with guest speakers and get their valuable inputs and suggestions for business development.

The first webinar on 'COLLABORATIVE CITIZENSHIP FOR BRAND VISAKHA' on 8th July, 2020 and the speaker was **Ms Shefali Chaturvedi** CEO of CII Foundation, Director & Head - CII Young Indians, Executive Director - Society of Indian Defence Manufacturers among others. She given an exhaustive set of examples and successful case studies. Ms Chaturvedi had charted a course of initiatives the Women's Wing could take up and implement over their two year term. Spanning topics from policy advocacy to gender budgeting and using religion as a tool of change, the talk was very motivating. Elaborating on collaboration with citizen groups in establishing and magnifying the city brand was at the core of her talk.



With a view to help entrepreneurs in the city cope with the difficulties, posed by the lockdown and social distancing norms due to COVID19, the Women's Wing of VCCI requested **Mr Vinod Nambiar** the Managing Director of MORE Retail Limited and an alumnus of BITS Pilani and IIM Calcutta to address a webinar on 'RE-CRAFTING BUSINESS DURING CHALLENGING TIMES' for the people of the city. He shared three decades of experience of working in India, and abroad in senior management and executive positions with Colgate Palmolive and Hindustan Unilever Limited, during his talk. His discourse and suggestions gave many in the audience a direction to configure their own business to the new business environment.







A webinar on '5 RULES FOR SUCCESS: ONLINE BUSINESS', was organised by Women's Wing, VCCI on 29th August 2020. **Ms. Chitra Gurnani, CEO & Co-founder of Thrillophilia** shared her business insights and elucidated the five key aspects for success in online businesses.



A webinar on 'DIGITAL RISK & SAFETY FOR WOMEN IN THE EMERGING WORLD'. The speaker **Mr Sai Krishna, Chairman, Governing Board, Global Cyber Security Forum**, is a renowned expert in the field of data security and privacy, takes us through the nuances of internet safety. Mr Sai Krishna given the detailed information in terms of the user privacy, as a whole lot of information gets shared across these online platforms. He explained about common threats and safety measures of online applications.



A webinar on 'COMPOSITION & URBAN GARDENING'. The speaker **Ms Usha Gajapathiraju is a Women's Wing VCCI member and a dietician by profession and Treasurer of the Diabetic Child Society**. She stated that there is nothing that can beat home grown food in terms of freshness and taste. And also quoted that she wants to inspire people to take up urban gardening and help them understand that "we are what we eat" and to motivate them to "grow what they eat".



A webinar on 'MICRO GREENS - A PRIMER ON HOW TO GROW & EAT THEM', Speaker **Mr Linesh Pillai, an Investment Banker turned Urban farmer, is the Founder of UGF Farms, Mumbai**. Mr Linesh demonstrated the steps involved in growing Microgreens, the different types of containers & Substrates that can be used to get a good yield. He emphasized that the growth requires good ventilation and not direct sunlight.



'CAUSING INCREDIBLE PERFORMANCE', An introduction webinar by **Prof. C Balaji** devoted his life to enable people to cause incredible performance with 30 years of work experience. **He is a Fellow member of IIM, Ahmedabad. Worked as a faculty member of IRMA and later as a director of the Academy of HRD and in various other corporate sectors**. He has hands on experience in Human Resource Management, Behavioural Science, Organization Development, and various Research Methods. He spoke about his training program causing incredible performance in work and non-work aspects. On reflection, he noticed that he had himself caused incredible performance in some situations. Based on these experiences he created the CIP (Causing Incredible Performance) Framework originally.

## TEAM – Womens Wing

The Women's Wing, VCCI, initiated the Training in Entrepreneurial Advancement and Management – (TEAM) Program for women entrepreneurs in the city as well as women who wish to enter the field of business volunteer. This program is taking shape with inputs and assistance from the Venture Development Cell of GITAM University.

Over 50 ladies responded to the invite. All the candidates were given an in-depth analysis of the working of this program by the Women's Wing members, and the team from GITAM, at a physical meeting held at the VCCI meeting hall. The GITAM team explained the protocols of their flagship entrepreneurship program called READY SET GO and their collaboration with the Northwestern University, U.S.A, for this program.

The GITAM team was led by senior coach, Mr Ashutosh, coaches Ms. Sravya and Mr Sushant, and student leaders from different initiatives. Women's Wing President, Dr Hema Yadavalli, Hony Secretary, Sandhya Godey, and other members led the initiative. Also present were VCCI President, Mr Veermohan, and Secretary, Mr Ravi Godey.

Women interested in participating in this program may contact the Women's Wing VCCI. This program is also open to students who are interested in taking up business under the program called TEAMS - TEAM for students. Anyone interested in the program may email vizagchamber @gmail.com



## Exhibition and sale of arts and crafts

In an initiative to encourage artisans, in this challenging pandemic time, Vizagapatam Chamber of Commerce and Industry Women's Wing, in association with Waltair Club, organised an exhibition and sale of arts and crafts. Member of Parliament, Visakhapatnam, Mr MVV Satyanarayana, inaugurated the exhibition by lighting the lamp and appreciated this effort of supporting artisans in this tough time. A wide range of Etikoppaka toys were displayed for sale. This exhibition and sale was organised for three days. Prajwal Vani, a NGO that conducts vocational training for specially abled children and prisoners in making decorative items, and jute bags, also participated in this event. Beautiful pottery items, that are made by the inmates of ATK Destitute and Oldage Home in Vizianagaram, were also been displayed.



## Interactive session on 'Fundamentals of Finance for Women Entrepreneurs'

The Women's Wing VCCI conducted an interactive training session on Fundamentals of Finance for members as well as all the women entrepreneurs enrolled under the TEAM (Training in Entrepreneurship and Advancement of Management) program. The session was conducted by Dr Sridevi, a Professor in the area of finance and accounting with 20 years of experience. She is also a researcher, corporate trainer, consultant and an angel investor with a leading venture firm in Bangalore. Learning outcomes from session in easy to understand terms included:

- Evaluating business cash flow cycle and identifying areas of improvement
- Reviewing financial assumptions
- Key drivers to attract investments from angel investors

All the ladies who participated were happy with their learnings and left the session with new found understanding of the financial aspects of business.



# WHAT'S NEW@VCCI

## Electronic Certificate of Origin

**Get Certificate of Origin @ Click-of-a-button**

VCCI made easy by creating an online platform for issuance of certificate of origin to both members and non-members at a nominal cost. The online version of certificate of origin form is easy to complete than the traditional paper work. Now an exporter can apply for the certificate of origin through the VCCI portal (<http://www.vizagchamber.com/e-certificate-of-origin/>) with attested Export Documents like Invoices, Packing List, and Declaration etc. as required by the applicant for facilitating their trade activities. The payment gateway is also integrated in the portal. The electronic certificate of origin will carry a digital signature of the authorised person in the chamber. This process typically takes less than 10 minutes. Thus it saves time, paperwork, and is secure.

## Conference Hall

The VCCI Conference Hall has renovated as classic conference hall. There is a central stage, or spot for the speaker, with audience chairs placed in straight or semi-circular rows facing the stage which is apt for one-way knowledge sharing or audio-visual presentations. It is also equipped with a central air conditioner, a portable projection screen, with high resolution TV, and a high quality sound and lighting system.

Impress clients, hold memorable workshops, or deliver a winning pitch in our fully-serviced conference hall. Book on-demand by the hour, and our team will be on hand to ensure your meeting runs smoothly

*Please contact the VCCI office 0891 2502154 for further details or write us at [vizagchamber@gmail.com](mailto:vizagchamber@gmail.com)*



# Natural Living Expo

Women's Wing - VCCI conducted its first event for the term 2020-2021 on 31st January 2021 at Palm Beach Hotel. 32 business owners of products, that fulfilled the theme of natural living, made the expo a very interesting and exciting event. Millets, jute, organic food, micro greens, bonsai plants, dishes made with organic ingredients and healthy options, etc gave visitors a wide variety of sustainable living options to learn about as well as to experience first hand.

The Natural Living Expo was inaugurated by GVMC Commissioner, Smt Srijana Garimella, IAS. Lauding the efforts of the Women's Wing VCCI, in creating a favourable ecosystem, and women entrepreneurs in particular, she emphasised the importance of organic living.

Mrs Devina Jain, first lady of the Eastern Naval Command, Visakhapatnam, graced the occasion as the guest of honour.

The Natural Living Expo was curated and conducted by the Events vertical of the Womens Wing VCCI headed by Mrs Jeeja Valsaraj with the able support of Mrs Anjali Dange, and Mrs Kavita Khara, Also present were Women's Wing President, Dr Hema Yadavalli, Honorary Secretary, Mrs Sandhya Godey, and other members of the wing.









# Vizag's Own Success Stories

Shiva Kumar, CEO Maple Software

"My father is a civil engineer, worked with MES and Ship Yard and eventually joined AFCONS before he floated his own construction company. I spent my childhood days in Vijayawada and moved back to Vizag to finish schooling and college. I obtained my B.Tech degree from Manipal Institute of Technology. "Subsequently, I went to US to earn my MS degree from Florida. After working at the Institute for Simulation and Training for some time I have returned to India by the end of 1994 and joined business."

## His Initiation

"My stints abroad stood me in good stead and helped me take the family business to new frontiers, especially in exports. I could promote and establish markets in the US, Canada and Europe. However, I turned my attention to IT which was the emerging field and which I felt would be the future of India. So I chose the path".

## Birth of Maple

"In 1998, I established Maple Software, Vizag's first ever operator of health-care facilities, started as a 5-member company. Today it has nearly 500 employees".

## Services

"Maple has a Software Product division in Healthcare and has a few products developed and deployed with various clients in the areas of unified messaging and Electronic Medical Record management. We have developed expertise in porting them on to fast Emerging Mobile platforms such as iPhone and Android, making us one of the leading and sought after Enterprise Mobile Application Development Partners by our clients. Maple works with USA and Canadian clinics and hospitals, carrying out tasks like patient scheduling, health record management, processing of insurance claims and receivables from patients etc. It is a win-win situation for both our customers and us because this kind of outsourcing is cost-effective and we are in different time zones providing them with quick Turn Around Times. This enables us to provide a 24-hour service at a comparable cost. Initially health care was not my domain. But when I saw the recession hitting the IT sector and the finances



taking a beating, I moved to health care services. I also observed that recession is an inevitable cyclic phenomenon. So it is better to look at a sector which is insulated and recession-resistant. I discovered there are two industries that never plummet. One is food industry and the other is healthcare".

## Challenges

"Setting up an IT company in my home town Vizag in itself was a challenge, as the city was not geared up for a venture of this sort at that time. This enterprise runs on two principle wheels- timely delivery and discipline. IT outsourcing was new and emerging in India in 1998. The nature of our business is such that we must produce 100% results, giving an efficient and top quality service which needed to be delivered with clinical precision all the 24 hours a day. As we deal in health services, there is zero tolerance for error, however small it is. People's attitude - "Well, I deliver with 70% efficiency, which is quite a distinction", doesn't hold good here. In an industry like ours, it is either 100% success or just a catastrophe. It took a while to educate our employees on the need to deliver on time, meeting the client expectations. Non-availability of resources on short notice is yet another problem we face".

## Breakthrough

"Getting a breakthrough in the health care services is a Herculean task. Reaching out to people is extremely difficult. They don't easily trust you because it involves precision work and also privacy and compliance. People, in the west, look at you with quite a bit of apprehension.



After our incessant knocking, they used to open the door partially only to slam it shut on our faces. On top of it, we also have a cutthroat competition out there. Maples' first breakthrough came from an American company".

#### Shortcoming

"There is a dearth of soft skills here. Initially, I had to bring in a 20-man team from Chennai to deal with a crucial part of my business, paying through my nose. We trained enough people. But again retaining these trained hands is yet another challenge. It is a very strange situation.

#### Legacy

"Legacy doesn't work anymore. I decided to give my sons a proper education and life values but not the business as a gift because the business modules keep changing. They may not tow my line and may explore another matrix. They are free to choose their own paths. That is what my father did. I don't believe in dynasty, it doesn't work whether it is in politics or business.

#### Change of Scene

"Today the context is quite different. The hardwork of enterprises like us yielded good results and Brand India is in place and is shining, earning the faith of global market. I am happy the new entrants have a direct access to the global market going on the path already paved. With all the misapprehensions dispelled, now the world seeks us.

However, Indian IT has not come of age and I see a lot of potential that is lying untapped. We, at Maple, are already working with the Indian defence services in a large way and foresee a tremendous growth in the other areas as well".

#### Reverse Exodus

"In 1995 when I was returning to India, quite a few cynical eyebrows went up in sarcasm. Interestingly, during my return when I was waiting for my connecting flight in Dubai airport, a co-passenger, who was a total stranger, almost convinced me to drop the idea to return. However, I braved and braced myself to face any situation. Overcoming the initial frustration, I stood my ground and I am happy I am here."

#### IT in AP

"The industry faces shortage of skilled man power. However, post-bifurcation, things are looking up and IT is likely to grow in leaps and bounds in this region."

#### Giving Back to Society

"I believe complete literacy alone can alleviate people from poverty and provide security to their future. I do my bit by helping the needy children in their studies. I firmly believe in the maxim "We should teach them how to fish and not give them fish everyday to live".

## Members Achievements



**Mr. Murali Krishna Gannamani,**  
*MD & CEO of Fluentgrid Limited*

The 5th Edition of Most Promising Business Leaders of Asia enlists the business visionaries and leaders behind many of today's outstanding corporate success stories. The Economic Times acknowledges business leaders who have contributed to equitable economic growth and have excelled in building

profitable, sustainable and socially conscious businesses; besides playing an important part in shaping the business demographics of not just Asia, but also the world in the very near future.

Mr. Murali Krishna Gannamani, MD & CEO of Fluentgrid Limited, was felicitated with 'The Economic Times Most Promising Business Leaders of Asia' Award at the 5th edition of The Economic Times Asian Business Leaders Conclave 2020-21 on 15th December 2020.

**G B M Ratna kumari**  
**(Mallika Manoj Grandhi)**  
*Chairperson and Managing Director*

On the occasion International Women's Day 2021, Mrs. Mallika Manoj Grandhi, Chairperson & M.D, Vaibhav Jewellery was honoured as one of the 21 women leaders, achievers and trendsetters from the Gem & Jewellery industry .





## Annual General Meetings- VCCI

VCCI held its Annual General Body Meeting (AGM) on 27th June 2020 at VCCI Conference Hall, Visakhapatnam. On this occasion Mr K Mallikharjuna Rao, President - VCCI, welcomed all the members to the AGM & highlighted the activities of the Chamber in the past year. He mentioned that last year the managing committee had planned a number of events but due to COVID 19 they could not proceed as planned. In the first nine months of the year, a few programs were organised that were useful to the members. He mentioned that during the lockdown period he had interacted with the Government Officials and represented various issues related to the trade and got few favourable orders from the Government that helped the business community. Mr. Rao also said that he is happy to announce that the VCCI members contributed to a tune of ₹ 5 crores by way of donations to the government in cash and distribution of food and essentials for frontline workers and needy people. He thanked all the members who came forward to help the Government. Mr. Rao expressed his gratitude and thanks to the executive committee members and congratulated the new Executive Team 2020-2022, also assuring that he will be available to all the members all the time.

Mr G Veera Mohan, Hony. Secretary made a detailed presentation on the activities organized, & participated, by VCCI. He mentioned that VCCI is very happy to put on record the tremendous services rendered by our members in cash, kind and services during lockdown. He said that during this period the VCCI submitted various representations to the state and central governments as well as the RBI. VCCI had also met District Administration officials to resolve the problems of trade. Mr R Satish, Hony. Treasurer, briefed the members about the financials of the Chamber.

Election Committee Chairman announced the New team, and Mr K Mallikharjuna Rao, invited newly elected President, Mr. G Veeramohan, and Hony. Secretary, Mr. Ravi Godey, to the dais. Mr. G Veeramohan introduced Vice President, Mr. KV Krishna Kumar, and Hony. Treasurer, Mr. Rolland Williams, and the other Executive Team of VCCI for the year 2020-2022. VCCI latest edition of Entrepreneur magazine was released during the AGM. The newly elected Hony Secretary, Mr. Ravi Godey, proposed the Vote of Thanks thanking all the stakeholders in taking the Chamber's agenda forward.

## YOUTH WING AGM:

The VCCI Youth Wing, functioning under the aegis of the VCCI, conducted its First AGM. Keeping in mind the unprecedented times, due to COVID-19, it was conducted virtually and saw the attendance of the office-bearers of VCCI, Ladies Wing and the members of the Youth Wing. The Guest of Honor was the Commissioner of GVMC, Smt G Srijana, IAS who congratulated the team on the completion of one year. The office bearers welcomed the participants and showcased the events conducted during this year and discussed the plans for the year 2020-2021.

**The Executive team for the year 2020-2022**

**President - Mr. CV Anirudh Rao**

**Hony. Secretary - Mr. Rohit Kancharla**



## WOMEN'S WING AGM 2020



The second Annual General Meeting of the VCCI Women's Wing took place on 26th June, 2020 via a Zoom call. This virtual meeting was due to compulsions of social distancing, imposed as safety precautions against the COVID19 pandemic sweeping across the world.

An almost full house of Women's Wing members, with

additional support from the President, Secretary and two members of the Executive Committee of VCCI, ensured a lovely start to the proceedings.

At the AGM the following team members were introduced  
President - Hema Yadavalli , Vice President - Jeeja Valsaraj ,Hony Secretary - Sandhya Godey, Hony. Treasurer - Vani Kancharla, Ex Officio IPP - Rekha Dutt.

The floor was opened to members to speak. Sonal, Vijaya and Anju, in their remarks, said that they were happy and proud of the strides being made by the Young Wing; which was getting bigger and stronger with each passing year with more clarity about vision and purpose. They congratulated the outgoing team and assured the new team of their support. Rekha wrapped up the meeting with her thanks to all the members who contributed in making a past year a successful term for her team.

**The Executive team for the year 2020-2022**

**President - Dr. Hema Yadavalli**

**Hony. Secretary - Mrs. Sandhya Godey**



# Let's start at the very beginning startup success stories

Mrs Usha Raju, Urban Farmer

From following a passion, to conscientious thinking. Thereby ultimately culminating in a sustainable model of making our urban living less hazardous to Mother Nature.

*Her journey from a modest self sufficient kitchen garden to helping many develop their own farm.*

"Gardening is my passion, it makes me feel one with Mother Nature. I find getting my fingers dirty in the soil a very therapeutic experience. And the upside is that my house remains cool because of the garden on the top!

I grow all that I need in my terrace garden, using only the fresh compost that I get from my kitchen waste to nourish them. No chemical fertilizers and pesticides, absolutely safe, healthy and I do not have to worry about the pesticides in commercially grown foods.

Growing my own food also encourages me to follow eco-friendly practices; such as rainwater harvesting, reusing discarded containers, upcycling waste as useful planters/pots and converting my kitchen waste to fresh earthy smelling compost. Home composting helps in reducing the waste dumped into the landfill. This was the start of my journey towards sustainable living.

I initially started with flowering plants and a few leafy vegetables on the terrace. The journey of converting myself from an organic gardener to a farmer was not easy. There were several struggles including one with nature, that destroyed the garden completely during several cyclones. On October 12th, 2014, Cyclone Hudhud devastated my little terrace garden causing extensive damage and it completely changing the landscape. I was in tears when I saw the destruction of the city's green



cover. I realised how powerful Mother Nature was and how much we misuse and take her for granted.

That day I decided that I must do something positive to contribute to the environment. After the cyclone, I immediately started rebuilding my terrace garden by upcycling 20 ltr. water cans that would be discarded, thermocol boxes, cartons – anything that could hold soil just to minimize their entry into the city's landfill and the sea. I have started upcycling old buckets for home composting, vermicomposting and often ended up picking vegetable waste from the city's Rythu Bazaars and dry leaves from roads and parks. Within 2 months every effort that I had made resulted in a very good harvest of tomatoes and other vegetables.

When I shared the pictures of my produce, and my experiences, on social media, friends and aspiring gardeners requested for workshops. That is how I ended up guiding many people in the city about gardening and home composting, encouraging people to use their roof tops. Urban rooftops contribute to the increase in surface heat. Terrace gardens can lower the overall temperature of your house by 7 per cent.

We are at our happiest when we are at service to others and not just living for ourselves. I am very committed to sharing my passion for composting and gardening with

others in society. In association with the Federation of Resident Welfare Associations of Vizag, CityZen, GVMC and Rythu Mitra, I have conducted over 170 + workshops in the past 6 years all over the city to spread awareness among our citizens regarding the importance of segregating dry and wet waste at home. A video of mine, about segregation and composting, is in wide circulation. GVMC has even made a short video showcasing the work that I have done in the city.

I am a team member of the Rythu Mitra group which promotes gardeners to grow organic food on balconies and terraces, trains farmers in natural farming and also promotes natural farm produce at market price directly to consumers, thus helping the farmer to earn a better price.

During the Pandemic lockdown I had noticed that people were really worried about the food that they are consuming and were keen on buying safe and healthy food. I worked on my long-cherished dream of urban eco farms and launched the project where people can grow their own food by subscribing to a small farm.

Subscribed customers are allotted a farm area to grow their veggies and, in the process, also learn natural farming techniques. UEF is about connecting to your food, knowing where and how your food is grown, and also connect to Mother Earth. It's a luxury to have a green space in congested cities. By converting our rooftops, backyards, vacant plots and farmlands into organic food gardens, we contribute to building a community, making a greener, healthier city and healthier nation. Practicing what I preach and helping keep my city clean and green gives me a great sense of pride and fulfilment.



## Big Day Planners !!

Kranti Sree, Event Planner



What started off as a request from a colleague to conduct a birthday party of a little girls, parked a business idea in this MBA graduate working in an MNC, Ms. Kranti Shree. She found her answers in professional satisfaction and growth, with event management by customizing theme parties and weddings, with eco-friendly decor, where ever possible. If it's an occasion to be celebrated, be it a corporate dinner or a traditional wedding or birthday parties, she has it all organised with props and accessories, making it a lot simpler for clients. With the conscious acknowledgement that this industry contributes towards a lot of waste, she does her bit to promote eco-friendly products.

This is a future endeavour as well, to promote celebrations which are eco-friendly. Team management, vendor management, and more so, crisis management, need time, patience and tact. This she has in abundance. On a personal front, she wants to teach by example and be a role model for her kids.

A living example of how one can work hard and achieve their dreams. It's her persuasion always to family and friends that all occasions, big or small must be celebrated. This also ensure employment and a source of income to many who really need it. Hardwork, perseverance and goal directed activities, laced with immense patience. are her takeaway mantras!



# Search & Uplift Mission

## The hamlet that Google forgot

In search of Venkataramana Peta, for biodegradable bin liners. By Asha Yarabati



One stormy October morning, I started driving out from Vizag, alone, to an unknown destination. The place has a name 'Venkataramana peta', just didn't know where it was. Heard it was somewhere on or off Vizag-Araku road, but couldn't find it on Google maps. Looks like someone at Google (or our government) forgot to mark this little hamlet on the maps.

Strange, this was supposed to be a major source of hand-stitched 'leaf plates' that I am after.

Dr. Rekha Dutt, who leads our advocacy group of women's wing VCCI1, is an avid believer in environmental causes. One of her 'green earth' initiatives involves using bio-degradable bin liners of 'leaf plates' for home composting. Leaf plates (Vistarakulu, Patravali or Pattal) have been in use in India since ancient times. These are as renewable and biodegradable as a leaf falling from the tree, as there are no chemicals, no plastic, and not a single tree is cut down.

Now the task was to find a sustainable source, run a pilot trial, so that we can advocate these liners to the Vizag council for wider use by citizen. Thought of finding a trading outlet in the city, but realised that

while traders are great for supply chain logistics, it is the artisans and craftspeople that we must nurture and empower. Plus the bin liners need custom crafting to fit the standard bins. So, I made some enquiries. The name that I heard most was Venkataramana peta.

After driving for hours, in the pouring rain, stopping and enquiring many passers by, and struggling through country roads full of potholes, I finally found the village, Walked a little further and found a family of grandmom, mom and daughter working in a huddle. They explained the village's legacy. It was just leaf plates as far back in times as they could remember. Men trek into nearby forests and collect the leaves, women dry them and stitch them into leaf plates.

This is not just people working for sustenance, It is centuries of culture and tradition being preserved and propagated from generation to generation.

They took measurements of the bin I brought along, and quickly assembled a custom bin liner insert. Offered a great price and logistics for steady supply in bulk. I paid an advance for the first consignment. Mission accomplished. I walked

further into the village, speaking to more families and workgroups. Everyone was concerned that the use of the traditional leaf plates is dwindling due to cheap fake plastic plates. "Not many people come here these days" said an elderly woman. Yeah, I know, I had such trouble finding this place and would have gone back if I weren't so determined to find it. I collected my samples and headed back to the car.

I tried to reassure them by saying "Your tradition is a timeless treasure. Stay strong, it will achieve its due glory as environmental awareness is reaching critical mass. The plastics will go. We at women's wing of VCCI have several green earth initiatives to further this very cause."

I reached the car, and turned around "Do you know your village is not on Google maps?" Their eyes glazed over. Huh? I smiled "Do not worry. We will fix this. Just sent your village location coordinates to Google for amendment. Your little hamlet will be on Google maps soon for anyone in the world to find and reach you." There were smiles. Noticed their faces looked brighter. Is it a ray of the Sun that just broke through the rain clouds? Or is it, hope? Can't tell. Started the car and waved at them "I'll be back".



# Union Budget 2021-22

VCCI and FICCI, along with BDO, jointly organised a session on the Analysis of the Union Budget. The speakers were Pradeep Kasthala, Tax Regulatory Partner, and Vinay Vuppala, Director - Indirect Tax. In this session they had provided a live budget analysis discussed the proposed budget policies.

**FISCAL DEFICIT:** FY21 fiscal deficit at 9.5% of GDP, with FY22 fiscal deficit target at 6.8% of GDP.

**CAPITAL EXPENDITURE:** FY22 capital expenditure provided is up 34.5% (vs FY21 BE) at Rs 5.54 lakh crore, Rs 44,000 crore under capital expenditure will be given to Department of Economic Affairs in FY22, FY21 capital expenditure is seen at Rs 4.39 lakh crore.

**NO TAX CHANGE:** The government has left direct taxes unchanged, but took steps in direct tax incentives to ease compliance for taxpayers.

**RELIEF FOR SENIORS AND SMALL TAXPAYERS:** No tax filing for seniors above 75 with only pension, interest income.

**FACELESS RESOLUTION:** The Budget proposes setting up faceless dispute resolution committee for individual tax payers, making the Income Tax Appellate Tribunal faceless, and constituting the dispute resolution committee for small taxpayers.

**ATMANIRBHAR BHARAT:** The FM outlined six pillars of proposals to strengthen the vision of Atmanirbharta. These were namely Health and Wellbeing, Capital and Infrastructure, Inclusive Development, reinvigorating Human Capital, Innovation, Research & Development, and minimum government and maximum governance.

**SHOT IN THE ARM FOR HEALTHCARE :** The allocation to healthcare in this budget has been increased substantially. The allocation is likely to be around Rs 2,23,846 crore, a 137% percentage rise from the previous budget. Rs 35,000 crore has been budgeted for COVID-19 vaccination expenditure in FY22.

**DIVESTMENT TARGET:** The Government sees FY22 fiscal deficit at 6.8%, according to the FM, while she had pegged deficit at 3.5% for FY21 in the last Budget. The Government aims to get Rs 1.75 lakh crore through divestments in 2021-22, according to Budget documents. In FY21, it planned to raise Rs 2.1 lakh crore through divestments, falling short

**BIG BORROWING:** The Government will borrow Rs 80,000 crore in the remaining two months to meet FY21 expenditure, and is projected to borrow about Rs 12 lakh



crore in FY22.

**LIC IPO:** The FM announced plans to privatise 2 PSU banks and one general insurance company in FY22. The Government will bring the long-awaited LIC IPO in FY22.

**BANKING AND COMPANIES:** The Government plans to allot Rs 20,000 crore for bank recapitalisation of PSBs.

**MINIMUM WAGES:** Minimum wages will now apply to all categories of workers and women will be allowed to work in all categories with adequate protection.

**CELL PHONE PARTS:** The Government has raised basic customs duty on import of sub-parts of mobile phones and battery chargers from nil to 2.5% in FY21-22.

**AGRICULTURAL CREDIT:** The Budget set agriculture credit target of Rs 16.5 lakh crore for FY22, and will further increase provision to rural infra development fund to Rs 40,000 crore from earlier Rs 30,000 crore.

**ONE-NATION, ONE-RATION CARD:** 69 crore beneficiaries (86% beneficiaries) were covered under the One-Nation, One-Ration card implemented by 32 states and union territories.

**ONE-PERSON COMPANIES:** The govt plans to allow incorporation of one-person companies with no restriction on paid-up capital and turnover.

**REVISED CUSTOMS DUTY STRUCTURE:** The Government plans on reducing customs duty uniformly to 7.5% on products of non-alloy, alloy and stainless steel, exempting duty on steel scrap till March 2022.

# AP New Tourism Policy 2020-25



## Financial:

- Reimbursement of 100% of net SGST accrued to state for all new units for a period of 5 years from COD or up to realization of 100% fixed capital investment, whichever is earlier
- Fixed Cost Power Reimbursement to New Tourism Units at Rs. 2.00 per unit for a period of 5 years from COD for all new Tourism Projects
- Reimbursement of 100% of stamp duty
- 100% Waiver of Land Use Conversion charge

## Land Allotment:

- Lease hold basis
- Free hold basis as per the prevailing government policies
- Lease and revenue sharing basis
- The upset (reserve) price for bidding for lease hold model shall be 1% of the SRO value of the land parcel
- In case of lease and revenue sharing basis, the Annual Lease Rent (ALR) shall be fixed at 1% of the SRO value of the land and the Additional Development Premium (ADP) as quoted in absolute terms or percentage

revenue share terms shall be the bidding parameter

- The Annual Lease Rent (ALR) and / or the Additional Development Premium (ADP), as quoted by the successful bidder, shall be enhanced by 5% in a block of every 3 years

## Incentives for Mega Projects:

It is proposed to have 90-year lease with 4 years of construction period for Mega Projects / 7 Star projects. They shall have a special provision

for incentives and shall be accorded an "Industry" status.

## RESTART package

A RESTART package, with interest subvention to assist tourism establishments to restart their operations and support their wage liabilities and fixed expenses, was approved. This Rs.198.50 crores RESTART package will benefit about 3910 tourism projects in the state.

Visit [www.aptourism.gov.in](http://www.aptourism.gov.in) for full policy

## IN FOND REMEMBRANCE



Mr. K. Subbaraju Garu was a renowned real estate personality, a hotelier and State Chairman - AP CREDAI. He had migrated from Bhimavaram to Vizag 35 years ago and started the construction of

apartments. Mr. Subbaraju

had completed 25 projects in the last 30 years. He was the founder - member of the Apartment Builders Association and chaired the association couple of times. He was also the Charter Chairman of the AP State unit of CREDAI and served CREDAI for a number of years. Mr. Subbaraju also identified the potential of the hospitality industry and built a hotel near the airport which is run by the Marriott Group. He was also a philanthropist and always took lead to lend a helping hand to the Government and needy. His demise is a big loss to the business community; especially to the building industry.



# AP Industrial Policy in Nutshell

## INFRASTRUCTURE:

### The Government shall:

- Allot industrial plots after completing pre-clearance and zoning; in order to facilitate fast set up and risk-free operation
- Develop MSME Parks with all facilities
- Offer “Plug and play” facility including ready made factory shell and all basic facilities in MSME parks, as per the requirement
- Develop mega industrial parks with common facilities tuned to the needs of target segments
- a. To ensure availability of basic facilities at industrial parks. To constitute Industrial Water SPVs, wherever required, to bring water to door steps.
- b. To explore options of making cheaper power available in new industrial parks
- Set up incubation centers to encourage startups in hi-tech industries
- Replace existing lease and buy option in APIIC land policy, with “Lease Buy” model with low upfront payment and option to buy land post 10 years of successful operation
- Develop all industrial parks in an environmentally sustainable manner. Facilities to be made cyclone-proof in the areas of risk

## EASE OF DOING BUSINESS:

### The Government proposed to:

- Provide end to end deemed approvals to all Green Category MSMEs in notified industrial parks with a condition to formalise all the approvals within three years
- Setup a Single Desk Portal (SDP) to address identified issues
- Provide a central helpline for seamless on-ground implementation of the approvals
- Conduct regular district level industrial meetings, under District Collector, and settle pending approvals & grievances
- Conduct regular State Level Bankers Committee (Industrial sub-committee to address issues with loan disbursals)

## SKILLING & LABOUR AVAILABILITY:

### To cater the needs of skilled labour the Government came forward to:

- Set up 30 skill development centers and 2 skill development universities
- a. Develop a curriculum based on industry needs
- b. High end Skill University to focus on cutting edge analytics and industry 4.0 (smart manufacturing using lot of predictive maintenance)
- Institute global immersion programs for top talent in the

state in topics like high-tech electronics, biotechnology, high-end leather and textile design, petrochemical, and food technology

- Develop a digital platform to match skilled labor in Andhra Pradesh with requirements of businesses

### End to End hand holding of Entrepreneurs (YSR AP One):

- To integrate services from multiple state agencies under a multi-faceted business enablement center. YSR AP One , which acts as one stop resource and support center for industries, will be introduced.

## INCENTIVES:

### The Government shall:

- Offer adequate incentives to Micro and Small Enterprises
- Reimburse SGST for 5 yrs. (capped to FCI) for Medium Large and Mega industries linked to employment creation

## MEASURES FOR SPECIAL CATEGORIES:

- Offer special incentives for women entrepreneurs belonging to Minority communities
- Reserve 16.2% and 6 % of plots in the APIIC parks for SC and ST entrepreneurs respectively.
- Set up a dedicated cell under “YSR AP One” for handholding SC/ST/BC/Minority category entrepreneurs



# BUSINESS DURING COVID-19



Business came to a stand still when there was complete lockdown and a 52% drop in turnover during partial lockdown. Whole stocks were available. Everyone wanted their share once the pandemic over. Liquidity of funds was an issue. It was a really big challenge to survive during lockdown. Not only on a monetary basis, but both physically and mentally as well. We understood where we stood in our business and realised complexities to do business without physical presence. We contacted customers through video calls and online sales was conducted during lockdown. I am very proud to announce that none of our staff, in any of the Kankatala branches, was removed during the lockdown period. All the staffs' co-operated with 50% salary, since lockdown started, and from November 2020 we gave them full salary. But we are not happy with any of the government offered packages. Now, we are well prepared for any kind of situation. Financial principle and discipline are very important for one to do business. I would advise any businessman to visualize and accept the way it comes.

**Mr. Kankatala Mallikarjunarao**  
*Kankatala Textiles*



The initial complete lockdown brought my business to a complete stand still. I run an IVF Centre and so could not accept any elective cases for the fear of Covid. My hospital used to take up emergency cases and somehow we managed to pay half salaries to our staff. Educating and counselling others, and personal protection self from Covid, was the greatest challenge to me during this period. Financially, it was a huge burden on me of running a hospital with a very minimized income. Post lock down, to pick up my business I had to lower my charges a lot and take utmost care in every aspect. The Government has given us the MSME loan where I just paid the interest for one year & later on pay the instalment. The staff was facing a financial crunch and were in the fear of losing their jobs. Moreover, being in the health section, they were scared of contracting Covid. Challenges faced in the reopening strategy was the need to market ourselves much better and take every customer as potential in order not to lose a single opportunity. Now I know how I should be prepared for emergencies. Must always have a best source of income. My only advice is any business has its ups & downs. Be alert, be watchful and always have a back up.

**Dr. Sudha Padmasri**  
*Padmasri Hospitals*

The unexpected situation had a large impact on our operations and there by the cash flow problems. Unlike several businesses, the service sector and the constructions industries were the first to get affected, and the last to recover during the lockdown period. Therefore, our businesses were completely shattered. Post lockdown, our operations have completely changed in view of the SOPs issued by the Government time to time. The stimulus package to the service sector are insignificant when compared to the other businesses. Unlike in the other countries, the government never proposed a waiver of interest on loans or taxes. It only postponed the payments. The staff, along with the management, had a rough patch due to loss of business but soon reconciled. Our reopening is totally driven by the Covid SOPs and the customer's response to the situation. This gigantic and global situation will not only prepare businesses but also various organisations and governments world over. The only advice is to be prepared for all kinds of unknown challenges and dynamics that are likely to arise in future.

**Mr. Narasimha Rao**  
*Vizag Conventions*





The 2 and a half months complete, and partial, lockdowns both impacted a lot. There was absolutely no activity or revenue, generated. Except electricity charges, we had to pay all the others. Initial cash crunch was there for 3 months but we gradually managed. Also we were the last of all sectors to get permission to open and start functioning and we were not given any Government stimulus packages during this phase it was a big challenge to conduct online classes and this was a new learning experience. A number of online transactions, and online conferences through Zoom and Google Meet, increased drastically. Everyone preferred to communicate through these platforms which were a relatively new experience. The biggest strategy was to make the students come back to class and counsel them to get rid of their fears about COVID. We were very lucky to have such a co-operating teaching, & non- teaching, staff who agreed to get only 60% salary till November 2020. Nothing would have been possible without them. This situation helped us to prepare for the future emergencies. It also tested both our financial strength and overall ability to perform under pressure. We learnt a lot and prepared for any such emergencies in future. My only advice would be to maintain some contingency fund always. A general issue with the small business owners is their financial stability. Please take care of your employees as they are dependent on you and also they are your backbone to business. If you take the responsibility of your employees it automatically increases the bonding between you both which is an additional strength.

**Mr. Satyanarayana Reddy, Prism College**



During complete lockdown all four restaurants were closed but we had to keep few rooms open for long term guests. We operated with basics requirements and services for the guests. We didn't get any kind of support during lockdown. No business during full lockdown and less than 5% business during partial lockdown. Salary for employees, and other expenditures ,remained the same but the loss incurred was high. There were many challenges we faced during this lockdown. People were scared to visit hotels. Lots of precautions were to be taken. We had to buy all necessary items required for the guests cleaning process increased drastically. The cost shot up but no revenue. Our only motto was to keep our guests safe. Nothing much was given to the hospitality industry. We sent letters to the Central Government for support. Only small loans were given. Hotel Dasapalla didn't close even during the total lockdown since we had to operate for people who came for quarantine. We worked day and night with 60 employees and occupancy in 10-15 rooms with basic food services. It was a big challenge to make the staffs understand what we were going through. We took lot of care for our staff by counselling and convincing them. The biggest reopening strategy was all the SOP was modified, high food and safety standards. We incorporated all safety standards and in- house trainings became a regular thing. It was really difficult for us to make people come to the hotel, we managed it through word of mouth and digital marketing. This lockdown has helped us to prepare for future emergencies. No one ever imagined this situation. A very big lesson learnt about strategy planning and stock wastage. I would suggest to come up with a strategy to handle any type of emergency. Have separate FDs or RDs and save funds to use for emergency since anyone will first face money crunch in such situations.

**Mr. Venkatakrishna, Hotel Dasapalla**



During the complete lockdown, we had nil business as we don't have any online arrangement. In the partial lockdown the business was 25%-35% only. Everything, such as getting stock, customers and staff to the shops, was a challenge during this phase. Post pandemic things are improving. Of late things are slowly limping back to normalcy. As a MSME, I received some concessional loans, but i expected some waivers like, interest or salary /wages to staff which i did not get and I paid 50-75 % of the wages to the staff during lockdown. Sales started increasing slowly. i expect by another 2 months we should reach the pre Covid levels. This experience made us get ready for any emergency. We probably need to build a disaster management, or emergency fund, to deal with such calamities. The best advise i can give is - never take anything for granted. Be ready for disruption, either by technology or by nature. Be ready to accept the change and face it instead of worrying about it.

**Mr. V J Gupta, Gupta Brothers Books**



Real Estate developers had a complete shutdown of operations during the lockdown period. Sales/bookings and cash flows were nil. The majority of skilled, semi-skilled and unskilled labour

in construction projects are migrant workers who live at the site locations. In spite of cash flow problems, builders had to support their staff and migrant workers by providing food, safety material and other essentials during the lockdown period. Covid 19 adversely impacted all areas of life and profitability of the projects. Though the lockdown was lifted, following safety norms, mainly social distancing, is simply impossible in construction activities. Business operations suffer till such time these changes happen. Several representations and Zoom calls were made to all levels in the Government by Developers Organizations, but all in vain. Except for postponement of payment of taxes, loan interest and instalments, there was very little support. The morale of staff and workers was at all-time low. Business owners had to do a lot of counselling to get them back to work. Generating required funds, for the continuation of construction works, was a major challenge. The BIG lesson learnt, is to anticipate emergencies in all possible forms, and to factor in reasonable cushion in every aspect; funds, project time lines, construction cost estimates, continuous training of manpower to upgrade work processes/methods. My advice was to reduce dependency on migrant workers. Look for automation of work where possible. Invest on alternative materials, tools, equipment etc., that could reduce manual labour. Adopt strict safety standards at work locations. Train local labour on skilled and semi-skilled works. Have sufficient bridge loans to cover unexpected cash flow situations. Shift to online, social media and other channnels of marketing.

**Mr. Dharmender Varada, CREDAI**



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