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EDITOR'S NOTE

Wealth Management Firms Rolling Up their Sleeves to Counter the 'New Normal'

The Indian wealth management sector has been on an upward growth trajectory over the past few years. A study by the Research and Markets concluded that the Indian Wealth Management market is slated to grow at a CAGR of 11 percent during 2015-2025. Given the rising number of HNIs, growing interest of the mass segment, proliferation of Internet and a structurally evolving economy & capital markets have acted as key market forces that are shaping the future of the Indian wealth management sector. The country has witnessed a steady growth in the number of high-net-worth individuals (HNWIs) at a CAGR of 18.67 percent between 2011 and 2017. According to reports with the total HNWI wealth is likely to reach around \$3 trillion by 2025. We have also seen plethora of WealthTech players stepping up to build on this surge in retail investors looking to invest money in equity and mutual funds.

With technology playing a crucial role in shaping the industry, there has been rise in adoption of robo advisory mode. Given how efficient, cost-effective, and secure it is, the market has shown interest in adopting the said advisory model. Furthermore, technological advancements such as machine learning and cognitive computing are further adding to the efficiency and improving the data-driven insights of the robo advisory mode and on the same hand reducing the operating costs for financial advisors.

With technology and market trends in its favor, the wealth management segment has been exploding. However, with the global pandemic setting in, the industry did face several challenges pertaining to business continuity and client engagement. But the resilient players persisted through it all and adapted according to the need of the hour. As we approach the final leg of the COVID 19 crisis, there have emerged trends which are indicative of the new normal. In order to deal with these changes, wealth management firms will have to focus on restructuring their business models to ensure greater productivity and efficiency. With a major reduction in upfront transactional income, firms will need to look closely at their costs-to-serve. They must focus on creating efficient organizational habits in order to optimize return on effort. The market is also shifting towards digital trends that will require remote working and digital delivery. If the pandemic has taught us one thing, it has to be efficient remote working habits. Wealth management firms will also have to toe the line and up skill employees and clients alike to embrace digital trends completely. Firms must also take market uncertainty under consideration while designing client portfolios. Although markets have recovered yet there looms an air of uncertainty which must not be shirked.

Do let us know your thoughts.



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BUDDING BIZZ



WEALTHTECH PLATFORM FISDOM RAISES \$7 MILLION FOR PRODUCT DEVELOPMENT & CUSTOMER ACQUISITION


Bangalore based wealth advisory platform Fisdom has raised \$7 million in a fresh round of funding led by PayU. The firm's existing investors Quona Capital and Saama Capital also participated in the funding round. In a statement Fisdom elucidates that the fresh infusion of capital will be utilized towards new product development and customer acquisition.

Founded in 2015 Fisdom is a fintech startup that specializes in investment advisory through a platform that manages a user's personalized online investment account. The personal finance startup also provides personalized investment recommendations across products such as mutual funds, insurance, pension funds and digital gold. Fisdom has partnered with financial institutions such as Oriental Bank of Commerce, Allahabad Bank, Karnataka Bank, Bank of Baroda, Lakshmi Villas Bank among others.

Speaking about the investment, Subramanya SV, Co-founder and CEO, Fisdom, said, "We are happy that our investors continue to reaffirm their confidence in our strategy of B2C product

and B2B2C distribution in partnership with banks and financial institutions. The latest investment will allow us to innovate and provide a holistic experience to our customers across investments, savings, and protection. We are also looking to deepen our engagement with our partners, which includes several leading banks and digital platforms."

A statement released by the company stated that Fisdom has experienced more than 80 percent growth during the pandemic. The startup has also expanded its existing team and has on-boarded more than 150 employees virtually during the last six months across engineering, sales, and operations; including some key hiring done during the last year.

Anirban Mukherjee, CEO, PayU India, said in the statement: "Fisdom has grown into a leading digital wealth management platform and has created a demand for its services in the market. We are very excited to continue to back Fisdom to help fuel its continued growth in the wealthtech segment and further expand its product portfolio." 




HUBBALI ESDM EXCHANGE (HEX) LAUNCHED TO PROMOTE STARTUPS IN ESDM SPACE

Bangalore based B2B wholesale food, grocery and retail platform Jumbotail announced on Monday (26th Oct) that it has raised \$11 million (81 crore) in an extended series B2 round of funding. Led by Heron Rock Fund, other participants in the funding round were JumboFund, Nexus Venture Partners, Siddhi Capital, Reaction Fund, Pimpernel Holdings, and a group of HNIs & industry leaders. Prior to the current capital raise, Jumbotail had raised 90 crore from Heron Rock.

Founded in 2015 Jumbotail leverages technology, data science and design to transform mom and pop stores also known as 'kirana stores'. the firm has built a wholesale marketplace to connect kirana stores to their supplier ecosystem of staples producers, traders, and FMCG brands. The company was co-founded by S Karthik Venkateswaran, a marketplace product veteran from eBay-US & Flipkart and Ashish Jhina, a third generation apple farmer, and a former BCG consultant.

"We have built a very capital efficient and operationally profitable business by focusing on solving problems for kiranas. Our J24 store network is emerging as the ecosystem of choice for kirana store owners looking to seamlessly transform their kiranas into modern grocery stores, and to compete better in an increasingly technology-driven retail world," said Ashish Jhina, Co-founder, Jumbotail.

"Jumbotail has displayed tremendous grit and resilience in the face of unprecedented odds and continued to execute at a level of excellence that is rarely seen. We are doubling down on our investment in Jumbotail as we believe they are best positioned to transform food and grocery retail in India," said Tom Williams, General Partner, Heron Rock.

In a statement Jumbotail elaborated that the fresh infusion of capital will be utilized to scale its core B2B marketplace to new geographies across India, expand its network of J24 stores, grow its private label product portfolio, and to extend its go-to-market services to more FMCG brands seeking entry into kirana stores and standalone supermarkets across the country. 

WHY START-UPS SHOULD INVEST IN A CFO RIGHT FROM THE BEGINNING?

By Siba Panda, Founder & CEO, Faustus Advisory

A UCLA alumni, Siba Panda holds a consistent record of delivering results in growth, revenue, operational performance, and profitability across organizations. A finance whiz he has earlier held critical management roles at Oxford University Press and Fujifilm India among others.

Start-ups are started on the blood and toil of founders, not to mention their life savings and goodwill with family, relatives, and friends.

Only a few start-ups have recurring revenues that meet their operational expenses. The need for funding becomes acute as spends increase on continually improving the product/service offering and enhancement of customers sales and support infrastructure.

Start-ups must also grapple with changing regulatory environment, whether it's stricter compliance and reporting, taxation rates adjustment, export / import issues, and even angel tax and their equivalent. These matters if not handled well lead to crippling financial liabilities. Additionally, when these are focussed by the founders, they dilute the mind-space critical for business acceleration and competitive advantage.

Our polling with early stage Start-ups showed that more than 95 percent of them depend on a combination of Chartered Accountant, inhouse accounts professional and ad hoc tax consultant combination to manage the regulatory, business compliance and taxation issues in a reactive mode.

This lack of vision from visionary start-up founders is a profound folly. They tend to invariably get blind-sided due to being



reactive and are also not able to use financial management as a strategic operational and competitive advantage.

Meticulous attention needs to be invested right from inception to ensure that the financial performance is at the healthiest that it can be to deliver the essential business momentum and smoothness. A competent CFO who has the macro and micro understanding of start-up compulsions and government and economic forces thus becomes important right from the start.

The CFO ensures that all financial matrices are actually healthy with prevention is better than window dressing processes. She/he ensures that cash flow stay optimised, debtors and debtor days remain in control, contracts are safe and win-win, office space is taken with the right buy vs lease decision, director compensation is in line with standards, supplier, customers and employee agreement are litigation free, margins are maintained, projections are feasible and the list goes on.

The founders when freed from financial worries and bottlenecks are able to focus on business growth and customer retention. Their investments in product / service extensions are based on prudent financial projections with prioritisation of organisation resources to most revenue relevant improvements.

It also becomes possible to understand the most profitable customers / services. A good CFO ensures robust financial data analysis protocols which help in creating multiple insights. They also quickly flag red herrings and potential minefields thus ensuring survival and accelerated growth.



“

Startups tend to invariably get blind-sided due to being reactive and are also not able to use financial management as a strategic operational and competitive advantage

”

The CFO is also able to help Founders take tough decisions at crunch times. The current pandemic is significant example where nearly every organisation and start-up has had to tighten the belt. The CFO analysis with cost and revenue projections vs impact on customer retention and attraction was

essential in taking the right decision at the right time. Deft management of debtors and creditors too has been the difference between closure and survival.

A good CFO brings to the table understanding of different government initiatives and financial support packages. S/he is best able to guide the organisation. Take the case of loan moratorium, the CFO would have guided the start-up on the business impact, the benefits, the accounting of interest on interest, the possible impact on credit rating, the trade-off vs the need of immediate survival. In addition, good financial practices and reporting from earlier would have ensure that the financial institutions have a respectful view of the start-up enabling lower interests to begin with followed by easier refinancing.

The advantage of healthy matrices becomes even more important when it comes to funding. VCs feel assured and also form a better impression of founders which helps in attracting more strategic investors with better valuation and terms. The three vectors of a) accounting for past performance and b) future projections and c) capability to manage challenges of scaled business holding the fate of funding and valuation success are better presented with a talented CFO.

It is thus smart business practice for start-ups to hire a CFO at the earliest. The right CFO will create a ROI that is multiple of the cost of talent. Today options exist for start-ups to work with outsourced / limited-time CFOs that help keep the cost to company low in the initial stage thus getting the best of both worlds – low upfront cost and high impact. 📧

ADVENTUM OFFSHORE

RAISING THE BAR & GOING FAR

**A**

wealth management company with a difference, Adventum Offshore is (literally) taking its investors places by offering diversified strategies through offshore property investments. And with a network of 130 HNI clients in 5 years, the company seems to be on a roll.

What if it were possible to better the return on a property, not by altering the level of risk but by adjusting the location? By finding opportunities where jurisdictions were more favourable and tax-friendly, the rents higher as compared to the borrowing costs and the property cycle better placed than in one's home country? What if it were possible to find the right location where the currency and FX could both become an additional driver to the growth engine to one's investment? Well, give yourself a pinch because this is all real.

Utilizing these simple yet effective ideas, Adventum Offshore has devised a strategy to enable clients to maximize their wealth strategy without altering their risk appetite.

Opening Doors For Contemporary Investors

After a certain stage of wealth creation, wealth preservation and diversification become paramount and, perhaps, equally challenging. Adventum will see the contemporary investor through this challenge and help them go global when it comes to lucrative investment options.

Founded in 2015, Adventum is an investment and wealth management firm that aims to lead the contemporary investor towards identifying and capitalizing on the most astute, property investment options across the globe. As a complete offshore services provider, it has put together a qualified and insightful team equipped to offer investors a comprehensive range of portfolio services. From capital export to capital flow, capital deployment and leveraging strategies – all of its services are planned in a compliant, secure and transparent manner to implement a diversification strategy that mirrors an individual investor's requirements, limitations and appetite for risk.

EMRON SAMUEL, DIRECTOR

WITH OVER 22 YEARS OF EXPERIENCE IN THE BANKING, SALES AND DISTRIBUTION AND INVESTMENT BANKING, EMRON IS CONSIDERED AN AUTHORITY IN THE FIELD OF SALES AND MARKETING, BANK TREASURY AND INVESTMENT BANKING. EMRON HAS A WINNING TRACK RECORD AND AN EXTENSIVE EXPERIENCE OF MANAGING RELATIONSHIPS WITH CORPORATES, BANKS, FINANCIAL INSTITUTIONS AND DISTRIBUTION ENTITIES (BANKS, NATIONAL DISTRIBUTORS AND INDEPENDENT FINANCIAL ADVISORS) ON A PAN-INDIA LEVEL.



RAJANYA RAVASIA, DIRECTOR

HOLDING A DEGREE IN MANAGEMENT & MARKETING FROM BENTLEY COLLEGE (BOSTON), RAJANYA PLAYS THE ROLE OF STITCHING THE OPPORTUNITIES AROUND A PARTICULAR REAL ESTATE PARCEL WITH HIS VAST KNOWLEDGE OF THE REAL-ESTATE MARKET OVERSEAS, THE FINANCINGS AND LEGALITIES. HE SPENDS MORE THAN HALF THE MONTH IN THE UK AND THE REST IN INDIA TO REMAIN CLOSE TO BOTH, HIS CLIENTS AS WELL AS THE OPPORTUNITIES IN THE UK.

AMIT SINGH, DIRECTOR

AMIT HAS OVER 15 YEARS OF EXPERIENCE IN THE FINANCIAL SERVICES INDUSTRY, PARTICULARLY IN THE AREAS OF DISTRIBUTION, CORPORATE AND TREASURY SALES AND PRODUCT STRUCTURING. AMIT HAS PREVIOUSLY BEEN AN INTEGRAL PART OF REPUTED ORGANIZATIONS SUCH AS BIRLA SUNLIFE ASSET MANAGEMENT COMPANY, STANDARD CHARTERED BANK, IDFC INVESTMENT ADVISORS AND TATA AMC.

"At times, it is important to step out of your comfort zone to realize significant gains. That's when our advice, experience and knowledge of the offshore market becomes indispensable to our clients – be it a new or a seasoned offshore investor," explains Rajanya Ravasia, Director and founder of the company.

"At Adventum we firmly believe that when it comes to investing it's all about thinking like most people won't, so that you can create the wealth and a legacy that most people can't," Ranjanya says, emphasizing how even today India provides only a few windows for exporting one's capital overseas, especially for real estate. He goes on to explain how, when it comes to the acquisition of UK properties, agents do approach Indian clients. However, they merely showcase the products to Indian clients, failing to offer advice on highly-complicated yet critical aspects such as local property laws or transactional and taxation details, leaving the clients uncomfortable. To make such a considerable investment, which ranges from several lakhs to a few crores, an investor needs to have great trust and faith in an organization, its team and its product offering. This significant market helped Rajanya think of the idea of Adventum a little over five years ago. Today the company acts as an inclusive financial firm, assisting clients to acquire, leverage, furnish and manage UK property and operations as seamlessly as possible. "We have managed to make the property purchase into a wealth product that can be passively managed by clients from within the comfort of their own home," remarks Rajanya.

A STRAIGHT FORWARD MODEL, IMMENSE KNOWLEDGE & AN ASTUTE FORESIGHT

Adventum prides itself on making a success of an investment model that may be simple to understand but is complicated to execute, and they have managed to make a success story of it. To begin with, the company focuses on identifying offshore residential properties which are affordable and in prime postcodes, typically in city-centre locations, lowering vacancy risk. Next, the focus shifts to locations where the rental yields are higher than mortgage costs, ensuring a positive carry on the asset in which their clients invest.

Finally, they leverage it to better the returns on the equity deployed.

However, they also filter for properties to be located in countries that have established hard currencies so that the foreign exchange (FX) driver can play out in favour of the investors from emerging markets such as India and China.

Given that the rental income and mortgage repayments are matched in the same currency –

Adventum cleverly manages to avoid an FX risk for the client on a market to market basis whilst ensuring that there is a levered FX benefit playing out on the entire value of the asset acquired, with reference to the equity deployed. As the outstanding debt on the asset reduces over the investment horizon, it results in the build-up of an investor's equity in the property. This ascending value benefits the investor, even showing a long-term positive effect of FX when one calculates the return on investment in the original currency of investment.

QUICK FACTS:

LOCATIONS:

MUMBAI (HEADQUARTER), LONDON AND DUBAI

OFFERINGS:

PORTFOLIO PLANNING & REVIEW, TRANSACTIONAL SERVICES, COMPREHENSIVE LEGAL, ACCOUNTING & TAX SOLUTIONS AND PROPERTY MANAGEMENT

ADVENTUM IN THE SPOTLIGHT:

1. ITS MODEL IS DRIVEN BY A HEALTHY RENTAL RETURN ON THE BACKDROP OF THE LOW COST OF BORROWING, FOREIGN EXCHANGE GAINS AND CAPITAL GROWTH – ALL OF WHICH MULTIPLY WITH EACH OTHER TO PROVIDE A SUPERIOR RETURN, WHILE KEEPING THE RISK LEVEL EXTREMELY LOW.
2. IT ADVISES CLIENTS REGARDING THE BEST WAY OF EXPORTING CAPITAL FROM INDIA AND FOR OPTIMIZING THE TAXES IN THE UK TO ENSURE BETTER RETURNS.
3. IT HAS CATERED TO OVER 130 HNIS ACROSS SECTORS FROM VARIOUS CORNERS OF INDIA.
4. IT HAS GROWN ITS AUM FROM ₹5 MILLION IN 2015 TO A PHENOMENAL ₹200 MILLION AT PRESENT.

The last step they explain is to let the capital play out over the investment horizon. Owing to the positive carry the asset delivers, the investor is not limited to deriving profit on his investment from capital growth alone. Investing in mature locations ensures long term capital growth, but most importantly ensures low vacancy risk and in turn, a more calculated investment risk.

LEVERAGING THE POWER OF COMPOUNDING AND MULTIPLICATION

Adventum claims to leverage three primary drivers when it comes to its investments – positive rental carry (rental delta), currency gains (FX) and capital growth, explaining how each of these work in favour of the investor in different proportions over the years

of investing. However, they all work positively for the investor as a trend line. Compared to an onshore investment in India working purely on Capital Growth (Speculative) and against the headwinds of Rental Delta and FX, an offshore strategy aligns all three drivers in favour of the investor. This means it multiplies to enable better reward for the same residential risk and also compounds with multiple years passing on the investment horizon. Talk about a winning formula!

BEGINNING WHERE OTHERS STOP - SETTING HIGH STANDARDS OF CUSTOMER SERVICE

Adventum offers value for money, charging nominal advisory fees for property procurement, transaction advice, setting up the entire structure, execution (delivering mortgage on the asset) and monitoring the asset (furnishing and managing). "As opposed to the typical brokerage process in India, where the client-agent relationship ends once the property is bought, our client relationship actually starts after property acquisition, when we begin managing the corporate structure, reporting to RBI annually and administering the property and its income on client's behalf," explains Rajanya.



ADVENTUM LEVERAGES THREE PRIMARY INVESTMENT DRIVERS - POSITIVE RENTAL CARRY (RENTAL DELTA), CURRENCY GAINS (FX) AND CAPITAL GROWTH, MAKING THEM WORK IN FAVOUR OF THE INVESTOR IN DIFFERENT PROPORTIONS OVER THE YEARS

To unfurl the potential of UK-leveraged transactions, an investor would typically require a UK company set up, property and tax advisory. Not to mention access and know-how to the right banks willing to provide mortgages to brand new companies with foreign shareholding. All of these can be challenging pieces of a puzzle to put together. Adventum has executed this perfectly for every single client that it has done business with.

A CRISIS THAT BECAME A CATALYST FOR GROWTH - HOW IT ALL BEGAN

When Rajanya returned from the US in 1997 to join his family business, he realized that the big bang budget of 1991 has tremendously diminished the value of many of the family's white elephant businesses. Hence, he decided to revitalize his family's wealth by following the path his grandfather had taken and chose to foray into the real estate business – a path he knew would be

fraught with both back-breaking challenges and great rewards.

After he managed to make a name for himself in the real estate business, Rajanya completely exited the Indian real estate land holding space in 2010 when India was experiencing the grip of the global financial crisis, which caused the rupee to lose against the dollar significantly. This compelled Rajanya to dollarize the inter-generational share of wealth he had unlocked so that he could nurture it for future generations. To gear up these large portfolios and achieve better returns, Rajanya also created massive ecosystems by developing banking relationships in these countries to obtain the necessary financings.



THE GENESIS & BEYOND

Unsurprisingly, with the goodwill of consolidating one of the largest landed estates in Mumbai, Rajanya had won over a substantial number of friends and business colleagues, who wished to utilize his astute wealth preservation strategies. As he was consulting these families, he noticed the dire need for a trustworthy advisor to handhold Indian HNIs to explore offshore investment options. This personal journey became the genesis of incorporating Adventum formally in 2015. Back then, all the giant wealth management companies were offering similar solutions around the Indian rupee due to the lack of expertise and products when it came to investing offshore. This market gap bestowed Adventum with an accelerated window to spread its story. It established several distribution channels by working hand-in-hand with the country's largest and

most reputable wealth management and distribution companies, which offered Adventum's strategy to their existing client base.

The fact that it was a dollarized wealth preservation strategy resonated with a lot of HNIs, who had recently witnessed the rupee tumble during the global financial crisis. "We were ultimately at the right time at the right place in terms of expertise and experience," affirms Rajanya. Adventum further chiselled its competence by bringing on board veteran bankers like Emron Samuel and Amit Singh (Co-founders and Directors, Adventum Offshore). They didn't just bring in their entire skillset to engage Adventum with the wealth management and distribution world but also leveraged their existing relationships to give Adventum the kickstart to go to the market quickly. While Emron and Amit have been instrumental in creating the distribution network for the company, Rajanya plays the role of stitching together the opportunities with his vast knowledge of the real-estate market overseas, the financings and legalities.



ADVENTUM KEENLY IDENTIFIES THE CHALLENGES IN THE INTERNATIONAL TRANSACTION AND SOLVES THEM WITH A PERSPECTIVE OF NOT JUST ENSURING THAT THE PROBLEMS DO NOT RESURFACE, BUT ASCERTAINING THAT THE SOLUTION BRINGS DELIGHT TO THE TRANSACTION

This empowered the company to earn a stellar reputation as a credible name for transactions not only across the wealth management channels across India but also among the Indian HNIs. "It's very encouraging when the clients we meet for sales discussion have already heard great things about us. We intend to maintain this reputation as we grow," avows a determined Rajanya. Today, catering to many HNIs from various corners of India (primarily from Bangalore, Mumbai, Delhi, Calcutta and Ahmedabad), Adventum has grown its AUM (Asset Under Management) from £5 million in 2015 to a whopping £200 million.

KEEPING HONESTY & INTEGRITY AT THE FOREFRONT

There is an emphasis on one word that's always followed throughout Adventum: Integrity. "We are proud to be an honest service provider, one who doesn't shy away from admitting to our clients when we don't know something and getting back to them after learning the same, rather than ill-advising or misadvising them," asserts Rajanya. Adventum has an extensive presence with offices in Mumbai, Dubai and London and a team

strength of 25 people. While the teams comprised of bankers are dedicated to managing remittances from India, the group of accountants administer the day-to-day bookkeeping and banking of the companies. Furthermore, the company closely works with a strong ground force of local property agents and developers in the UK.

STRATEGIC ALLIANCES STEM FROM TRUSTWORTHY RELATIONSHIPS

Determined to make its offerings a class apart from the rest, Adventum keenly identifies the challenges in the international transaction and solves them with a perspective of not just ensuring that the problems do not resurface, but ascertaining that the solution brings delight to the transaction. To demonstrate, in 2017, when UK introduced ring-fencing laws that discouraged foreign investors from banking with UK banks and forced them to bank with offshore entities, Adventum struggled to open transactional banking accounts for a few months. Consequently, the company established a strategic partnership with an FCA-regulated transaction banking services company. This relationship enabled Adventum's clients to open banking facilities within 48 hours.

Likewise, its alliance with fiduciary and trust service companies like ZEDRA helped Adventum smoothly launch and manage the administration of its clients' corporations in the UK.

NOW & THE FUTURE - AN EXPONENTIAL GROWTH STORY IN THE MAKING

Triggered by the COVID crisis, the company is in the process of partnering with blockchain companies to enable secure on-boarding of new clients from a KYC and AML perspective. Adventum is also in the process of partnering with a Financial Institution in the UK to offer a seven-year, interest-free acquisition of UK property in exchange for rental income during the deferred payment term; a true global first as a product. Adventum has recently expanded its geographical presence with a sales office in Dubai to serve the expat population who desire to acquire the assets in the UK. Growing further, the company aims to add seven more sales offices in partnership with UK developers leveraging their existing offices to offer its expertise to clients from South Africa, China, Hongkong, Middle East and Egypt. Aspiring to raise the bar higher with every project it takes on, Adventum is leaving no stone unturned to ensure that its product continues to succeed and the investments of its clients continue to outperform traditional market investments. 📈

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IMMERSIVE TECHNOLOGY DRIVING A PARADIGM SHIFT IN DESIGN/ ARCHITECTURE PEDAGOGY AND LEARNING

By Gautam Tewari, Co-creator, Trezi & Inspirer, Trezi Academy

Gautam Tewari is the Co-Creator of Trezi, India's first VR platform for the building industry, developed under the ambit of his start-up smartVizX. A graduate from the University of New South Wales, Tewari holds a Masters degree in Construction Management, and is a LEED-accredited professional.




The future of design learning lies in embracing immersive technology. Within the design community and academia, collaborations, discussions and constructive criticism form an integral part of knowledge dissemination. Since the education system is moving towards a specialists' culture that crafts varied programs, the AEC industry now has experts coming together to execute niche parts of larger projects to create functional as well as aesthetic-built environments. Hence, the focus on collaboration has become all the more crucial. It is, therefore, even more essential than ever to ensure communication and collaboration are seamless and not limited by geographical and physical constraints posed by the pandemic.

The need for remote learning and work has only been accelerated by COVID-19, forcing institutions and students alike to adapt even as they struggle to keep communication channels efficient as well as viable. While we cope with the present state of affairs, these challenges also offer the opportunity to create an alternative workflow for academia that does not shy away from technology and stigmatize its use in the design process, but rather optimizes its use to ensure its best application. Immersive technology platforms have a myriad of tools to offer that would allow students to get a comprehensive and hands-on experience of design through easy and informed modifications and discussions with design mentors. Current methods, leave students and mentors handicapped by not allowing the exploration of products as well as design options in real-time. Hence, the use of technology creates a transparent process of discussion, to create a better feedback mechanism for improved and efficient design understanding. Through the application of virtual reality, design understanding can be revolutionized by moving from static methods of design presentation such as 2D drawings and 3D imagery

to a more dynamic interactive experience that is true to scale and proportion. Further by connecting the design fraternity with building product manufacturers, immersive technology provides the requisite tools and platforms

to not only bolster design communication within the academic realm, but also extend learning opportunities beyond academic circles, thereby allowing students to familiarize themselves with the latest building products, industry trends. A technologically backed curriculum, therefore, becomes the ideal plug-in for a robust education system that would better prepare students for the professional world by increasing their skillset and subsequent employability – all this through a digital-first career.

With unprecedented disruption around us, the architectural practice and education have both been severely impacted. As we move ahead with heavy feet, it is essential to equip ourselves with tools to ensure the resurrection of design education as well as the utilization of technology to reinforce the future. Immersive technology isn't just a tool for us to achieve our systemic goals in the present, but also has applications that are far-reaching in their impact. For instance, the substitution of in-person meetings and class presentations with virtual collaborative platforms isn't just efficient economically, but also reduces the environmental impact and the carbon footprint of institutions. By embracing technology and newer ways of thinking, we are ensuring a holistic and resilient way forward for design pedagogy and learning. The future of design learning lies in the acceptance and application of immersive technology. 

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COMPANY SPOTLIGHT

NJ Macson

ASTUTE WEALTH MANAGEMENT, ALTERNATE INVESTMENTS & FAMILY OFFICE SERVICES



MUHAMMAD JAMEEL
MANAGING DIRECTOR &
FOUNDER

○wing to the rising HNWIs and inclination of people towards innovative tools for managing their finances, the Indian wealth management sector has evolved as a premium industry within the past few decades. Other factors such as increasing internet penetration, escalation of financial stability of the Global Indians, and growing numbers of the independent financial advisor, have further fuelled the growth of the wealth management domain in India. Promoted by a team of senior Bankers who have spent credible years with leading banks in Corporate Finance, Commercial Banking, Investment Banking and Private Wealth Management, NJ Macson was established to delivering an unrivalled combination of successful wealth management solutions and exceptional client services. A unique integrated Family office in India, NJ Macson not only manages assets and aspirations but also act as a financial growth catalyst, benefitting numerous customers in India as well as the globe. By understanding emotions and strengthening relationships, the financial investment firm acts as a custodian of family wealth, confidentiality and ensure overall wellness under one roof to create value for generations.

A Rainbow of Financial Management Services

With distinctive facilities ranging from Family office services, Alternate investment, Accounting and Auditing, Company registration services, NJ Macson offers Loans, Investments, Insurance, Trading shares and dematerialized account services as well. "We act as fiduciary; Virtual Manager to our clients in handling their strategic areas on accounts, investment management, investment advisory, estate planning, asset protection, tax; Auditing. Family Office is a private wealth management advisory service offered to ultra-high net worth investors to centralize focus and control over family finances, legal, tax and administration issues. The non-traditional or unconventional method of investment, Alternative investments typically do not correlate to the stock market, which means they add diversification to a portfolio and

with that also help mitigate volatility. Apart from creating a logo, symbol, or trademark, we help our clients with all the legal requirements at the time of registration of a company and also guide them for compliance to be followed in future," says Mr. Muhammad Jameel, Managing Director; Founder, NJ Macson.

NJ Macson assists its clients to accomplish their business tasks while simultaneously working with its highly experienced team to ensure the accuracy of accounts, taxation and internal audits. Their prime services include Family Office Services, where they extend 360-degree support to their clients in all the financial and investment areas. The service is rendered to a plethora of prestigious names such as Samantha Akkineni, a leading South Indian actress.

Their wide range of services includes banking and

OUR EMPHASIS IS TO PROVIDE TAILOR-MADE PERSONALIZED SERVICES COMBINE WITH TRUST, RELIABILITY AND INTEGRITY

transactional support, accounting and bookkeeping, wealth management etc. with the maintenance of overall activities by the assigned manager. Not just that while doing everything the focus is always on being a catalyst for achieving the business goals. They also offer some unique and unconventional methods of investments like Alternate investment options. They add diversification to a client's portfolio by not correlating to the equity market. Various profitable products are also promoted by them which are unique and interesting

for their clients. In the investment selection, NJ Macson entertains its clients by providing its services via Retail Investment System (RIS), Mutual Funds, Portfolio Management Services (PMS), Corporate Deposits and more which has placed the firm way ahead of its competitors in the market.

They have lending products for almost every requirements like Home Loans, Personal Loan, Business Loan, LAP and many more for individual; Business clients. For their clients what makes them best is the specialized team that makes the process so easy and hassle-free for the lenders that they become their promoters in the long run. Such is the trust and faith they have developed with their hard work and value system which runs down in every interaction with their clients.

The insurance facilities prevailed by NJ Macson consist of general insurance, life insurance and health

insurance in which the products are exceptionally designed to meet specific requirements, such as individual health insurance, family health insurance, health insurance for senior citizens, and top-up health insurance cover. Owing to the ascendance of NJ Macson to the pinnacle of success as a leading wealth management brand of the country, the brand adorns an exclusive client base including various corporate conglomerates such as Birla Sun Life, ICICI, Kotak, Reliance, SBI, Bajaj, LIC, National Insurance, Reliance and more.

Meeting the Clients' Need with Trust and Integrity

By overseeing and managing the complex financial lives of the High Net worth clients with an unflinching commitment to independence, integrity and transparency, NJ Macson believes in enabling a better financial future for its clients. "At N J Macson our emphasis is to provide tailor-made personalized services combine with trust, reliability and integrity which include clear and concise advice to assist in better understanding of the current situation of the clients. We ensure the recommendations made through our Financial Planners and the use of various strategic tools to actively monitor the progress backed with research for executing a comprehensive range of investment strategies. Our team combines dedicated & experienced Certified Investment Planners, Tax Consultants; MBA's with experience in managing with various asset classes and providing Tailor-made Solutions to meet the countless needs of our clients.

The utmost care goes in the hiring of the team members, instilling the values of the organization and the in house training of the specialized workforce, which results in their strong commitment towards work and the special bond which the team shares with the clients. A lot of emphasis is given on human resource management practices while strategically aligning it with the organizational goals. The wishes are the inspiration behind our strong dedication to effectively implement our expertise in turning their wishes into reality. Hence, we ensure all our clients get the suitable financial avenues that drive them to success," concludes Muhammad Jameel. 



India is home to a thriving economy that brings with it the confluence of wealth and assets. The country has witnessed a steady growth in the number of high-net-worth individuals (HNWIs) at a CAGR of 18.67 percent between 2011 and 2017. According to reports with the total HNWI wealth is likely to reach around \$3 trillion by 2025. With the growing wealth in the country, the market is also witnessing a steady growth for astute advisory in wealth management. A study by the Research and Markets concluded that the Indian Wealth Management market is slated to grow at a CAGR of 11 percent during 2015-2025. But the ambit of wealth management has today expanded to include the mass segment as well. This massive burst in number of prospective clients presents a huge opportunity to the wealth management sector to come up with innovative solutions.

Technology and its mass adoption has played a crucial role in providing the Indian wealth management industry with a spurt. With growing Internet penetration coupled with growing number of social media users, the demand for wealth management has intensified in India. A common man today is more inclined to adopt an innovative tool manage his finances. Over the past few years WealthTech has emerged as an integral part of the rather lucrative FinTech industry.

Wealth management players have championed various advisory models including, human advisory, robo advisory and hybrid. Of them, robo advisory is slated to witness adoption in the upcoming years owing to it being efficient, cost-effective, and secured. Startups have also honed capabilities pertaining to machine learning and cognitive computing which improves their data-driven insights of the robo advisory mode.

With a plethora of young wealthtech firms stealing the spotlight, StartupCity has come up with a list of the '10 Best Wealth Management Startups – 2020'. Chosen by an accomplished panel of CXOs, CIOs, industry experts and StartupCity editorial board, these startups not only render innovative tools for wealth management but are also allies to clients in their wealth management journey. Having leveraged technology trends to their advantage, these startups are scripting a success story for themselves and the burgeoning sector alike.

10 BEST WEALTH MANAGEMENT STARTUPS – 2020

COMPANY	MANAGEMENT	DESCRIPTION
Adventum Offshore Mumbai adventumoffshore.com	Rajanya Ravasia Founder & Director	An investment and wealth management firm, Adventum leads the contemporary investor toward identifying and capitalizing on the most astute, leveraged buy-to-let investment options across the globe.
Capatus Wealth Management Gurugram capatuswealth.com	Yogendra Kumar Sharma Director	An investment and wealth management firm offering investment and wealth creation opportunities to retail and corporate investor to xx their wealth with less risk
Digit Insurance Bangalore godigit.com	Vijay Kumar CEO & Principal Officer	A general insurance company with services including car insurance, travel insurance, home insurance, commercial vehicle insurance, and shop insurance
Finbingo Mumbai finbingo.com	Sujit Bangar, Co-Founder & MD	An AI-driven technology platform that provides digital, algorithm-driven financial analysis and advisory
Groww Bangalore groww.in	Harsh Jain Co-Founder & COO	Offers a new way of investing money by leveraging technology and expert financial knowledge that makes the process simple yet rewarding
INDwealth Gurugram indwealth.in	Ashish Kashyap CEO & Founder	An Artificial Intelligence and Machine learning-based wealth management platform for HNI families
Midas Finserve New Delhi midasfinserve.com	Rajesh Bansal Co-Founder & Managing Director	An independent boutique Wealth Management Firm that strives to bring value to the investment process by providing exemplary Wealth Management Services
MoneySpring.in Pune moneyspring.in	Sanjay Pekam Founder	MoneySpring is making investing a simple option with customized investment plans and innovative contemporary schemes
Moneyview Bangalore moneyview.in	Sanjay Agarwal Co-Founder Puneet Agarwal Co-Founder	A user-friendly Android app that uses information from SMSes sent from banks, merchants
NJ Macson Chennai njmacson.com	Muhammad Jameel, Managing Director & Founder	NJ Macson not only manages assets and aspirations, but also act as a financial growth catalyst, benefiting numerous customers in India as well as around the globe

Finbingo: Disrupting robo advisory landscape by taking right investment advice to masses



As one strives to grow their personal net worth, the financial challenges they face become increasingly complex. Although some investors have a long-term strategy in place to grow their assets and manage risk within their portfolios, many do not have the strategies for dealing with the tax implications that result from the distribution and transfer of the assets they have worked so hard to accumulate.

Here is India-based Finbingo.com, a Robo advisory platform that understands one's financial goals and achieve it by helping one manage their portfolio optimally. All analysis is done by computers and not humans hence it is called Robo advisory platform. Finbingo is an intelligent Robo-advisor, bringing 360 degree financial advisory, and wealth building and management to every person looking to create a secure future.

A clarity and idea behind Finbingo

Simply put, Finbingo is an AI-driven technology platform that provides digital, algorithm-driven financial analysis and advisory with little to no human supervision. Investors make emotional decisions at market highs and lows and based on gut feelings. Software does not make these kinds of mistakes. Robo-advisor collects information from users about their financial landscape and life goals through an online platform and then analyses the data to offer unbiased financial advice and investment strategies. Robo-advisor also helps visualize projections

and growth in the existing assets and investments. An important aspect is that because no human-beings are involved, Robo advisors can scan through millions of data points to arrive to suggestions. This makes the process whole lot cheaper and can repeat calculations as many times as wanted. Mr Sujit Bangar, Co-Founder and MD says, "We want to dispense advice coming from the same process regardless of whether the client has Rs 1 crore to invest or Rs 100 to invest."

Mr. Samir Jayaswal, CEO, Finbingo.com states, "There is definitely conflict of interest in the existing financial system. Everyone seems to be working for themselves and not for their customers. When one takes a system that is commission-based there is bound to be institutional bias. Adverse selection, lack of context while giving advice are some of other critical, deep-rooted problems that have plagued this sector. The customer always ends up holding short end of the stick"

This scenario changes with the introduction of Finbingo which now has technology at disposal to appraise the financial situation of millions of people irrespective of their investment size, assessing their risk appetite and provide contextual and pinpointed financial advice. Technology does not discriminate between people as biases do. Neither does it favor one investment over another since there are no commissions involved. 40% of India's wealth is with 1% of people and investment firms are crowding with the rich. Finbingo is quite an antithesis to this approach and wishes to



Sujit Bangar,
Co-Founder & MD

democratize the process of financial and wealth planning and take it to masses.

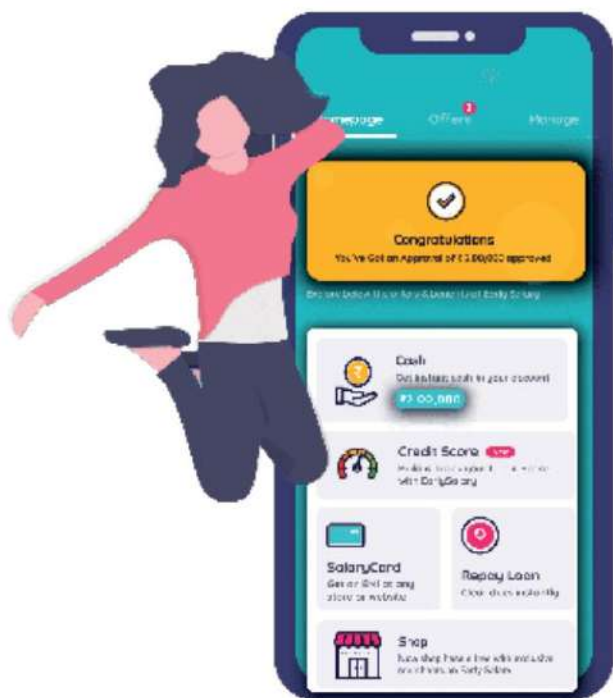
As mentioned, it is a true 360-degree financial planning and wealth building platform that takes a scientific approach in analysing and suggesting financial investments that are most suited for one in meeting their life goals. It also checks current portfolio composition and takes it through a variety of tests to understand if performance is optimal. It helps in rebalancing portfolio if the existing portfolio is performing sub optimally so one has better chances of meeting their goals.

It provides suggestions across a number of asset classes ranging from fixed income securities, mutual funds, exchange traded funds, precious metals and insurance. Finbingo's target market is millennials and middle age investors who like to work on "do it yourself" mode. One can use Finbingo.com on their own to do their financial and goals planning but if human assistance is needed, one can call or chat through its inbuilt WhatsApp interface with highly trained advisors from the company as well. 📞

INDIAN LENDING INDUSTRY ROUNDUP

Akshay Mehrotra, CEO & Co-Founder, EarlySalary

Headquartered in Pune, EarlySalary is a lending platform that allows young Indians to obtain loans in hassle free manner. The company has collectively raised \$19.7 million so far and is backed by the likes of IDG Ventures India, Dewan Housing Finance Corp and Ashok Agarwal.



A kshay Mehrotra is a renowned name in the Indian FinTech circles. Prior to founding EarlySalary in 2015, Akshay has held management positions at Big Bazaar, PolicyBazaar.com and Bajaj Allianz Life Insurance. He has also co-founded the FinTech Association for Consumer Empowerment, a non-profit that work with all stakeholders including the consumers, regulators, policymakers to proactively evolve consumer-centric practices in the Indian Fin-Tech digital lending space. The Start-up City team caught up with Akshay to gauge his views regarding the Indian lending industry.

1. What is the business strategy and new initiatives adopted by lending platforms in the current scenario?

Over the past decade, consumer lending and catering to credit needs, this space is growing at a higher pace in India. By FY 2024, it is expected that unsecured loans linked to consumption is set to become worth 21 trillion INR. EarlySalary is one of the leading digital salary advance and credit-based loan disbursing mobile-app that has gone on to become India's largest consumer lending platform for salaried individuals. Our product suite has been developed to help credit needs of salaried professionals.

Our strategy has been focused on three pillars:

- Focus on a singular customer segment, the salaried professional in the country; build deep relationship with customers and offer a full product suite to them
- Develop a new highly scalable, tech-enabled and fully-automated credit scoring system and risk management system for superior customer profiling and build scalability
- Delivering innovative solutions and customer centric experience

This has resulted in following business success:

- National impact with over 10M app based customer base
- Disbursed over Rs.2700cr with a monthly run rate of over Rs.150Cr
- Hyper automation 4 x growth in under 18 months with only 10% increase in manpower
- 100% human touch free customer onboard-

ing and lending practices – highly scalable, OPEX per customer of sub \$5 and building a very unit economic positive business.

2. What are the change in borrowing patterns and shift in priorities, in regards to credit lending?

Consumption and specially consumer financial demand has seen some large shift; we see three major shifts:

- Move to essential purchases rather than luxury; we see people opting for basic smart phone rather than most high end purchases
- Financial worry and uncertainty leading to cash hoarding; last 5 months people held back full payments, paid minimum on cards, held back larger saving to create cash cushions but this is resulting in negative cash flows and customers
- Demand for longer tenure from customers

As EarlySalary is full-stack lenders and offers credit for every need of salaried customer we are seeing demand for 3 segments:

- Salary advance from 3 to 6 months
- Personal Loans from 12months to 2months
- Skill updating on EMI and EMI product purchase on Flipkart and Amazon

3. Market outlook of the lending sector, during and post COVID-19 situation.

Post COVID-19, financial lenders and banks will take time to kick start lending in a full-fledged way and many of the traditional players are still recovering by moratorium

impact, and dip in collections capabilities. This is giving an opportunity to new age FinTech players to cater and attend the need of consumers, as the digital practices have helped to recover faster. According to me, consumption of lending will bounce back with Diwali around the corner and there is immense potential in Indian economy to get credit and consumption back to track. As we expect to recover from the economic set back by March, 2021 we should also look on the profit and loss across lenders and growth in terms of both supply and demand to get back on pace.



Akshay Mehrotra

4. What extra mile lending companies are going to provide customers with better solution?

True contactless or zero touch facilities, fully automated lending solutions and multiple product options for all customer needs, these solutions are becoming the next wave and also emerging out in the ecosystem. Digital lenders are focusing on these solutions to help

their customers and offer full-stack digital personal loans ranging from 3 months to 36months, end to end digital onboarding including video KYC, digital repayment process on Mobile App enabled with digital cards, and financing with consumer loans for product purchase, skill upgradation & education and EMI finance for medical or emergency expenses.

5. What do you think about the future aspiration of lending platforms to reach out to their target customers and help in overall growth of economy?

As the category of digital lenders have gone beyond just serving the tech-savvy metro customers, FinTech consumer lenders have also reached to the length and breadth of the country. They are now reaching out to the underserved consumers across strata of people and helping them to build consumption and fuel aspiration across the space. Even the top FinTech companies would have lend to 50Lac plus consumers with-in a short span of 3-4 years of starting, which means the industry is almost doubling the customer base each year and growing to serve more consumers. Also, the other segments we are catering to ranges from blue and grey collar customers who were unable to borrow, young IT professionals who needed skill upgradation for a better future, individuals who wants to settle into a new town and wants to start his/her career, and able to serve across the board from short term credit needs to catering larger financial needs going from 3 months to 3 years of loans. We as a FinTech company want to become the single point of lending platform for any individual's financial needs. ■

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CONSUMER TRENDS IN THE DIGITAL PAYMENTS' ECOSYSTEM WITH REFERENCE TO THE BNPL MODEL?

By Nityanand Sharma, Co-founder & CEO, Simpl

Headquartered in Bangalore, Simpl has created a unique Pay-Later platform that empowers e-commerce merchants to offer their consumers 1-click checkout, a line of credit at POS and full buyer protection. Founded in 2015, the company has so far raised \$16.9 million through various rounds of funding.



Nityanand Sharma

In recent years, there has been a marked shift from cash to digital payments. Consumers in India are making the transition from cash payments to other forms such as cards, mobile wallets, and Buy Now Pay Later (BNPL). These digital payment solutions have made life much easier for consumers, as they can make a payment at the click of a button. In addition to this, it has become much easier for them to keep track of their expenses using mobile apps.

The ongoing COVID-19 crisis has increased the importance of the digital payments' ecosystem even further. Consumers are happy to use contactless payment modes in order to protect their health. This article looks at the latest trends in the digital payments' ecosystem. In addition, it also discusses the evolution of payments with respect to BNPL.

Key Trends in the Digital Payments' Ecosystem in India

The digital payments' ecosystem in India continues to evolve at a rapid pace. Consumers are making the switch to payment modes which they deem to be quick and convenient. In fact, the entire online shopping behaviour of Indian consumers is witnessing a drastic shift. According to estimates, Indians are planning to move towards online channels at a rapid pace.

As per a survey conducted by Capgemini in mid-2020, just 46% of respondents are expecting to shop via offline stores in the next six to nine months. This figure pales in comparison to the 59% of people who were shopping offline before the COVID-19 pandem-

ic began. This result indicates that Indians are more open to purchasing goods online in the wake of the pandemic.

At present, two major trends are dominating the digital payments ecosystem in India. Firstly, hyperlocal merchants are witnessing a sharp rise in transactions. Secondly, Indians are also increasing their spending on food and other essential items. The rising popularity of BNPL has a major role to play in both these emerging trends. This mode of payment provides a great deal of convenience to customers who are looking to shop from different merchants.



According to estimates, the demand for hyperlocal delivery of essentials has grown by as much as three to five times during the COVID crisis



Hyperlocal Merchants Recording an Increase in Transactions

Leading BNPL providers are recording a sharp increase in online transactions. In particular, Indian consumers are trying out online hyperlocal merchants in order to fulfil their needs. For instance, Simpl has recorded a 30-40% increase in the number of new offline to online users that are trying services from online hyperlocal merchants compared to the pre-COVID era. This increase clearly indicates that hy-

perlocal merchants are now gaining in significance and vying for a larger share of the market in

This trend is also likely to continue even after the COVID crisis is behind us. The key reason behind this is that consumer behaviour is being impacted permanently by the crisis. Consumers are becoming accustomed to newer ways of payment, newer places to shop online, as well as trying out new items. Indian consumers are becoming addicted to hyperlocal deliveries, which bodes well for the digital payments industry in the country.

Increased Spending on Food and Essential Items

Another key trend that is having a major impact on the digital payments' ecosystem is the fact that Indian consumers are now spending a lot more on food and essential items. According to estimates, the demand for hyperlocal delivery of essentials has grown by as much as three to five times during the COVID crisis. Leading brands in the country have started to explore these opportunities by launching their hyperlocal delivery services.

The increased spending on food and essential items is also being driven by the convenience of payment modes such as BNPL. Using this method, individuals can order food, groceries, medicines, and other essentials at the click of a button. Further, there is no need to make payments each time you are making a purchase. Instead, one can make a single payment at the end of the month.

Millennials are using BNPL to purchase essential goods so that



they do not end up in a debt trap. Furthermore, this method also provides them with peace of mind and a great degree of transparency. Thus, it is likely that the BNPL mode of payment will gain further traction in the near future, as Indian consumers become familiar with the concept and its immense benefits.

Conclusion

To sum up, it is evident that the digital payments' ecosystem in India is continuing to evolve. Indian consumers are becoming accustomed to purchasing goods and services from hyperlocal merchants using digital payment methods. In addition to this, consumers are also increasing their spending on food and essentials while choosing innovative modes of payment, such as BNPL. Overall, the prospects for the digital payments space appear to be excellent, as the shift in consumer behaviour gathers pace. ■

MoneySpring: Personalized, unbiased, wealth management and investment Platform



The current era is envisaging a surging awareness among the people about financial investments making it a tempting arena to participate and grow. As mutual funds and investments have become the talk of the town in recent times, the Indian financial investment sector is gradually flourishing owing to the advent of many key players. Grabbing this opportunity to introduce modern technologies with the new age investment instruments by replacing the age-old traditional investment options, MoneySpring was established in 2018 as a novel Mutual fund Investment platform. Headquartered in Pune, MoneySpring is one of the finest wealth management start-ups of the country making investing a simple option with customized investment plans and innovative contemporary schemes.

Products and Services

MoneySpring caters to the various financial goals of its clients depending upon their needs in terms of mutual funds, insurance, FD, and Portfolio Management Services (PMS) using top-notch up-to-date tools such as SIP calculator, Lumpsum calculator, EMI calculator, and Fixed Deposit calculator. "Under the insurance domain, we provide financial protection to you and your family at an affordable cost along with the flexibility of choosing your policy and premium payment terms. We ensure the Increase in cover at future milestone events in your life with Life Stage features without the hassle of fresh medical underwriting. We also adhere to Policy specific additional Rider Benefits and Tax benefits as per prevailing laws. Under our FD section, you can deposit a lumpsum of money for a specific period, which varies for every financier. Once the money is invested with a reliable financier, it starts earning an interest based on the duration of the deposit. In PMS, our investment philosophy includes BUY and Hold strategy leading to low to medium churn thereby enhancing post-tax return, identifying emerging stocks/sectors, classifying potential long-term wealth creators by focusing on individual companies and their management bandwidth and purchasing a fraction of great business at a fraction of its true value", quotes Sanjay Pekam, Founder, MoneySpring.

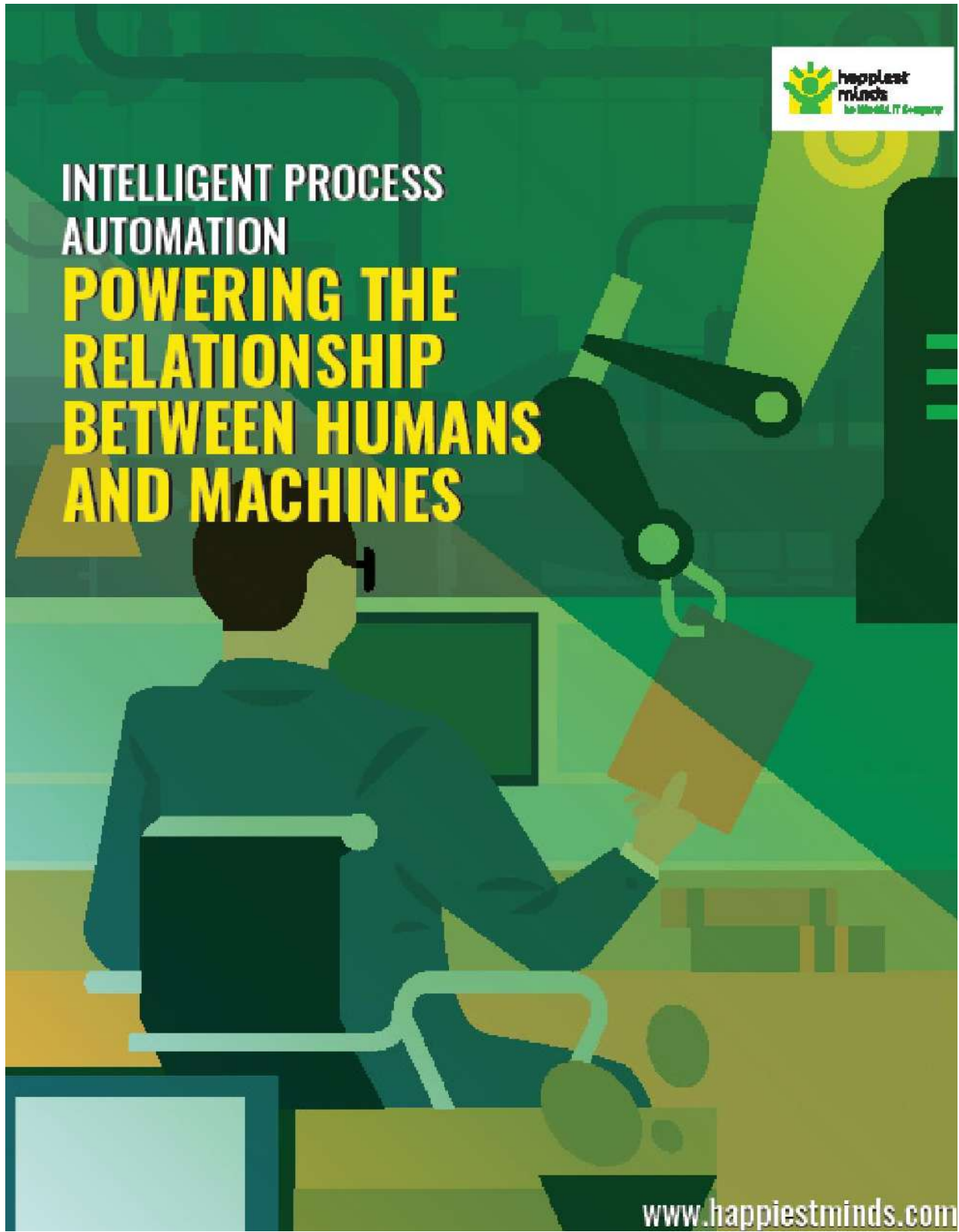
A Smooth Transaction Platform

When it comes to the advisory role of the MoneySpring, it ensures transparent advisory to the customers, easy and smooth monetary transaction, long-term relationship, along with security for personal and financial data. "By assessing your current financial situation and understanding your goals and resources available to you, we customize an investment portfolio. We try to maintain maximum transparency with our customers by providing complete information on performances of various mutual fund schemes, their NAVs, and comparison with other funds. Investors can read about different mutual funds schemes, compare their performances and even compare them with other investment options available in the market. A smooth transaction platform, MoneySpring provides hassle-free transaction assistance to all its customers," states Sanjay.



Sanjay Pekam,
Founder

Along with the major objective of building a long-term relationship with its customers, MoneySpring emphasizes on maintaining the data privacy of customers efficiently. "With our unbiased advice and transparency of all terms and conditions we continuously work to gain the trust of our customers because our aim is not to serve you once but for the lifetime. We do not share the personal and financial information of the customer investing with us to any third party. Keeping your data safe and secure is our sole responsibility," explains Sanjay. By the virtue of a proficient team comprising of seasoned and experienced professionals who have spent several years in the investment and technology industry solving problems, MoneySpring's founding team draws experience and expertise from the domains of wealth management, lending, insurance and technology product development. With some of the greatest industrial influencers to help in its highly successful and laudable journey, MoneySpring is backed by the smartest minds in Technology, Business to aid in its journey of becoming one of the premium wealth management brands in the future. 📌



F&B INDUSTRY – LIMPING, JOGGING OR RUNNING BACK TO LIFE?

By Mihir Mehta, Senior VP, Ashika Capital

A young yet renowned personality in the financial and investment banking sector, Mihir has been clocking major transactions in the F&B sector over the past year. He is also the Investor-Director at food startup The Bohri Kitchen, the youngest board member of the Association of Investment Bankers in India Advisor on the board of TagMango, Y Combinator 2020 batch startup.

“So wake me up when it’s all over, when I’m wiser and I’m older”.

Most of us would be familiar with this highly popular track from Swedish DJ and record producer Avicii. To be honest, it always gives me goosebumps when I hear this track and that’s because there is a latent, yet powerful sign of hope & optimism embedded in the song. Well, as a stakeholder & component of the country’s F&B industry, I do find this track as an interesting & appropriate description of the current times wherein the wake-up call for the industry is nearing and we definitely are wiser & more experienced than ever before.

After a deep & troubling phase of lockdowns, restrictions on movement, low consumer confidence, supply chain disruptions etc. the F&B industry is now seeing green shoots as most parts of the country are in the final stages of the unlock phase. Undoubtedly, it has been a tedious & stressful time (not that it has completely abated) for F&B entrepreneurs across the country but there are signs that consumer confidence is gradually



coming back and the way most F&B operators have adopted & metamorphosed themselves to align with the new normal, the prospects look brighter.

However, for any business operation, speed/agility is of critical importance and F&B businesses are no different. While it is encouraging to see consumers coming back to dine-in and a consistent increase in takeaways & delivery orders, there are considerable challenges when

it comes to maintaining a healthy income statement amidst elements like incompatible rents, manpower availability, increasing supply chain costs etc. Additionally, the risk of lockdowns/restrictions as a result of news like the emerging third wave of infection in Delhi & volatility in the number of infections looms large over this industry in the near future.

Here are some interesting emerging trends that we are observing in the F&B industry and we are certain that as the whole country awaits a vaccine for this infection, these trends will dominate the industry and business operations at large -

Transparency & Hygiene Is the Only Key - This is nothing new but in my humble opinion, it is more important now than ever. The one thing that I wish to explicitly mention is that it may not be enough to just bring impeccable hygiene in your business operations but communicating the same to your patrons, employees and general audience at large is highly critical.



A Tech-Centric Customer Experience Is the Essence - As customers have started going out to dine & get together with friends/family etc, it is indispensable that this experience has the lowest sense of risk/fear when it comes to health & safety. This can only be made possible with the adoption of technology in order to keep physical contact as minimal as possible. Hence, restaurateurs need to optimally balance a world-class dining experience by adopting risk-mitigation procedures

Focus on Strengths & Doing What You Are Best At - Again, this is old business wisdom but rarely implemented effectively. I humbly believe that every F&B chain or even a standalone outlet that develops strong equity over time, creates and communicates a certain X factor (could be anything including the menu, service, infrastructure, etc.) that attracts customers. At this time, it is recommended that the restaurateur focuses on that X factor that pulls customers because

the only reason a customer is willing to return to normalcy is to live the experience that he/she has been unable to achieve in the past few months. Hence, if there is even a slight lack in meeting

volatility across demand and supply scenarios. As a result, there have been unfortunate casualties & early signs of consolidation are visible. However, we can confidently say that we are learning and getting

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It may not be enough to just bring impeccable hygiene in your business operations but communicating the same to your patrons, employees and general audience at large is highly critical

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the expectations of a customer when it comes to that X factor, the repercussions can be negative.

In the past few months, the F&B industry (one of the hardest-hit segments and minimal government support in the form of any stimulus or bailouts) has seen reasonable

better with every passing day and the situation looks brighter as compared to the early months of this pandemic. At this point, the best thing is to hold on tight and stay focused on the strengths and generating positive cash flow with optimal resource management. 📧

DIGITAL IDENTIFICATION IS GRADUALLY BECOMING THE BUILDING BLOCK OF DIFFERENT STARTUP MODELS

By Siddharth Kukatlapalli, CFO & Co-founder, Syntizen

Siddharth Kukatlapalli is a Jawaharlal Nehru Technological Univeristy alumnus with prior indistfy experience at Deloitte. He co-founded Syntizen Technologies in 2014. The company provides authentication services to its clients through its robust platform where users can authenticate any Indian for their business needs.

Technology is as revolutionary as it can get. It is the reason why we are witnessing the transformation of the market across all spheres, acquainting us all with a new age of efficiency and effectiveness. Disruptive, they say, the technology is. More cognizant veterans know that it is the data – and with data, its identification, classification, and tabulation – that is truly disruptive. Data has become the new oil and the new gold, after all.

However, all data becomes insignificant unless we are able to trace back to its origin as well as where it is applied or can be applied. So, it goes without saying that since customer is the most integral element for any business' success, digital identification becomes an integral part of all businesses, especially the ones who rely on the internet and digital technologies. Digital identification, therefore, is more integral for startups than it is for any other business. Let us try and understand how.

Understanding the Curious Case of Data & How It Builds Superior Business Intelligence

To begin with, let us discuss what startups essentially are and how they operate. Startups technically are the businesses that introduce new services and products within the market. Fundamentally, they are the businesses operating in the current landscape and enabling the broader market to transition into the future. Today, this disruptive transition is being



Siddharth
Kukatlapalli

channeled through tech-driven startups via the internet.

The best part about startups is that they have high scalability and grow at a rate which goes multi-fold as compared to the industry. This is a direct result of the adoption of digital technologies by both them as well as their customers. At present, internet penetration has already crossed the 4.5 billion-mark, growing over 1,157% as compared to the 2000 figure with 58% global adoption. This has created a novel

market for businesses who not only leverage the tech-driven approach to bring superior work productivity, but also to acquire and cater to their customers.

This brings about a win-win scenario wherein customers can avail their desired solutions at the touch of a button. Likewise, if they don't like a product or a service, they can easily switch over to what a platform's closest competitor has to offer. However, this also requires easy onboarding with less number of bottlenecks and even less turnaround time, because the modern generation neither likes either of the two. This is where the need for easy customer acquisition comes into the picture.

Today, traditional paper-based identification is gradually becoming archaic, inconvenient, and unsafe. Do you know why? Because, we are in this new and exciting era of digitalisation. The ways in which we interact, shop, trade, and transact show a big leap from analog to the digital, in the rapidly growing digital identity-centric business environment. We

are now able to confirm our identity without providing additional paper documents with intense safety and security.

Business models, especially the new-age ones like startups, will need an advanced technology, a relevant and timely value proposition, as well as a transparent user base. Maintaining a balance between onboarding a digital customer and protecting the sensitive user information will define the future businesses and it is evident that most startups are adopting the digital approach.

Ultimately, irrespective of the market vertical that a startup is catering to, what it primarily needs is an easy and seamless onboarding process. Despite the fact that digital technologies make it considerably easier to onboard a customer, the sheer nature of digital domain and the wide-ranging threats that prevail in it require a secure onboarding process. So, having an impenetrable digital identification solution is a must-have for all startups.

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Avant-garde solutions like Edo that effectively mask the sensitive data using Machine Learning (a subset of Artificial Intelligence) come across as great relief for all of its users
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The advancement in technology and its adoption has not only created challenges of such nature, they have also created solutions that enable us to address them. Avant-garde solutions like Edo that effectively mask the sensitive data using Machine Learning (a subset of Artificial Intelligence) come across as great relief for all of its users. While on one hand, the businesses can work with the digital identity, they are also safeguarded from the risk of running into compliance issues. Such solutions are adding substantial value to the Aadhaar infrastructure, which now has more than 123 crore Indians under its ambit. Using these solutions, the



Indian startup industry is able to better tap the prevailing digital opportunity on both the national and international levels.

This also enables the patrons of such solution providers to become more cost-effective and time-efficient. Technically, the cost of conducting an identity check with Aadhaar through the physical means costs around Rs. 100, which is instantly reduced to Rs. 15 when the KYC is done digitally. This is precisely the reason why cutting-edge solutions like e-KYC, e-sign, e-COS (Electronic Customer Onboarding Solution) and Aadhaar-based subsidy management solutions are currently being adopted in India at scale (including the state governments of Telangana and Uttar Pradesh alongside private business entities).

At large, this is unlocking unprecedented productivity within the nation and empowering its startup segment with the desired technological impetus. Simultaneously, it is creating superior visibility within the market through a non-intrusive, tech-driven approach.

India, today, is at an interesting juncture where it has the potential to drive global transformation via indigenous state-of-the-art solutions. It is creating a scenario wherein its rich and dynamic workforce as well as geographical diversity has enabled the nation to analyze different use cases at both macroscopic and microscopic levels. The nation, or rather its startup segment, can utilize this acquired expertise for perfect execution of such technological solutions globally. Ultimately, empowering the entire globe with 'Made in India' solutions. ■

THE IMPACT OF COVID ON BUSINESS AND WAYS TO SCALE YOUR BUSINESS POST PANDEMIC

By **Arfeen Khan**, Peak Performance Strategist, Life & Business Coach

Based in Mumbai, Arfeen has helped thousands of people all over the world in creating personal and professional metamorphosis and has authored the book 'Where Will You Be in Five Years'. Apart from coaching personalities such as

Amitabh Bachchan, HrithikRoshan, HemaMalini among others he has also worked with over 150 international brands like Barclays, Filmfare, ICICI to name a few.

The world has changed, and business must too. I have worked with over 600,000 people globally, and a large percentage have been business owners and people from large corporates. Many business owners think that things will go back to the way they were, but the truth is they never will. If you are wearing a bikini now and continue to wear it in winter, then you will suffer, so best you change your clothes and be prepared to weather the storm. The following are nine ways to scale your business post the Covid 19 pandemic. A point to note is not what you will do after, but what you will do now to smooth sail across the stormy seas.

1. Don't hide the truth; people are not stupid.

People need clarity, and your teams do the same. Keeping your staff up to date with your priorities and decisions, even if they are painful creates a trusted environment. No one likes to be blindfolded during their journey of life. Plan and to sustain higher levels of transparency. Share information from now on with regular, direct, honest, and in a personal manner.

This may not be easy as most staff member will become very anxious and vigilant looking for clues for certainty. You have to be in congruence with your talking and actions. They truly have to "walk the walk and talk the talk", even if people were not happy about your decisions. This will create a feeling of | we are all in this together".



Arfeen Khan

2. Communication 2.0.

People need to be communicated in a more personal manner; many companies I've spoken to have started using chat apps instead of email to create a personal feeling in their communication. Virtual video meetings are going to be the new norm, even if employees are present in the same office. So have a digital platform ready. These meeting will prove to be more time-efficient but will lack the opportunity for people to bond.

3. Digital...Digital...Digital.

If your business is not on a digital model, then you are going to crumble in the months to come. Many companies, including my own, have gone totally digital. We had to



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make a fast decision and assume that a lockdown was going to last one year, then asked what can we do to take everything online. It proved to be a game-changer. Don't wait, this is a must, and you have NO CHOICE. Look for digital solutions for customer service, processes and sales that have been blocked by the lockdown. The world has accepted a new digital world, but have you?

4. Reshape your management

The top-down corporate model with approvals at many levels is on its way out. Leaders are now able to engage directly with the entire organisation. Donald Trump proved this with his twitter campaigns which went directly to all his voters. Automation will mean that many things middle managers did have now become unnecessary.

This reduction in multilevel organisational systems will facilitate increased collaboration and execution. Improve impact and deliverables.

5. Join Forces

As most companies have gone digital, companies can create amazing collaborations with companies, suppliers that have similar customers. This happened in the real world when airlines joined forces with customers flying on similar routes; now companies can do the same in practically any industry. Customer acquisition will be reduced dramatically and even cost-sharing.

6. Work from home.... are you serious?

Remote working is here to stay. Facebook has stated that their employees won't be returning to work until 2022, more than likely never. Remote working has not been practised in India, and people are used to the 9-5 pm culture. Research has shown that employees have become more productive working from home with the stress and costs of travel and a boss standing over their heads. This

has also led to more ownership and less blaming in the work environment.

7. It's all in the mind.

Mindset training, which is the business I'm in, is expected to become a significant part of all companies. The pandemic has created an environment of fear, and most people have become insecure about life. Companies spending time and money on mental growth education can expect to transition through this horrific time seamlessly. In India, the focus on transformation training has been limited; today, it's the life force of the business.

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If your business is not on a digital model, then you are going to crumble in the months to come

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8. May the force be with you.

Employees will experience high levels of stress, anxiety and reduced motivation. The millennials will experience the highest as they have been employed at a time when India was in its boom phase. Now the dark clouds have come, and they will live in fear for their future. Continuous motivation, clarity and coaching will ensure an ever-ready workforce.

9. Care...Care...Care.

Creating an environment of caring is crucial. A company in India called Hari Krishna Exports, a leading diamond business in India adopted this from the beginning. This built a feeling of family, and during difficult times families stick together. If you build a company where the employee know you genuinely care, you will ride any storm.

The Post-Covid World

The bottom line is that you have to go digital. I mean everything you can at the same time building a culture of care and empathy. Covid 19 is here, you can look at it as an evil, or you can look at it as an opportunity to think is a way you never have. The future of business is going to be made because of the mindset of the entire company, and in a difficult time, great leaders know how to focus their energies on the greatest resource they have—their people. 📧

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