11.

A. Prepare a set of short-term medium term and long-term goals for starting a chosen small-scale enterprise.

(For Mobile Industry)

Short-term Goals (0-6 months):

- Conduct market research to identify potential target customers, their preferences and requirements. For example, research could include surveying potential customers about what features they value most in a mobile device.
- Develop a business plan with focus on product development, target market, marketing and sales strategy. For example, the business plan could outline the steps for designing and manufacturing a new smartphone model, identify the target market, and outline a plan for promoting the product through advertising and social media.
- Secure initial funding and establish a cash flow plan. This could involve obtaining funding from
 investors, or securing a loan to cover initial expenses such as research and development,
 marketing and manufacturing.

Medium-term Goals (6 months - 2 years):

- Increase brand awareness and expand the customer base through targeted marketing and advertising. For example, the company could invest in digital marketing campaigns, social media advertising and traditional print and television advertising to reach new customers and build brand awareness.
- Expand the product line and introduce new models to meet changing customer needs and preferences. For example, the company could develop a new line of budget smartphones to appeal to cost-conscious consumers.
- Build relationships with suppliers and manufacturers to ensure a steady supply of high-quality components at competitive prices.

Long-term Goals (2 years and beyond):

- Expand into new markets and regions to reach a wider customer base. For example, the company could target emerging markets with high demand for affordable smartphones, such as India or China.
- Invest in research and development to stay ahead of competitors and meet evolving customer needs. For example, the company could invest in developing new technologies, such as foldable screens or 5G connectivity, to stay ahead of the curve.
- Build a loyal customer base through excellent customer service and ongoing support. For
 example, the company could offer warranties and repair services, as well as regular software
 updates to keep customers happy and engaged with the brand.

B. Prepare a business plan for a needle manufacturing company in any Union territories of India.

Executive Summary:

Our needle manufacturing company, called "Sharp Needles Pvt Ltd", will be based in Puducherry, India. Our company will specialize in manufacturing and supplying high-quality needles to hospitals, clinics, and individuals across the country. We plan to differentiate ourselves from our competitors by offering innovative needle designs, superior quality, and competitive prices.

Market Analysis:

According to a report by Allied Market Research, the needle market in India is expected to grow at a CAGR of 7.8% from 2019 to 2026. The growth is attributed to the increasing prevalence of chronic diseases, rising demand for vaccination, and the growth of the healthcare sector. There is also a growing demand for high-quality needles from veterinary clinics, beauty salons, and tattoo parlors.

Competitive Analysis:

Our main competitors in the needle manufacturing industry are established companies such as Hindustan Syringes & Medical Devices Ltd, Becton Dickinson India Pvt Ltd, and B. Braun Medical India Pvt Ltd. However, we plan to differentiate ourselves by offering innovative needle designs, superior quality, and competitive prices

Product and Services:

Our company will offer a range of needles in various sizes and designs, including hypodermic needles, spinal needles, dental needles, and veterinary needles. We will also offer custom needle designs to meet the specific needs of our customers.

Marketing and Sales Strategy:

We will adopt a multi-channel marketing strategy, which will include the following:

- Online marketing: We will develop a user-friendly website and optimize it for search engines. We
 will also run targeted online advertising campaigns on social media platforms such as Facebook,
 Instagram, and LinkedIn.
- Direct marketing: We will reach out to hospitals, clinics, and other potential customers through direct mail campaigns and email marketing.
- Trade shows and exhibitions: We will participate in major healthcare industry trade shows and exhibitions to showcase our products and build relationships with potential customers.

Operations:

Our needle manufacturing plant will be located in Puducherry, India, and will be equipped with the latest machinery and technology to ensure the production of high-quality needles. We will also hire skilled technicians and engineers to oversee the manufacturing process and maintain quality control

Financial Projections:

We estimate that our startup costs will be INR 2 crores, which will cover the cost of purchasing equipment, hiring employees, and leasing a manufacturing facility. Our projected revenue for the first year of operations is INR 3.5 crores, with a net profit of INR 75 lakhs. We expect to achieve profitability within the first year of operations.

Conclusion:

In summary, our needle manufacturing company, "Sharp Needles Pvt Ltd", plans to differentiate itself in the market by offering innovative needle designs, superior quality, and competitive prices. We will adopt a multi-channel marketing strategy, invest in the latest technology and machinery, and hire skilled technicians and engineers to maintain quality control. We anticipate achieving profitability within the first year of operations and growing our business through strategic partnerships and ongoing innovation.

A. Prepare marketing strategy for your chosen product/service

(For Mobile Phone Manufacturing Plant)

<u>Identify target customers</u>: Before launching a marketing campaign, it's important to identify the target customers. In the case of a mobile phone manufacturing plant, the target customers may include individuals, businesses, and government agencies. Based on the target customer's demographics, interests, and needs, the marketing strategy can be tailored to reach them effectively.

<u>Develop a strong brand identity:</u> A strong brand identity is crucial for any company, and a mobile phone manufacturing plant is no exception. This includes developing a brand name, logo, and brand message that reflects the company's values and resonates with its target customers.

<u>Establish a strong online presence</u>: In today's digital age, having a strong online presence is essential. This includes developing a user-friendly website, creating social media accounts, and optimizing the website and social media pages for search engines. It's important to regularly post engaging and informative content on social media, such as product demos, tutorials, and customer testimonials.

<u>Participate in trade shows and exhibitions</u>: Trade shows and exhibitions are a great way to showcase products, build brand awareness, and network with potential customers and partners. A mobile phone manufacturing plant should aim to participate in major trade shows and exhibitions to showcase its latest products and innovations.

<u>Implement influencer marketing:</u> Influencer marketing is a popular marketing strategy that involves partnering with social media influencers to promote products. In the case of a mobile phone manufacturing plant, partnering with tech influencers can help raise brand awareness and increase sales.

<u>Run promotional campaigns</u>: Running promotional campaigns, such as offering discounts, freebies, and bundle deals, can help attract new customers and boost sales. Promotions can be run on the company's website, social media pages, and through email marketing campaigns.

<u>Partner with retailers and distributors:</u> To expand the reach of the products, a mobile phone manufacturing plant can partner with retailers and distributors to sell its products in their stores. This can include developing partnerships with major retailers and distributors, as well as establishing relationships with smaller retailers in targeted geographic regions.

By implementing these marketing strategies, a mobile phone manufacturing plant can successfully build a strong brand, increase brand awareness, and ultimately drive sales and revenue growth.

B. Explain Brainstorming & business Plan.

<u>Brainstorming:</u> Brainstorming is a creative problem-solving technique that involves generating a large number of ideas in a short amount of time. It's a process of gathering a group of people and encouraging them to come up with innovative ideas or solutions to a specific problem or challenge. Brainstorming sessions are usually facilitated by a moderator, who encourages participants to share their ideas freely, without judgment.

Brainstorming can be used in business to develop new product ideas, marketing strategies, or solutions to specific problems. By encouraging a diverse range of perspectives and ideas, brainstorming can lead to breakthroughs and innovative solutions that would not have been possible through individual efforts.

<u>Business plan:</u> A business plan is a comprehensive document that outlines a company's goals, strategies, financial projections, and operational plans. It's a roadmap that guides a company's growth and development and helps it achieve its objectives. A well-written business plan serves as a blueprint for a company's operations and provides a clear understanding of the company's mission, vision, and values.

A typical business plan includes sections on executive summary, market analysis, marketing and sales strategy, product or service offerings, operations, management and organizational structure, financial projections, and funding requirements. The process of creating a business plan involves extensive research and analysis, and often involves input from multiple stakeholders, such as investors, partners, and employees.

Business plans are used by entrepreneurs to secure funding from investors or financial institutions, as well as to guide the company's operations and decision-making. A well-written business plan can help a company stay focused on its goals and objectives, and can serve as a valuable tool for measuring progress and success.

13.

A. Prepare a business plan for your chosen small-scale enterprise.

Executive Summary:

Our bakery, called "Bread & Butter", will be based in Mumbai, India. Our company will specialize in producing and supplying high-quality baked goods to retail customers and wholesale clients such as cafes and restaurants. We plan to differentiate ourselves from our competitors by offering a wide range of fresh and delicious baked goods, including bread, cakes, pastries, and desserts.

Market Analysis:

According to a report by ResearchAndMarkets, the bakery market in India is expected to grow at a CAGR of 10% from 2019 to 2024. The growth is attributed to the increasing demand for convenience foods, busy lifestyles, and a growing appetite for western-style baked goods. The bakery industry is also expected to benefit from the growth of the foodservice sector, as more cafes, restaurants, and hotels offer baked goods as part of their menus.

Competitive Analysis:

Our main competitors in the bakery industry are established companies such as Monginis, Theobroma, and Le 15 Patisserie. However, we plan to differentiate ourselves by offering a wider range of fresh and delicious baked goods, with a focus on quality and taste.

Product and Services:

Our bakery will offer a wide range of baked goods, including bread, cakes, pastries, and desserts. We will use high-quality ingredients and traditional baking methods to ensure that our products are fresh, delicious, and healthy. We will also offer custom cakes and desserts for special occasions, such as birthdays and weddings.

Marketing and Sales Strategy:

We will adopt a multi-channel marketing strategy, which will include the following:

- Online marketing: We will develop a user-friendly website and optimize it for search engines. We
 will also run targeted online advertising campaigns on social media platforms such as Facebook,
 Instagram, and Twitter
- Local marketing: We will distribute flyers and brochures to local households and businesses, and offer discounts to first-time customers to encourage trial purchases.
- Wholesale marketing: We will reach out to cafes, restaurants, and hotels to offer our products at wholesale prices, and provide samples to encourage them to try our products.

Operations:

Our bakery will be located in a busy commercial area of Mumbai, and will be equipped with the latest bakery equipment and technology to ensure the production of high-quality baked goods. We will hire skilled bakers and pastry chefs to oversee the baking process and maintain quality control.

Financial Projections:

We estimate that our startup costs will be INR 50 lakhs, which will cover the cost of purchasing equipment, hiring employees, and leasing a commercial space. Our projected revenue for the first year of operations is INR 1.5 crores, with a net profit of INR 25 lakhs. We expect to achieve profitability within the first year of operations.

Conclusion:

In summary, our bakery, "Bread & Butter", plans to differentiate itself in the market by offering a wide range of fresh and delicious baked goods, with a focus on quality and taste. We will adopt a multi-channel marketing strategy, invest in the latest bakery equipment and technology, and hire skilled bakers and pastry chefs to maintain quality control. We anticipate achieving profitability within the first year of operations and growing our business through strategic partnerships and ongoing innovation.

B. Mention 8 different types of entrepreneurs & give examples of each of them in details.

<u>Small Business Entrepreneurship:</u> This type of entrepreneurship is characterized by creating and operating a small business with a local or niche focus. Examples include a neighborhood bakery or a boutique clothing store.

<u>Scalable Startup Entrepreneurship:</u> This type of entrepreneurship aims to create a business that can rapidly grow and scale through technology, innovative business models, and global reach. Examples include Airbnb, Uber, and SpaceX.

<u>Intrapreneurship:</u> This type of entrepreneurship occurs within an established organization where employees are encouraged to think and act like entrepreneurs to develop new products or services. Examples include Google's "20% time" policy, which allows employees to use 20% of their work time on personal projects.

<u>International Entrepreneurship</u>: This type of entrepreneurship involves starting a business that operates across national borders and deals with issues such as foreign regulations, cultural differences, and global competition. Examples include Alibaba and Huawei, two successful Chinese companies that have expanded globally.

<u>Social Entrepreneurship:</u> This type of entrepreneurship focuses on creating businesses that address social problems or needs, such as poverty, healthcare, or environmental sustainability. Examples

include TOMS Shoes, which donates a pair of shoes to a person in need for every pair purchased, and Warby Parker, which donates eyeglasses to people in need.

<u>Environmental Entrepreneurship:</u> This type of entrepreneurship aims to create businesses that promote environmental sustainability and reduce negative impacts on the planet. Examples include Tesla, which produces electric cars, and The Ocean Cleanup, which develops technology to remove plastic waste from the ocean.

<u>Technopreneurship</u>: This type of entrepreneurship involves creating businesses based on technology and innovation, often in the field of science and engineering. Examples include SpaceX, which develops and launches reusable rockets, and Apple, which creates innovative products such as iPhones and iPads.

<u>Hustler Entrepreneurship:</u> This type of entrepreneurship is characterized by a strong work ethic, perseverance, and the ability to adapt quickly to changing circumstances. Examples include Mark Cuban, who started several businesses before becoming a billionaire investor and owner of the Dallas Mavericks, and Sara Blakely, who started Spanx with just \$5,000 and built it into a successful global brand.

14.

A. Submit a profile summary (about 500 words) of a successful entrepreneur indicating milestones achievement.

Elon Musk is a successful entrepreneur who has made significant achievements in various industries, including space exploration, electric vehicles, and clean energy. He was born on June 28, 1971, in Pretoria, South Africa, and spent his early years in the country before moving to the United States to pursue higher education. In this profile summary, we will look at the milestones that Elon Musk has achieved in his entrepreneurial journey.

After completing his studies at the University of Pennsylvania, Musk co-founded Zip2, a company that provided business directories and maps to newspapers. In 1999, Compaq acquired Zip2 for \$307 million, making Musk a millionaire at the age of 28.

Musk's next venture was X.com, an online payment company that later became PayPal. PayPal revolutionized the way people made online transactions and became one Of the most successful startups Of its time. In 2002, eBay acquired PayPal for \$ 1.5 billion, and Musk received over \$100 million from the sale.

After PayPal, Musk set his sights on the space industry. In 2002, he founded SpaceX With the goal Of reducing the cost Of space travel and making it possible for humans to colonize other planets. SpaceX's first rocket, the Falcon I, was launched in 2006 and became the first privately funded liquid-fueled rocket to reach orbit. In 2012, SpaceX became the first privately funded company to send a spacecraft to the International Space Station (ISS).

Musk's vision for a sustainable future led him to found Tesla Motors in Tesla's goal was to create electric cars that would rival traditional gasoline-powered cars in performance and style. The company's first car, the Tesla Roadster, was released in 2008 and quickly became a favorite among early adopters. Tesla's Model S sedan, released in 2012, won numerous awards for its performance and design.

In addition to SpaceX and Tesla, Musk has also founded several other companies, including SolarCity, a solar energy company, and Neuralink, a company that develops brain-computer interfaces. SolarCity was acquired by Tesla in 2016, and Neuralink is still in its early stages of development.

Throughout his career, Musk has faced numerous challenges, including technical setbacks, financial difficulties, and public scrutiny. However, he has always remained focused on his long-term goals and has shown a remarkable ability to turn his visions into reality. Musk's success has not gone unnoticed, and he has received numerous accolades for his achievements, including being named one of Time magazine's most influential people in the world in 2013, 2014, and 2016.

In summary, Elon Musk is a highly successful entrepreneur Who has achieved numerous milestones in his career. From co-founding Zip2 and PayPal to founding SpaceX, Tesla, SolarCity, and Neuralink, Musk has made significant contributions to several industries. His vision for a sustainable future, coupled with his relentless drive and determination, has made him one of the most influential and innovative entrepreneurs of our time.

B. Write a detailed report on large scale enterprise for any 1 which you know of your own choice.

(On Tata Motors Limited)

Introduction:

Tata Motors Limited (TML) is headquartered in Mumbai, India, and is part of the Tata Group, a multinational conglomerate. TML was founded in 1945 and is now one of the largest automobile manufacturers in India, with a revenue of over US\$42 billion in 2020. The company produces a wide range of vehicles, including passenger cars, trucks, buses, and military vehicles, and has operations in several countries, including the UK, South Africa, and Thailand.

Market Position:

Tata Motors is the market leader in the commercial vehicle segment in India and has a significant presence in the passenger vehicle segment as well. In the domestic market, TML has a market share of around 44% in the commercial vehicle segment and around 6% in the passenger vehicle segment. The company has also expanded its presence in international markets, including Europe, Asia, Africa, and Latin America.

Products:

TML offers a wide range of vehicles, including passenger cars, trucks, buses, and military vehicles. The passenger car segment includes models such as the Tiago, Tigor, Altroz, Nexon, and Harrier. In the commercial vehicle segment, TML offers a range of trucks, tippers, buses, and vans. The company also produces military vehicles such as the Tata LPTA 713 and the Tata 6x6.

Manufacturing Facilities:

Tata Motors has 13 manufacturing facilities in India, including six in Jamshedpur, three in Pune, and one each in Lucknow, Pantnagar, Sanand, and Dharwad. The company also has manufacturing facilities in several countries, including the UK, South Africa, and Thailand.

Research and Development:

Tata Motors has a strong focus on research and development (R&D) and has established several R&D centers in India and abroad. The company has invested heavily in developing new technologies,

including electric and hybrid vehicles. TML's R&D centers are focused on developing new products, improving existing products, and reducing costs.

Financial Performance:

Tata Motors has been one of the top-performing companies in the Indian automobile industry, with a revenue of over US\$42 billion in 2020. The company has also made significant investments in R&D and expansion, with a capital expenditure of over US\$1.5 billion in 2020. However, the company has also faced several challenges, including declining sales in the passenger vehicle segment and the impact of the COVID-19 pandemic.

Conclusion:

Tata Motors has established itself as one of the largest automobile manufacturers in India and has expanded its presence in international markets as well. The company's focus on research and development, product innovation, and cost reduction has helped it maintain its market leadership in the commercial vehicle segment. However, the company will need to continue to invest in new technologies and products to stay competitive in an increasingly challenging market.

15.

A. Generate business ideas for intrapreneurial and entrepreneurial opportunities

Intrapreneurial Opportunities:

- Develop a new software application or tool that streamlines existing company processes and makes them more efficient.
- Create a new line of products or services that complements the company's existing offerings and addresses a gap in the market.
- Develop a new marketing or advertising strategy that reaches a new target audience and increases sales.
- Implement a new training program that improves employee skills and knowledge, leading to increased productivity and revenue.
- Develop a new customer service program that enhances customer experience and leads to increased customer loyalty.

Entrepreneurial Opportunities:

- Launch a digital marketing agency that offers social media management, SEO optimization, and content creation services to small businesses.
- Start a meal delivery service that focuses on healthy, organic, and locally sourced ingredients for busy professionals and families.
- Create a home cleaning service that uses eco-friendly cleaning products and implements sustainable practices.
- Launch a mobile app that connects local farmers with consumers, allowing them to purchase fresh, locally sourced produce directly from the farm.
- Start a pet grooming and boarding service that offers luxury amenities such as spa treatments, personalized feeding schedules, and 24-hour care.

B. Name 4 public LTD. Company & explain the operations of any 1 out of them.

- Microsoft Corporation a multinational technology company that develops, licenses, and sells computer software, consumer electronics, and personal computers.
- Coca-Cola Company a multinational beverage corporation that produces, markets, and sells a variety of non-alcoholic beverages, including soft drinks, energy drinks, and bottled water.
- Procter & Gamble a multinational consumer goods corporation that produces and sells a wide range of products, including personal care products, cleaning supplies, and pet food.
- Toyota Motor Corporation a multinational automotive company that designs, manufactures, and sells a variety of vehicles, including cars, trucks, and buses.

Let's take a closer look at Toyota Motor Corporation, which is headquartered in Toyota City, Japan. Toyota is one of the largest automakers in the world, with operations in over 170 countries and regions. The company produces a wide range of vehicles, including passenger cars, commercial vehicles, and hybrid vehicles.

Toyota's operations involve every aspect of the automotive industry, from research and development to production, sales, and after-sales service. The company's research and development efforts are focused on creating vehicles that are safe, environmentally friendly, and affordable. Toyota has a number of research and development centers around the world, where engineers and designers work to create new technologies and improve existing ones.

In terms of production, Toyota has 14 manufacturing plants in Japan and 27 outside of Japan, where it produces vehicles and parts for local and international markets. Toyota's production system is known as the Toyota Production System (TPS), which is designed to maximize efficiency and minimize waste.

Toyota also has a global sales and marketing network, with dealerships and distributors in countries around the world. The company's marketing efforts are focused on promoting its brand and products through advertising, sponsorships, and other initiatives.

Finally, Toyota provides after-sales service and support to its customers through a network of service centers and dealerships. This includes routine maintenance, repairs, and warranty service.

Overall, Toyota's operations are complex and involve a wide range of activities and functions, but the company's focus on quality, efficiency, and innovation has helped it become one of the world's largest and most successful automakers.

16.

A. Undertake Self-Assessment Test to Discover Your Entrepreneurial Traits

- 1. I am comfortable with taking risks and trying new things, even if they may not work out.
- 2. I am able to identify opportunities in the market and come up with innovative solutions to meet customer needs.
- 3. I am able to communicate my vision and ideas effectively to others and inspire them to support my goals.
- 4. I am able to adapt to change and stay flexible in the face of new challenges and opportunities.
- 5. I am able to manage my time and resources effectively to achieve my goals and stay organized.
- 6. I am able to learn from my failures and mistakes and use them as opportunities for growth and improvement.
- 7. I am able to network and build relationships with others in my industry and beyond.

- 8. I am able to stay focused and motivated even in the face of setbacks and obstacles.
- 9. I am able to make decisions quickly and confidently, even in situations with incomplete information or uncertain outcomes.
- 10. I am able to effectively manage and delegate tasks to others, while still maintaining a strong sense of leadership and direction.

B. Name 4 private LTD. Company & explain the operations of any 1 out of them.

- Tata Consultancy Services
- Reliance Industries Limited
- Infosys Limited
- Wipro Limited

Let's take the example of Tata Consultancy Services (TCS) and explore its operations:

Tata Consultancy Services (TCS) is an Indian multinational information technology (IT) services and consulting company. It is one of the largest IT services companies in the world and operates in over 46 countries. TCS offers a wide range of services such as application development, infrastructure management, business process outsourcing, engineering and R&D services, and digital and analytics services.

TCS serves clients across various industries including banking and financial services, insurance, healthcare, retail, telecommunications, media and entertainment, manufacturing, and energy and utilities. Its clients include some of the world's largest companies.

TCS operates through a decentralized management structure and has a strong focus on innovation and customer-centricity. It invests heavily in research and development to stay at the forefront of emerging technologies such as artificial intelligence, machine learning, and blockchain. TCS also has a strong commitment to sustainability and corporate social responsibility, and is involved in various initiatives to promote environmental sustainability, education, and community development.

Overall, TCS has built a reputation for being a reliable and innovative partner for its clients, and continues to grow and evolve in the rapidly changing world of technology and business.

17.

A. Survey industries of your stream, grade them according to the level of scale of production, investment, turnover, pollution to prepare a report on it.

Apple Inc:

Apple is a multinational technology company that designs, develops, and sells consumer electronics, computer software, and online services. It has a large scale of production and investment, with a market capitalization of over \$2 trillion as of May 2021. In 2020, Apple reported a revenue of \$274.5 billion and a net income of \$57.4 billion. The company has been making efforts to reduce its environmental impact, with a commitment to become carbon neutral by 2030. Apple has also been working towards using renewable energy in its operations and products, and has made progress in reducing its carbon footprint.

Samsung:

Samsung is a South Korean multinational conglomerate that produces a wide range of electronics and appliances, including smartphones, televisions, and home appliances. It has a large scale of production and investment, with a market capitalization of over \$500 billion as of May 2021. In 2020, Samsung reported a revenue of \$222.1 billion and a net income of \$23.6 billion. Samsung has made efforts to reduce its environmental impact, including a commitment to using renewable energy and reducing its greenhouse gas emissions. The company has also implemented eco-friendly practices in its manufacturing processes and products.

Huawei:

Huawei is a Chinese multinational technology company that specializes in telecommunications equipment and consumer electronics. It has a large scale of production and investment, with a revenue of \$136.7 billion in 2020. Huawei has faced criticism for its environmental impact, particularly in relation to its e-waste disposal practices. The company has implemented some initiatives to reduce its environmental impact, such as promoting the use of renewable energy and implementing eco-design principles in its products.

B. What were the challenges faced by Shenaaz Hussain as an women entrepreneur write complete journey?

Shahnaz Husain is a renowned Indian entrepreneur who has made a name for herself in the beauty industry. As a woman entrepreneur, she faced several challenges throughout her journey. Here is a brief overview of her journey and the challenges she faced:

Early Life and Career:

Shahnaz Husain was born in 1941 in a traditional Muslim family in New Delhi, India. She was the eldest of her siblings and received her education in a convent school. After completing her schooling, she enrolled in a beauty school in London and received formal training in cosmetology.

Entrepreneurial Journey:

After completing her training, Shahnaz returned to India and started her own beauty salon in her house in Delhi in 1971. She faced several challenges during the early days of her business, including a lack of financial resources and social stigma associated with working women. However, her determination and dedication helped her overcome these obstacles, and she started gaining a reputation for her expertise in beauty treatments.

In 1977, Shahnaz launched her own line of beauty products, which she sold under the brand name "Shahnaz Husain Herbals." She used natural ingredients and traditional Ayurvedic practices to create her products, which proved to be a huge success. The brand quickly gained popularity and expanded to other countries, including the UK, USA, and the Middle East.

Challenges Faced:

As a woman entrepreneur, Shahnaz faced several challenges throughout her journey. One of the biggest challenges was to convince people to trust her products, as she was a woman operating in a male-dominated industry. She also had to overcome social stigma and cultural barriers, which made it difficult for her to network and establish connections in the industry. In addition, she faced financial constraints, as she did not have access to external funding and had to rely on her own savings to grow her business.

Despite these challenges, Shahnaz persevered and continued to innovate in the beauty industry. She introduced several new products and treatments, and even developed her own training program for beauty therapists. Today, Shahnaz Husain Herbals is a globally recognized brand that has won several awards for its quality products and commitment to sustainability.

In conclusion, Shahnaz Husain's journey as a woman entrepreneur is a testament to the power of determination and hard work. Despite facing several challenges, she managed to build a successful business that has had a positive impact on the beauty industry. Her story is an inspiration to women entrepreneurs around the world who are looking to make a mark in their respective industries.

18.

A. Write about your Visit to a bank/financial institution to inquire about funding scheme for small scale enterprises.

Visiting a bank or financial institution to inquire about funding schemes for small scale enterprises can be a crucial step in securing the necessary capital to start or grow a business. Here is what one might expect during such a visit:

<u>Research the bank or financial institution:</u> Before visiting a bank or financial institution, it is important to research their funding options and eligibility criteria to determine if they are a good fit for your business needs.

<u>Schedule an appointment:</u> It is recommended to schedule an appointment with a bank representative to discuss your business needs and funding options.

<u>Gather necessary documents:</u> During the appointment, the bank representative will likely ask for documents such as a business plan, financial statements, tax returns, and legal documents. It is important to come prepared with these documents to streamline the process.

<u>Discuss funding options</u>: The bank representative will likely discuss funding options that are available for small scale enterprises, such as business loans, lines of credit, or microfinancing. They may also discuss the terms and conditions of each option and answer any questions you may have.

<u>Evaluate funding options:</u> After discussing funding options, it is important to evaluate the terms and conditions of each option to determine which option is the best fit for your business needs.

<u>Submit an application:</u> If you decide to move forward with a funding option, you will need to submit an application that includes the necessary documents and information about your business.

<u>Wait for approval:</u> After submitting the application, the bank will evaluate your business and creditworthiness to determine if you are eligible for funding. This process may take several weeks, and the bank representative will keep you informed of the status of your application.

Overall, visiting a bank or financial institution to inquire about funding schemes for small scale enterprises requires thorough research, preparation, and evaluation of funding options to ensure the best outcome for your business.

B. What were the challenges faced by Rahul Bajaj of Bajaj 2 wheelers as an Indian entrepreneur write complete journey?

Rahul Bajaj, the chairman of Bajaj Auto Limited, faced several challenges throughout his entrepreneurial journey. Here is a brief overview of his journey and the challenges he faced:

Rahul Bajaj joined the family business of Bajaj Auto Limited in the 1960s, which was primarily a manufacturer of scooters. However, he realized that the company needed to diversify its product range to remain competitive in the market. He led the company's entry into the motorcycle market in the 1980s with the launch of the Bajaj Boxer and Bajaj Chetak.

However, this expansion into the motorcycle market came with its own set of challenges. The government of India had a strict licensing policy for companies looking to enter the motorcycle market, which made it difficult for Bajaj Auto Limited to obtain a license. The company had to wait for several years before it was granted the necessary license.

Once the license was obtained, Bajaj Auto Limited faced tough competition from well-established players such as Hero Honda and Yamaha. The company also had to overcome several technological challenges in the manufacturing process of motorcycles.

Rahul Bajaj's leadership played a significant role in overcoming these challenges. He emphasized innovation and introduced new technologies in the company's manufacturing process, which helped Bajaj Auto Limited to improve its product quality and reduce manufacturing costs.

The company also expanded its operations globally, which presented new challenges related to foreign exchange and international regulations. Bajaj Auto Limited overcame these challenges by investing in research and development to design products that catered to the needs of international markets.

Despite facing challenges, Bajaj Auto Limited emerged as a leading player in the Indian two-wheeler market under Rahul Bajaj's leadership. The company's product range includes motorcycles, scooters, and three-wheelers, and it has a strong presence in both the domestic and international markets.

19.

A. What are the information you can Collect for a loan application form of nationalized banks/other financial institutions.

When filling out a loan application form for a nationalized bank or other financial institution, the following information may be required:

<u>Personal information:</u> This includes your name, address, contact information, date of birth, and identification documents such as Aadhar Card, Passport, or PAN Card.

<u>Employment information:</u> If you are employed, you will need to provide information about your employer, your job title, your salary, and your length of employment. If you are self-employed, you will need to provide details about your business, including your revenue and profit margins.

<u>Loan details:</u> You will need to specify the type of loan you are applying for, the amount of the loan, and the repayment period you are seeking.

<u>Financial information:</u> You will need to provide details about your current financial situation, including your income, expenses, assets, and liabilities. This may include bank statements, tax returns, and other financial documents.

<u>Collateral details:</u> If you are applying for a secured loan, you will need to provide details about the collateral you will be offering as security for the loan.

<u>Credit history:</u> You may be required to provide information about your credit history, including any outstanding loans, credit card debts, or bankruptcies.

<u>References:</u> You may be asked to provide references Who can vouch for your character and ability to repay the loan.

<u>Other information:</u> Depending on the requirements of the bank or financial institution, you may be required to provide additional information, such as your educational qualifications, family background, and business experience.

It is important to provide accurate and complete information when filling out a loan application form, as any discrepancies or inaccuracies could delay or even result in the rejection of your loan application.

B. What were the challenges faced Narayan Murthy as an Indian entrepreneur write complete journey.

Narayana Murthy is a well-known Indian entrepreneur who co-founded Infosys Technologies Limited in 1981. He faced several challenges in his journey towards building one of India's leading software companies.

In the early days of Infosys, Murthy had to work hard to find clients who would be willing to outsource work to an Indian company. He faced skepticism from potential clients who doubted the quality of work that could be produced in India. To overcome this challenge, he decided to focus on the quality of work and the company's ability to meet deadlines. He also stressed the importance of investing in technology and training employees to ensure that they had the necessary skills to produce high-quality work.

Another challenge Murthy faced was finding talented employees who were willing to work for a startup company in India. He recognized the importance of building a strong team and attracting the best talent. To achieve this, he offered attractive compensation packages and created a work culture that valued innovation, teamwork, and excellence.

As Infosys grew, Murthy faced challenges in managing the company's rapid expansion. He had to balance the need for growth with the need to maintain the company's culture and values. He also faced challenges in managing a large and diverse workforce and maintaining the company's reputation as a responsible corporate citizen.

Despite these challenges, Murthy continued to lead Infosys to success. He was recognized for his contributions to the Indian IT industry and was awarded the Padma Shri and Padma Vibhushan, two of India's highest civilian honors. He retired from Infosys in 2011 but continued to be active in promoting entrepreneurship and philanthropy in India.

20.

A. Compile the information from financial agencies that will help you to setup your business.

When starting a business, it is important to gather information from financial agencies that can help you set up your business. Here are some of the key financial agencies and the information they provide:

<u>Small Business Administration (SBA):</u> The SBA is a government agency that provides support and resources to small businesses. They offer loans, grants, and other financial assistance programs. The SBA can also help with business planning, market research, and other resources for entrepreneurs.

<u>SCORE</u>: SCORE is a nonprofit organization that offers free business mentoring and education services. They provide assistance with business planning, financial management, marketing, and other aspects Of starting and running a business.

<u>Economic Development Administration (EDA):</u> The EDA is a federal agency that offers grants and other financial assistance programs to support economic development in communities. They provide funding for infrastructure improvements, workforce development, and other projects that can help businesses grow and create jobs.

<u>National Association of Small Business Owners (NASBO):</u> NASBO is a membership organization that provides resources and support to small business owners. They offer networking opportunities, training programs, and other resources to help entrepreneurs start and grow their businesses.

<u>National Small Business Association (NSBA):</u> NSBA is another membership organization that provides resources and advocacy for small businesses. They offer resources on issues such as tax policy, healthcare, and regulatory compliance, as well as networking opportunities and other support services.

<u>Financial institutions:</u> Banks, credit unions, and other financial institutions can provide loans, lines of credit, and other financial products to help businesses get started or expand. It is important to shop around and compare rates and terms from different lenders to find the best options for your business.

By gathering information from these financial agencies, entrepreneurs can gain valuable insights and resources to help them start and grow their businesses.

B. Prepare a profit & loss account statement of your chosen product or service in your company

Assuming a small-scale enterprise that provides web development services, here is a profit & loss account statement for the year 2022:

Revenue:

Website development services: \$300,000

Cost of Goods Sold:

Salaries and wages of web developers: \$120,000

Office rent and utilities: \$24,000

Software and hardware expenses: \$18,000

Marketing and advertising expenses: \$12,000

Other expenses: \$6,000

Gross Profit:

Revenue minus cost of goods sold: \$120,000

Operating Expenses:

Salaries and wages of administrative staff: \$60,000

Insurance and legal fees: \$12,000

Depreciation and amortization: \$6,000

Other expenses: \$12,000

Operating Income:

Gross profit minus operating expenses: \$30,000

Taxes:

Estimated tax liability (25% of operating income): \$7,500

Net Income:

Operating income minus taxes: \$22,500

This is just an example and the actual figures will depend on various factors such as the size of the business, the level of competition, and the economic conditions in the market.