

Participant Handbook

Sector
**Apparel, Made-ups and
Home Furnishing**

Sub-Sector
Apparel

Occupation
Export Marketing & Documentation

Reference ID: **AMH/Q1601, Version 1.0**
NSQF Level 4



Export Assistant

Published by



RACHNA SAGAR PVT. LTD.

4583 / 15, Daryaganj, New Delhi - 110 002, PO Box 7226

Phone: 011 - 4358 5858, 2328 5568 Fax 011 - 2324 3519, 4311 5858

Email: info@rachnasagar.in, rachnasagar@hotmail.com

Website: www.rachnasagar.in

All Rights Reserved

First Edition, July 2017

ISBN: 978-93-87320-79-6

Printed in India

Copyright © 2017



Apparel Made-ups & Home Furnishing Sector Skill Council

Indian Buildings Congress, 1st Floor, Sector-6, R K Puram

Kama Koti Marg, New Delhi-110 022

Email: info@sscamh.com

Website: www.sscamh.com

Disclaimer

The information contained herein has been obtained from sources reliable to AMHSSC. AMHSSC disclaims all warranties to the accuracy, completeness or adequacy of such information. AMHSSC shall have no liability for errors, omissions, or inadequacies, in the information contained herein, or for interpretations thereof. Every effort has been made to trace the owners of the copyright material included in the book. The publishers would be grateful for any omissions brought to their notice for acknowledgments in future editions of the book. No entity in AMHSSC shall be responsible for any loss whatsoever, sustained by any person who relies on this material. The material in this publication is copyrighted by AMHSSC. No parts of this publication may be reproduced, stored or distributed in any form or by any means either on paper or electronic media, unless authorized by the AMHSSC.





Shri Narendra Modi
Prime Minister of India

“ Skilling is building a better India.
If we have to move India towards
development then Skill Development
should be our mission. ”



Certificate

COMPLIANCE TO QUALIFICATION PACK – NATIONAL OCCUPATIONAL STANDARDS

is hereby issued by the

Apparel / Made-Up's / Home Furnishing
for

SKILLING CONTENT : PARTICIPANT HANDBOOK

Complying to National Occupational Standards of

Job Role/ Qualification Pack: "Export Assistant" QP No. "AMH/Q1601, NSQF Level 4"

Date of Issuance:

Valid up to*: April 10th, 2018

*Valid up to the next review date of the Qualification Pack or the
'Valid up to' date mentioned above (whichever is earlier)

Authorised Signatory

(Apparel / Made-Up's / Home Furnishing)

Acknowledgements

We are thankful to all organisations and individuals who have helped us in preparation of this Participant Manual.

We are especially thankful to Dr. S.K Sharma (M/S The Assessors Guild) for their unequivocal support in the entire process.

We are also thankful to M/S Poppys Knitwears Private Limited, M/S Kanhaiyalal Kalyanmal, M/S Nirvana, M/S Poddar International, M/S Paper Moon , M/S Ocean Exim India Pvt. Ltd. and Savvy Corporation, for their kind support in development of this manual.

About this book

This Participant Handbook is designed to enable training for the specific Qualification Pack(QP). Each National Occupational (NOS) is covered across Unit/s.

Key Learning Objectives for the specific NOS mark the beginning of the Unit/s for that NOS.

- Manage export marketing operations
- Carry out export processes and complete documentation
- Comply with industry regulatory and organisational requirements
- Analyze foreign trade logistics
- Maintaining a healthy, safe and secure working environment in the organisation

Symbols used in the book have been listed below.

Symbols Used



Key Learning Outcomes



Steps



Time



Tips



Notes



Unit Objectives



Exercise

Table of Content

S. No.	Modules and Units	Page No.
	Unit 8.6 - MS PowerPoint	213
	Unit 8.7 - MS Excel	222
	Unit 8.8 - Internet Concepts	238
9.	First Aid and CPR	247
	Unit 9.1 - First Aid and CPR	249
10.	Employability & Entrepreneurship Skills	261
	Unit 10.1 – Personal Strengths & Value Systems	265
	Unit 10.2 – Digital Literacy: A Recap	282
	Unit 10.3 – Money Matters	287
	Unit 10.4 – Preparing for Employment & Self Employment	296
	Unit 10.5 – Understanding Entrepreneurship	305
	Unit 10.6 – Preparing to be an Entrepreneur	324



1. Introduction to Export Marketing Management



Unit 1.1 - Introduction to Export Marketing Management



Key Learning Outcomes

At the end of this unit, you will be able to:

1. Familiarise with the Apparel Sector
2. Identify the roles and responsibilities of a Export Assistant

UNIT 1.1: Introduction to Export Marketing Management

Unit Objectives

At the end of this unit, you will be able to:

1. Familiarise with the Apparel Sector
2. Identify the roles and responsibilities of a Export Assistant

1.1.1 Introduction

Export marketing in the simplest form means to sell goods or services to the other nations in the world. If the commodities are sold worldwide, it's imperative that the formalities and procedures involved are lengthy and time consuming. The sellable goods are sent to the destination country, as per adherence of guidelines and procedures framed by the exporting country as well as the importing one. International restrictions, lengthy process and global restrictions make Export Marketing much more complex than domestic marketing. Moreover, when a business crossed the borders of a nation, it becomes infinitely more complex.



Fig.1.1.1: Export Marketing

Export marketing gives plenty of opportunities for huge profits and valued foreign exchange. Export marketing has broader fiscal implication since it offers various benefits to the national economy. It promotes industrial as well as business development, to earn foreign exchange and confirms optimum utilization of available resources. Every country takes numerous policy edges for promoting exports and for meaningful participation in global marketing. Global business is a reality and every country has to contribute in it for mutual welfares. Every country has to open up its markets to other countries and also try to enter in the markets of other countries in the best potential manner. This is a normal rule which every country has to follow under the present global marketing environment.

In the absence of such input in global marketing, the procedure of economic development of the country derives danger.

1.1.2 Features of Export Marketing

Given below are some important features of Export Marketing:

1. **Systematic Process:** Export marketing is a systematic process of developing and distributing goods and services in overseas markets. The export marketing manager needs to undertake various marketing activities, such as marketing research, product design, branding, packaging, pricing, promotion etc. To undertake the various marketing activities, the export marketing manager should collect the right information from the right source; analyze it properly and then take systematic export marketing decisions
2. **Large Scale Operations:** Normally, export marketing is undertaken on a large scale. Emphasis is placed on large orders in order to obtain economies in large sole production and distribution of goods. The economies of large scale help the exporter to quote competitive prices in the overseas markets. Exporting goods in small quantities is costly due to heavy transport cost and other formalities.

3. **Ascendancy of Multinational Corporations:** Export advertising is to a great extent, controlled by MNCs, from USA, Europe and Japan. These nations are in a position to progress worldwide contacts through their network and conduct business operations competently. They produce quality goods at low cost and also on massive scale.
4. **Customer Focus:** The focus of export marketing is on the customer. The exporter needs to identify customers "needs and wants and accordingly design and develop products to generate and enhance customer satisfaction. The focus on customer will not only bring in higher sales in the overseas markets, but it will also improve and enhance goodwill of the firm.
5. **Craft Barriers:** Export marketing is not free like internal marketing. There are various trade barriers because of the protective policies of different countries. Tariff and non-tariff barriers are used by countries for restricting import. The export marketing manager must have a good knowledge of trade barriers imposed by importing countries.
6. **Trading Blocs:** Export trade is also affected by trading blocs, certain nations form trading bloc for their mutual benefit and economic development. The non-members face problems in trading with the members of a trading bloc due to common external barriers. Indian exporters should have a good knowledge of important trading blocs such as NAFTA, European Union and ASEAN.
7. **Three-faced competition:** In export markets, exporters have to face three-faced competition, i.e., competition from the three angles – from the other suppliers of the exporter's country, from the local producers of importing country and from the exporters of competing nations.
8. **Documentation:** Export marketing is subject to various documentation formalities. Exporters require various documents to submit them to various authorities such as customs, port trust etc. The documents include – Shipping Bill, Consular Invoice, and Certificate of Origin etc.
9. **Foreign exchange regulations:** Export trade is subject to foreign exchange regulations imposed by different countries. These regulations relate to payments and collection of export proceeds. Such restrictions affect free movement of goods among the countries of the world.
10. **Marketing:** Mix Export Marketing requires the right marketing mix for the target markets, i.e. exporting the right product, at the right price, at the right place and with the right promotion. The exporter can adopt different marketing – mixes for different export markets, so as to maximize exports and earn higher returns.
11. **International marketing Research:** Export marketing requires the support of marketing research in the form of market survey, product survey, product research and development as it is highly competitive. Various challenges, identification of needs and wants of foreign buyer in export marketing can be dealt with through international marketing research.
12. **Spreading of Risks:** Export marketing helps to spread risks of business. Normally export firms sell in a number of overseas markets. If they are affected by risks (losses) in one market, they may be able to spread business risks due to good return from some other markets.
13. **Reputation:** Export marketing brings name and goodwill to the export firm. Also, the country of its origin the gets reputation. The reputation enables the export firm to command good sales in the domestic market as well as export market.

1.1.3 Importance of Export Marketing In Business

1. **Reputation:** An organization which undertakes exports can bring fame to its name not only in the export markets, but also in the home market. For example, firms like Phillips, HLL, Glaxo, Sony, coca cola, Pepsi, enjoy international reputation.
2. **Optimum Production:** A company can export its excess production after meeting domestic demand. Thus, the production can be carried on up to the optimum production capacity. This will result in economies of large scale production.
3. **Spreading of Risk:** A firm engaged in domestic as well as export marketing can spread its marketing risk in two parts. The loss is one part (i.e. in one area of marketing) can be compensated by the profit earned in the other part / area.
4. **Export obligation:** Some export organization are given certain concessions and facilities only when they accept certain export obligations Large-scale exports are needed to honour such export obligations in India, units operating in the SEZs / FTZs are expected to honour such export obligations against special concessions offered to them.
5. **Improvement in organizational efficiency:** Research, training and the experience in dealing with foreign markets, enable the exporters to improve the overall organizational efficiency.
6. **Improvement in product standards:** An export firm has to maintain and improve standards in quality in order to meet international standards. As a result, the consumers in the home market as well as in the international market can enjoy better quality of goods.
7. **Liberal Imports:** Organizations exporting on a large-scale collect more foreign exchange which can be utilized for liberal import of new technology, machinery and components. This raises the competitive capacity of export organizations
8. **Financial and non-Financial benefits:** In India, exporters can avail of a number of facilities from the government. For example, exporters can get DBK, tax exemption etc. They also can get assistance from export promotion organizations such as EPCs IIP.
9. **Higher profits:** Exports enable a business enterprise to earn higher prices for goods. If the exporters offer quality products, they can charge higher prices than those charged in the home market and thereby raise the profit margin.

1.1.4 How to Become an Exporter

To enter into export business, certain initial phases have to be taken by every business organisation. The setting up of an export firm is completed in two stages. They are:

- Establishing a business firm
- Obtaining the Importer-Exporter Code number for the business firm and completing other registrations

Establishing A Business Firm

There are numerous paperwork and registrations to be made with different authorities before an exporter can enter into export business and accept an export order.

Selection of Name of Firm: Any name for the firm can be chosen by an entrepreneur.. It is desirable that the name of the firms indicates that the business relates to export / import. Various words like global, international and overseas in the name of the firm convey the meaning that the firm is engaged in export / import.

Approval to Name of Firm: Prior approval of Regional Licensing Authority of DGFT for the proposed name of business firm is not needed. Approval from Apparel Export Promotion Council (AEPC) is required if the company plans to export readymade garment. The entrepreneur has to apply to AEPC in the prescribed application form for the clearance of the name. While applying, one can suggest two or three names, in the order of preference. Once the name is approved, registration of firm in that name with AEPC is to be made within a period of three months. After the registration is done, the firm would become a registered exporter and be able to get the quota allocation for export of ready made garments to export quota countries. Export of ready made garments to countries like USA, Canada and countries of European Union requires quota approval from AEPC.

Registration of Organisation: The form of organisation can be sole ownership, partnership firm under Indian Partnership Act, 1932 or joint standard company registered under the Companies Act, 1956. If it is a joint stock company, it can be either a private limited company or public limited company. If the form of business is corporation or joint stock company, registration under the appropriate act is required. A sole trader requires permission from local authorities, as required. No separate process is needed for a sole owner ship.

Opening of Bank Account: The firm or company has to open a bank account with a branch of a commercial bank, sanctioned by Reserve Bank of India to deal in foreign exchange. Only a select few branches of commercial banks are authorised by RBI to deal in imported exchange. The firm may require pre and post shipment finance for its business. In deciding the bank and branch, the firm has to keep its credit necessities and cooperative attitude of the bank to assist as it would be a new entrant in the field of international business. Timely credit is an important ingredient for the success or failure of business, in particular, in international business which is highly competitive.

Obtaining Permanent Account Number: Export income is subject to a number of exceptions and judgments under the Income Tax Act. For demanding those exemptions and deductions, it is necessary for every exporter to obtain Permanent Account Number from the income tax authority. This PAN is required to be repeated while applying for Export Import Code number.

Registration with Sales Tax Authorities: Exporter need not pay sales tax while making purchases, meant for export. For availing the profit, firm has to register with sales tax authorities and secure sales tax number. Exporter/purchaser has to give Form -H to the seller/manufacturer. For this purpose, exporter has to make an application along with copy of letter of credit or export order to the Sales Tax Office that has jurisdiction to his office for issuance of Form-H. Exporter prepares Form-H, in triplicate, and issues two copies to the seller and retains one copy for his record.

Importer-Exporter Code number: No export or import transaction can be made without obtaining an importer-exporter code number. IEC number is a pre-condition for exports from and imports into India. IEC number enables to import or export any item of non-prohibited goods. This code number is made compulsory, now. The Registered/Head office of the aspirant shall make an application for grant of IEC number to the Regional office of DGFT (known as Regional Licensing Authority), having territorial jurisdiction over the firm, along with the following documents: (A) Profile of the exporter/importer (B) Demand draft from a bank for Rs.1,000 as fees (C) Certificate from the banker of the applicant (D) Two copies of passport size photographs of the applicant, duly attested by bank. (E) If there is any non-resident investment in the applicant firm and such investment is with full expulsion benefit, full particulars of such investment are to be disclosed and approval of RBI for such investment is to be enclosed. (F) Declaration on applicant's letterhead that there is no association of the applicant's firm with caution listed firms. The Licensing authority shall allot the IEC number in a prescribed format. There is no expiry date for IEC number. It shall be valid till it is annulled. This number is to be, invariably, quoted in all documents, prescribed by rules, in particular, in Bill of Entry in case of imports and in Shipping Bill, in case of exports. Prior to 1-1-1997, it was necessary for every exporter to obtain CNX number from RBI. Now, it is no longer required as IEC number has replaced CNX number

Registration cum Membership Certificate: It is mandatory for every exporter to register with suitable Export Promotion Council (EPC) and obtain Registration cum Membership Certificate. Any person applying for import or export licence or any other benefit under the current Exim Policy is required to obtain Registration cum

7.4.4.1 Story : Small Fishes and Big Fish

Once there was a shoal of tiny red fish living in the sea. One among them was a little different. His name was Swimmy and he was black in colour. Swimmy was the fastest swimmer in the shoal. The fish would swim around in the sea looking for food. One day when they were busy searching for lunch, Swimmy who was far ahead of the others saw a big fish coming in their direction. The big fish was also looking for his lunch---smaller fish. Swimmy was scared! If the big fish would spot his shoal, all of them would be eaten up. Swimmy thought hard of a way out and quickly came up with a plan. He quickly swam back to his shoal and told all the fish about the big fish and also explained his plan to escape from being eaten.



Fig.7.4.8(a): Small Fishes and Big Fish

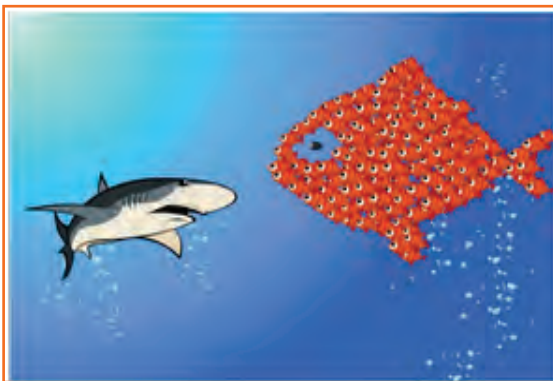


Fig.7.4.8(b): Small Fishes and Big Fish

When the big fish came closer he was shocked to see an even bigger fish swimming in his direction with its huge jaws wide open. Frightened that he would get eaten up, the big fish swam away. If he had looked carefully, he would have realised that the huge fish was actually all the tiny red fish swimming very closely together in such a way that they looked like one big fish. And little black Swimmy, being different, became the eye of the 'huge' fish!

What have you learnt from the story?

.....

.....

.....

.....

7.4.5 Managing Relations

We all have different personalities, different desires and wishes, and different ways of showing our emotions that affects people around us.

70% of the workplace learning is informal, once people discuss with each other at work they really are learning to do their job better. Friendlier staff are effective communicators, more productive and trustworthy more by employers and colleagues.

Tips for improving relations with people around us:



- Observe how you react to people such as do you reach to a conclusion before you know all the facts.



Fig.7.4.9: Managing Relations

- Look honestly how you think and interact with other people.
- Look at work environment. Do you seek attention for accomplishments or give chance to others.
- Accept your weaknesses courageously and work on them.
- Take responsibility for your actions.
- If you think someone is hurt by you, apologise directly.

7.4.6 Etiquette

Etiquette are nothing but rules operating behaviour regarded as good and acceptable in personal and professional life. Etiquette includes:

Making Positive Impression

- Stand straight, make eye contact and turn towards people when they are speaking and genuinely smile at people.
- Follow the dress code prescribed by the organization.
- When meeting someone for the first time always shake hands with a gentle firmness.
- Always arrive early to work each day.

How you treat with people

- Think how you treat your supervisors and colleagues.
- Don't make value judgments on people's importance at workplace. Respect every individual equally.
- Respect people's personal space at workplace.

Communicating at Workspace

- Keep workspace professional and neat.
- Don't interrupt other people on the workplace.
- Limit personal calls especially when you are working in a manufacturing unit.
- Eat and smoke to the designated areas only otherwise it may disturb other people.

Work etiquette tells the individual a way to behave when handling situations in an exceedingly working environment however the trivial situation is. It also applies to co-worker interaction and communication with colleagues.

Work Ethics

Work ethics is a value based on hard work and attentiveness. Work ethics include:

- **Discipline:** It takes a certain level of commitment to finish your tasks every day. Only with discipline one can stay fixed on goals and determined to complete his assignment.
- **Commitment to work:** A strong sense of commitment to work affects how an individual work and the amount of work he does. When a worker is committed to work he turns up on time, puts in his best efforts and completes the projects to the best of his ability.
- **Punctuality:** It shows that you are dedicated to your work, interested in the work and capable of handling responsibility. Being punctual shows your professionalism and commitment to work.

- **Ownership and responsibility:** Ownership and responsibility stretches in all aspects of an employee's job. Co-workers value the employees' ability to give honest feedback. Supervisors rely on the high moral standards trusting him not create problems and being responsible.
- **Striving to excel:** Keep yourself updated with new developments and knowledge of your field. Learn new skills, techniques, methods required to uplift your career.

Workers exhibiting a good work ethic are usually selected for higher positions, increased responsibility as well as promotion. Workers who do not exhibit good work ethic can be regarded as incompetent and failing to provide a fair value to the employer for the salary.

7.4.7 Stress and Anger Management

Anger is a normal and a healthy emotion. Anger management may be critical for people who find it difficult to keep it under control. There are many health issues related to a unresolved anger like heart attack, high blood pressure, anxiety, depression, colds and flu/fever and digestive problems.

If your heart beats faster and you breathe quickly, tension in your shoulder or clenching your fists beware your body may be showing sign of anger, take steps to calm yourself down. Once you will be able to recognize the signs of anger you can calm yourself down.

Always remember:

- Avoid unnecessary stress, learn to say no and take control of your environment.
- Express your feelings instead of boiling them up.
- Accept the things you can't change.
- Learn to forgive.
- ANGER is only one letter away from DANGER.
- Anger can destroy lives, destroy relationships.
- Put yourself in other's shoes.
- Don't react immediately.
- Post pone for a few seconds whatever you wish to say or do.
- Take a deep breath.
- Speak when you have calmed down.



Fig.7.4.10: Stress Management



Fig.7.4.11: Anger Management

7.4.8 Conflict Resolution

What is a Conflict?

A problem or a situation that may be difficult to understand or to deal with.

Why do we need to resolve conflicts?

- If a problem is not solved or addressed at the right time it may blow out of proportion
- An unsolved problem can be like Cancer which spreads and translates itself into all other areas in life
- Unsolved problems may lead to increased levels of bitterness and frustration
- It may foster bad habits like back-biting, gossiping, etc.
- Persons involved in conflict may lose focus and target each other's character instead of the specific behavior to be modified.

How to work out Conflicts?

1. STOP . . .

before you lose your temper and make the conflict worse.

2. SAY . . .

what you feel is the issue. What is the reason of disagreement? What do you like?

3. LISTEN . . .

to others ideas and feelings.

4. THINK . . .

of solutions that satisfy both the parties.

If you still can't agree, ask someone else to help you work it out.

7.4.9 Leadership Skills

The ability to lead effectively depends on variety of key skills. These skills are extremely sought after by employers as they involve managing a number of individuals in such a way on inspire, enthuse and build respect. Some of the qualities that every good leader should possess are:

- **Honesty:** If you make honest and ethical behaviour a key value your team will follow the suit.
- **Ability to delegate:** delegating task to one of the appropriate person is the one of the most important skills that needs to be developed. The key to delegation is to identify the core strengths of the team and capitalizing on them.
- **Good communications skills:** Being able to communicate clearly is quite important.
- **Confidence:** Keeps morale of the team high even in the tough times.
- **Commitment:** If you expect your team to work hard and produce quality content then you should lead by example.
- **Positive Attitude:** Keeping teams motivated towards continued success of the company.
- **Creativity:** During the critical situations it is important to think out of the box solutions than to prefer the set course of action.
- **Be decisive:** Plan for the unexpected and nothing will surprise you. If you have thought of things go wrong in a particular task you will be able to make confident decisions on corrective actions when necessary.
- **Focus on the big picture:** Plan future strategies for your department and communicate them to supervisors and staff members. Set realistic and measurable individual and team goals and communicate your expectations within the context of massive picture.

How to become a leader:

- Use initiative to act on opportunities. Become a frontrunner before other people view you together.
- Take responsibility of own objectives, set priorities.
- Attempt to solve the matter instead of to pass on to others.
- Go the extra mile when asked to do tasks. go beyond your job description.
- Show enthusiasm.
- Take ownership of the issues. Anticipate potential issues, take pre-emptive action and act quickly to resolve the issues.
- Introduce enhancements to the ways in which things are done.
- Develop innovative practices. Value innovative thinking.
- Learn new skills that may enhance capability.

UNIT 7.5: Social Interaction

Unit Objectives

At the end of this unit, you will be able to:

1. Understand what is social interaction and what are social interaction behaviour.
2. Give a brief description about himself/herself in public.
3. Follow daily duties.
4. Cooperate with peers, family and other members in society.

7.5.1 Social Interaction

Social interaction is a process through which we respond to people talking with us. It includes acts where people perform toward each other and responses they give in return. Social interaction has a number of behaviours. Some of them are:

- **Exchange:** Exchange is the most elementary kind of social interaction. It's a human process by that social behaviour is exchanged for some kind of reward for equal or greater value.
- **Competition:** It's a process by which two or more individuals plan to accomplish a goal that just one can attain. It will lead to psychological stress, a lack of cooperation in social relationship, difference and even conflict.
- **Cooperation:** It's a process in which people work together to achieve shared goals. Task can not be completed without their cooperation.
- **Conflict:** Social conflict is the struggle for agency or power among a society to achieve control of scarce resources. It happens when two or more individuals oppose each other in social interaction to achieve incompatible goals.
- **Coercion:** People or teams are forced to provide in to the desire of other people or teams.



Fig.7.5.1: Social interaction

7.5.2 Self- Introduction

We all, in our lifetime, have to introduce ourselves to the others. The introduction usually lasts for around 2 minutes to 3 minutes. It is very important that it gives the first impression to other about us. It has a great impact on your self-esteem and self-confidence. It's helpful in:

- Feeling better about yourself
- Boosting your confidence
- Building your self esteem
- Making friends
- Feeling in control



Fig.7.5.2: Self- Introduction

Points for Self Introduction

Following are some self-introduction points:

- **Wishes:** It is the first thing that we need to do before addressing a gathering. At this point we need to make effort to grab the attention of audience. You have to wish depending on the time either, Good Morning, Good Afternoon or Good Evening.
 - » Good Morning! My dear friends.
 - » Respected Sir! Good morning.
 - » Special or lovely or cool morning to you all.
- **Purpose:** We have to tell the purpose of coming in front of the audience. We can say I have come here to tell you about myself.
- **Name:** Here you tell about your name..... . To grab the eye of the audience, you have got to present your name differently. If you know you can tell the meaning of your name or nay famous celebrity along with your name.
- **Father's Name:** Here you have to say concerning your father's name. begin your father name as Mr. or Prof. or Dr.
- **Family:** It's a good chance to inform about your family, therefore tell the small print what you want to tell about them.
- **Profession:** Tell about your profession what you're doing at the moment.
- **Location:** Tell about your present location, wherever you're staying and if you would like you can also tell with whom you're living.

You can also tell about your native place. It is better to describe about or tell about your place which is famous for.

- **Hobbies/Habits:** Hobbies means what you like in your leisure and habit means your regular activities. This part tells about your nature and your life style, be careful while telling this.
- **Life Aim:** Tell about what is your aim in life, it will be good if your aim is high. You have to think high and reach high.
- **Achievements:** Tell about what you achieve up to now, minimum it is good to tell about three achievements and maximum five. Though achievements are small, tell them it shows your confidence but don't say I don't have any achievements.
- **Favourite Person's or Ideal:** It is good to say about your ideal persons.
- **Favourite movies, things, colour, places etc.:** if you want to tell your favourites, which tell about your tastes and preferences to others.
- **Your Strengths and Weakness:** You can tell about your strengths and weaknesses. Make sure your weakness should not be absurd or incorrigible.
- **People you like and dislike:** You have to tell what kind people you like or what kind of people you dislike.
 - Any turning point in your life
 - How are you different from others
- **Conclusion:** In conclusion offer a memorable answer on the question the listeners probably will have when they have listen to your public speaking speech. Tell how this aspect of your life makes you what you are and who you are. It will be perfect ending to your self –introduction.
- Finally say thank you.

You will have to maintain your speech according to the time, generally 3 minutes and you have to make the speech depending on the section of people you are giving the speech and what you want to reveal about yourself.

Improving self-introduction

There are a few things that you can do that helps in making your self-introduction better:

- **Listen to what you are saying to yourself:** Notice what your inner voice is saying. Take some time to listen and even write down what you are thinking.
- **Monitor your self-talk:** Analyse that your self-talk is more positive than negative.
- **Change your introduction:** counter your negative thoughts with positive ones. Avoid speaking negative and try to look for things that might add a better spin to a tough situation.

7.5.3 Our Duties and Responsibilities

There are certain duties which are laid by the Constitution of India. These duties are very to be fulfilled by every citizen of India. These are as follows:

- To bear by the Constitution and respect its ideals and establishments, the national flag and also the national anthem.
- To encourage and respect the noble ideals that galvanized our national struggle for freedom.
- To uphold and protect the sovereignty, unity and integrity of Republic of India.
- To defend the country and render national service once called upon to do so.
- To promote harmony and also the spirit of respect amongst all the people of the Republic of India transcending religious, linguistic and regional diversities.
- To forbid practices derogative to the dignity of ladies.
- To preserve the rich and diversified heritage of our culture.
- To conserve the natural surroundings like forests, lakes, rivers and wild life, and to have compassion for living creatures.
- To develop the scientific temper, humanism and the spirit of inquiry and reform.
- To safeguard public property and to retract violence.
- To try towards excellence altogether spheres of individual and collective activity so that the nation perpetually rises to higher levels of endeavour and accomplishment.

These need to be followed by every citizen of India for development of the country.

7.5.4 Cooperation

The process of groups of organisms working or acting together for their mutual benefit is called cooperation. Cooperation among family members, friends and peers is very common and healthy. It is the backbone of any society.

Family cooperation provides an avenue for a family to come closer. It increases coping skills and decision making. Some steps to promote family cooperation are:



Fig.7.5.3: Cooperation

- **Plan things together:** It calls for negotiation and compromise and teaches everyone to be more tolerant and considerate to other's viewpoint.
- **Share responsibilities:** Diving up necessary household responsibilities can be a good exercise in family cooperation.

Peer support occurs once individuals give knowledge, experience, and emotional, social or sensible help to each other. It's a distinct state of social support in this the source of support may be a peer an individual who is analogous in ways to the recipient of the support.

The effective peer support can be in form of:

- **Social Support:** In form of positive psychological interactions with others with whom there is mutual trust and concern.
- **Experiential Knowledge:** contributes to solve problems and improve quality of life.
- **Emotional support :** Esteem, attachment and reassurance
- **Instrumental Support:** Product and services.

How to be a cooperative person: For being a cooperative person following things needs to be done:

- Listen carefully to others and make sure you perceive what they're expressing.
- Share when you have something that others would really like to have.
- Take Turns once there's something that no-one desires to do, or when more than one person desires to do a similar factor.
- Compromise when you have a significant conflict.
- Do your part the very best that you just probably can. this can inspire others to do the same.
- Show appreciation to people for what they contribute.
- Encourage people to do their best.
- Make people needed. working together may be a lot more fun that manner.
- Don't isolate or exclude anyone. everyone has something valuable to offer, and nobody likes being omitted.

UNIT 7.6: Group Interaction

Unit Objectives

At the end of this unit, you will be able to:

1. Participate in group discussions in the class.
2. Give speech in the public.
3. Understand the importance of team building and team work.

7.6.1 Group Interaction

Every day we tend to meet with teams of individuals socially and professionally. However we interact to play a big role in the impressions we tend to produce. Interaction that happens whereas a group completes a cooperative task describes how the group works. For a successful and positive group interaction these steps need to be followed:

- Put your mobile phone away or place in silent mode.
- Greet everyone.
- Be friendly with everyone in the group.
- Show an interest in others by paying someone a compliment and listen carefully to what is being discussed.
- Be proactive and introduce yourself to others in the group.
- Sit up straight. Poor body posture is an indication of low self-esteem.
- Focus your attention on the person talking.
- Don't discount anyone's comment. Remember everyone is different and have different the ability to think.
- Think before you speak. Don't be too quick to jump into the conversation.
- Be a respect listener and observer.
- Include everyone when talking. Be sure to share eye contact with each person in the group.
- Unless there is a clear indication don't change the topic. Otherwise it will make people feel you are not interested in the topic.
- Don't start or participate in a side conversation. Don't allow their mistake to prevent you from being a good listener.
- Make sure to smile shake hands and embrace and use each person's name when conversation and the person's name when the discussion is over.

Everything you are doing in a group setting makes an effect on everybody in the group. Don't ever suppose something doesn't matter. Everything matters. Take every chance to take part in informal and formal group interactions. Begin by creating small contributions to discussion, prepare an issue to raise or accept as true with another person's remark. ask for other persons opinion.



Fig. 7.6.1: Group Interaction

- » Increased sales
- » Identification of customer needs
- » Cross-selling of products
- It results in better marketing of one's products or services
- It enhances customer satisfaction and retention
- It improves profitability by identifying and focusing on the most profitable customers

10.3.3.1 What is Networking?

In business, networking means leveraging your business and personal connections in order to bring in a regular supply of new business. This marketing method is effective as well as low cost. It is a great way to develop sales opportunities and contacts. Networking can be based on referrals and introductions, or can take place via phone, email, and social and business networking websites.

The Need for Networking

Networking is an essential personal skill for business people, but it is even more important for entrepreneurs. The process of networking has its roots in relationship building. Networking results in greater communication and a stronger presence in the entrepreneurial ecosystem. This helps build strong relationships with other entrepreneurs.

Business networking events held across the globe play a huge role in connecting like-minded entrepreneurs who share the same fundamental beliefs in communication, exchanging ideas and converting ideas into realities. Such networking events also play a crucial role in connecting entrepreneurs with potential investors. Entrepreneurs may have vastly different experiences and backgrounds but they all have a common goal in mind – they all seek connection, inspiration, advice, opportunities and mentors. Networking offers them a platform to do just that.

Benefits of Networking

Networking offers numerous benefits for entrepreneurs. Some of the major benefits are:

- Getting high quality leads
- Increased business opportunities
- Good source of relevant connections
- Advice from like-minded entrepreneurs
- Gaining visibility and raising your profile
- Meeting positive and enthusiastic people
- Increased self-confidence
- Satisfaction from helping others
- Building strong and lasting friendships

10.6.3.2 Tips

- Use social media interactions to identify needs and gather feedback.
- When networking, ask open-ended questions rather than yes/no type questions.

10.6.4 Business Plan: Why Set Goals

Setting goals is important because it gives you long-term vision and short-term motivation. Goals can be short term, medium term and long term.

Short-Term Goals

- These are specific goals for the immediate future. Example: Repairing a machine that has failed. Medium-Term Goals
- These goals are built on your short term goals.
- They do not need to be as specific as your short term goals.

Example: Arranging for a service contract to ensure that your machines don't fail again.

Long-Term Goals

These goals require time and planning. They usually take a year or more to achieve.

Example: Planning your expenses so you can buy new machinery

Why Create a Business Plan

A business plan is a tool for understanding how your business is put together. It can be used to monitor progress, foster accountable and control the fate of the business. It usually offers a 3-5 year projection and outlines the plan that the company intends to follow to grow its revenues. A business plan is also a very important tool for getting the interest of key employees or future investors.

A business plan typically comprises of eight elements.

10.6.4.1 Elements of a Business Plan

Executive Summary

The executive summary follows the title page. The summary should clearly state your desires as the business owner in a short and businesslike way. It is an overview of your business and your plans. Ideally this should not be more than 1-2 pages.

Your Executive Summary should include:

- **The Mission Statement:** Explain what your business is all about.

Example: Nike's Mission Statement

Nike's mission statement is "To bring inspiration and innovation to every athlete in the world."

- **Company Information:** Provide information like when your business was formed, the names and roles of the founders, the number of employees, your business location(s) etc.
- **Growth Highlights:** Mention examples of company growth. Use graphs and charts where possible.
- **Your Products/Services:** Describe the products or services provided.
- **Financial Information:** Provide details on current bank and investors.
- **Summarize future plans:** Describe where you see your business in the future.

Business Description

The second section of your business plan needs to provide a detailed review of the different elements of your business. This will help potential investors to correctly understand your business goal and the uniqueness of your offering.

Your Business Description should include:

- A description of the nature of your business
- The market needs that you are aiming to satisfy
- The ways in which your products and services meet these needs
- The specific consumers and organizations that you intend to serve
- Your specific competitive advantages

Market Analysis

The market analysis section usually follows the business description. The aim of this section is to showcase your industry and market knowledge. This is also the section where you should lay down your research findings and conclusions.

Your Market Analysis should include:

- Your industry description and outlook
- Information on your target market
- The needs and demographics of your target audience
- The size of your target market
- The amount of market share you want to capture
- Your pricing structure
- Your competitive analysis
- Any regulatory requirements

Organization & Management

This section should come immediately after the Market Analysis. Your Organization & Management section should include:

- Your company's organizational structure
- Details of your company's ownership
- Details of your management team
- Qualifications of your board of directors
- Detailed descriptions of each division/department and its function
- The salary and benefits package that you offer your people
- The incentives that you offer

Service or Product Line

The next section is the service or product line section. This is where you describe your service or product, and stress on their benefits to potential and current customers. Explain in detail why your product of choice will fulfill the needs of your target audience.

Your Service or Product Line section should include:

- A description of your product/service
- A description of your product or service's life cycle

- A list of any copyright or patent filings
- A description of any R&D activities that you are involved in or planning

Marketing & Sales

Once the Service or Product Line section of your plan has been completed, you should start on the description of the marketing and sales management strategy for your business.

Your Marketing section should include the following strategies:

- **Market penetration strategy:** This strategy focuses on selling your existing products or services in existing markets, in order to increase your market share.
- **Growth strategy:** This strategy focuses on increasing the amount of market share, even if it reduces earnings in the short-term.
- **Channels of distribution strategy:** These can be wholesalers, retailers, distributors and even the internet.
- **Communication strategy:** These can be written strategies (e-mail, text, chat), oral strategies (phone calls, video chats, face-to-face conversations), non-verbal strategies (body language, facial expressions, tone of voice) and visual strategies (signs, webpages, illustrations).

Your Sales section should include the following information:

- **A salesforce strategy:** This strategy focuses on increasing the revenue of the enterprise.
- A breakdown of your sales activities: **This means detailing out how you intend to sell your products or services** – will you sell it offline or online, how many units do you intend to sell, what price do you plan to sell each unit at, etc.

Funding Request

This section is specifically for those who require funding for their venture. The Funding Request section should include the following information:

- How much funding you currently require.
- How much funding you will require over the next five years. This will depend on your long-term goals.
- The type of funding you want and how you plan to use it. Do you want funding that can be used only for a specific purpose, or funding that can be used for any kind of requirement?
- Strategic plans for the future. This will involve detailing out your long-term plans – what these plans are and how much money you will require to put these plans in motions.
- Historical and prospective financial information. This can be done by creating and maintaining all your financial records, right from the moment your enterprise started, to the present day. Documents required for this are your balance sheet which contains details of your company's assets and liabilities, your income statement which lists your company's revenues, expenses and net income for the year, your tax returns (usually for the last three years) and your cash flow budget which lists the cash that came in, the cash that went out and states whether you had a cash deficit (negative balance) or surplus (positive balance) at the end of each month.

Financial Planning

Before you begin building your enterprise, you need to plan your finances. Take a look at the steps for financial planning:

- **Step 1:** Create a financial plan. This should include your goals, strategies and timelines for accomplishing these goals.

- **Step 2:** Organize all your important financial documents. Maintain a file to hold your investment details, bank statements, tax papers, credit card bills, insurance papers and any other financial records.
- **Step 3:** Calculate your net worth. This means figure out what you own (assets like your house, bank accounts, investments etc.), and then subtract what you owe (liabilities like loans, pending credit card amounts etc.) the amount you are left with is your net worth.
- **Step 4:** Make a spending plan. This means write down in detail where your money will come from, and where it will go.
- **Step 5:** Build an emergency fund. A good emergency fund contains enough money to cover at least 6 months' worth of expenses.
- **Step 6:** Set up your insurance. Insurance provides long term financial security and protects you against risk.

Risk Management

As an entrepreneur, it is critical that you evaluate the risks involved with the type of enterprise that you want to start, before you begin setting up your company. Once you have identified potential risks, you can take steps to reduce them. Some ways to manage risks are:

- Research similar business and find out about their risks and how they were minimized.
- Evaluate current market trends and find out if similar products or services that launched a while ago are still being well received by the public.
- Think about whether you really have the required expertise to launch your product or service.
- Examine your finances and see if you have enough income to start your enterprise.
- Be aware of the current state of the economy, consider how the economy may change over time, and think about how your enterprise will be affected by any of those changes.
- Create a detailed business plan.

10.6.4.2 Tips

- Ensure all the important elements are covered in your plan.
- Scrutinize the numbers thoroughly.
- Be concise and realistic.
- Be conservative in your approach and your projections.
- Use visuals like charts, graphs and images wherever possible.

10.6.5 Procedure and Formalities for Bank Finance

The Need for Bank Finance

For entrepreneurs, one of the most difficult challenges faced involves securing funds for startups. With numerous funding options available, entrepreneurs need to take a close look at which funding methodology works best for them. In India, banks are one of the largest funders of startups, offering funding to thousands of startups every year.

10.6.5.1 What Information Should Entrepreneurs Offer Banks for Funding

When approaching a bank, entrepreneurs must have a clear idea of the different criteria that banks use to screen, rate and process loan applications. Entrepreneurs must also be aware of the importance of providing banks with accurate and correct information. It is now easier than ever for financial institutions to track any default behaviour of loan applicants. Entrepreneurs looking for funding from banks must provide banks with information relating to their general credentials, financial situation and guarantees or collaterals that can be offered.

General Credentials

This is where you, as an entrepreneur, provide the bank with background information on yourself. Such information includes:

- **Letter(s) of Introduction:** This letter should be written by a respected business person who knows you well enough to introduce you. The aim of this letter is set across your achievements and vouch for your character and integrity.
- **Your Profile:** This is basically your resume. You need to give the bank a good idea of your educational achievements, professional training, qualifications, employment record and achievements.
- **Business Brochure:** A business brochure typically provides information on company products, clients, how long the business has been running for etc.
- **Bank and Other References:** If you have an account with another bank, providing those bank references is a good idea.
- **Proof of Company Ownership or Registration:** In some cases, you may need to provide the bank with proof of company ownership and registration. A list of assets and liabilities may also be required.

Financial Situation

Banks will expect current financial information on your enterprise. The standard financial reports you should be prepared with are:

- Balance Sheet
- Profit-and-Loss Account
- Cash-Flow Statement
- Projected Sales and Revenues
- Business Plan
- Feasibility Study

Guarantees or Collaterals

Usually banks will refuse to grant you a loan without security. You can offer assets which the bank can seize and sell off if you do not repay the loan. Fixed assets like machinery, equipment, vehicles etc. are also considered to be security for loans.

10.6.5.2 The Lending Criteria of Banks

Your request for funding will have a higher chance of success if you can satisfy the following lending criteria:

- Good cash flow
- Adequate shareholders' funds
- Adequate security

- Experience in business
- Good reputation

The Procedure

To apply for funding the following procedure will need to be followed.

- Submit your application form and all other required documents to the bank.
- The bank will carefully assess your credit worthiness and assign ratings by analyzing your business information with respect to parameters like management, financial, operational and industry information as well as past loan performance.
- The bank will make a decision as to whether or not you should be given funding.

10.6.5.3 Tips

- Get advice on funding options from experienced bankers.
- Be cautious and avoid borrowing more than you need, for longer than you need, at an interest rate that is higher than you are comfortable with.

10.6.6 Enterprise Management - An Overview

To manage your enterprise effectively you need to look at many different aspects, right from managing the day-to-day activities to figuring out how to handle a large scale event. Let's take a look at some simple steps to manage your company effectively.

Step 1: Use your leadership skills and ask for advice when required.

Let's take the example of Ramu, an entrepreneur who has recently started his own enterprise. Ramu has good leadership skills – he is honest, communicates well, knows how to delegate work etc. These leadership skills definitely help Ramu in the management of his enterprise. However, sometimes Ramu comes across situations that he is unsure how to handle. What should Ramu do in this case? One solution is for him to find a more experienced manager who is willing to mentor him. Another solution is for Ramu to use his networking skills so that he can connect with managers from other organizations, who can give him advice on how to handle such situations.

Step 2: Divide your work amongst others – realize that you cannot handle everything yourself.

Even the most skilled manager in the world will not be able to manage every single task that an enterprise will demand of him. A smart manager needs to realize that the key to managing his enterprise lies in his dividing all his work between those around him. This is known as delegation. However, delegating is not enough. A manager must delegate effectively if he wants to see results. This is important because delegating, when done incorrectly, can result in you creating even more work for yourself. To delegate effectively, you can start by making two lists. One list should contain the things that you know you need to handle yourself. The second list should contain the things that you are confident can be given to others to manage and handle. Besides incorrect delegation, another issue that may arise is over-delegation. This means giving away too many of your tasks to others. The problem with this is, the more tasks you delegate, the more time you will spend tracking and monitoring the work progress of those you have handed the tasks to. This will leave you with very little time to finish your own work.

Step 3: Hire the right people for the job.

Hiring the right people goes a long way towards effectively managing your enterprise. To hire the best people suited for the job, you need to be very careful with your interview process. You should ask potential candidates the right questions and evaluate their answers carefully. Carrying out background checks is always a good practice. Running a credit check is also a good idea, especially if the people you are planning to hire will be handling your money. Create a detailed job description for each role that you want filled and ensure that all candidates have a clear and correct understanding of the job description. You should also have an employee manual in place, where you put down every expectation that you have from your employees. All these actions will help ensure that the right people are approached for running your enterprise.

Step 4: Motivate your employees and train them well.

Your enterprise can only be managed effectively if your employees are motivated to work hard for your enterprise. Part of being motivated involves your employees believing in the vision and mission of your enterprise and genuinely wanting to make efforts towards pursuing the same. You can motivate your employees with recognition, bonuses and rewards for achievements. You can also motivate them by telling them about how their efforts have led to the company's success. This will help them feel pride and give them a sense of responsibility that will increase their motivation.

Besides motivating your people, your employees should be constantly trained in new practices and technologies. Remember, training is not a one-time effort. It is a consistent effort that needs to be carried out regularly.

Step 5: Train your people to handle your customers well.

Your employees need to be well-versed in the art of customer management. This means they should be able to understand what their customers want, and also know how to satisfy their needs. For them to truly understand this, they need to see how you deal effectively with customers. This is called leading by example. Show them how you sincerely listen to your clients and the efforts that you put into understand their requirements. Let them listen to the type of questions that you ask your clients so they understand which questions are appropriate.

Step 6: Market your enterprise effectively.

Use all your skills and the skills of your employees to market your enterprise in an effective manner. You can also hire a marketing agency if you feel you need help in this area.

Now that you know what is required to run your enterprise effectively, put these steps into play, and see how much easier managing your enterprise becomes!

10.6.6.1 Tips 

- Get advice on funding options from experienced bankers.
- Be cautious and avoid borrowing more than you need, for longer than you need, at an interest rate that is higher than you are comfortable with.

10.6.7 Considering Entrepreneurship

Questions to Ask Yourself Before Considering Entrepreneurship

- Why am I starting a business?
- What problem am I solving?

- Have others attempted to solve this problem before? Did they succeed or fail?
- Do I have a mentor¹ or industry expert that I can call on?
- Who is my ideal customer²?
- Who are my competitors³?
- What makes my business idea different from other business ideas?
- What are the key features of my product or service?
- Have I done a SWOT⁴ analysis?
- What is the size of the market that will buy my product or service?
- What would it take to build a minimum viable product⁵ to test the market?
- How much money do I need to get started?
- Will I need to get a loan?
- How soon will my products or services be available?
- When will I break even⁶ or make a profit?
- How will those who invest in my idea make a profit?
- How should I set up the legal structure⁷ of my business?
- What taxes⁸ will I need to pay?
- What kind of insurance⁹ will I need?
- Have I reached out to potential customers for feedback

10.6.7.1 Tips

- It is very important to validate your business ideas before you invest significant time, money and resources into it.
- The more questions you ask yourself, the more prepared you will be to handle the highs and lows of starting an enterprise.

Footnotes:

1. A mentor is a trusted and experienced person who is willing to coach and guide you.
2. A customer is someone who buys goods and/or services.
3. A competitor is a person or company that sells products and/or services similar to your products and/or services.
4. SWOT stands for Strengths, Weaknesses, Opportunities and Threats. To conduct a SWOT analysis of your company, you need to list down all the strengths and weaknesses of your company, the opportunities that are present for your company and the threats faced by your company.
5. A minimum viable product is a product that has the fewest possible features, that can be sold to customers, for the purpose of getting feedback from customers on the product.
6. A company is said to break even when the profits of the company are equal to the costs.

7. The legal structure could be a sole proprietorship, partnership or limited liability partnership.
8. There are two types of taxes – direct taxes payable by a person or a company, or indirect taxes charged on goods and/or services.
9. There are two types of insurance – life insurance and general insurance. Life insurance covers human life while general insurance covers assets like animals, goods, cars etc.



Skill India
कौशल भारत-कुशल भारत



सत्यमेव जयते
GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP



N.S.D.C.
National
Skill Development
Corporation

Transforming the skill landscape



**APPAREL MADE-UPS HOME FURNISHING
SECTOR SKILL COUNCIL**

Apparel Made-ups & Home Furnishing Sector Skill Council

Address: Indian Buildings Congress, 1st Floor, Sector-6, R K Puram
Kama Koti Marg, New Delhi-110 022

Email: info@sscamh.com

Website: www.sscamh.com

Price: ₹ 180

This book is provided free to students under the PMKVY (Pradhan Mantri Kaushal Vikas Yojana)

ISBN 978-93-87320-79-6



9 789387 320796