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# Participant Handbook

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

Sub-Sector  
**Apparel**

Occupation  
**Embroiderer**

Reference ID: **AMH/Q1001, Version 1.0**  
**NSQF Level 4**



**Hand Embroiderer**

## Published by



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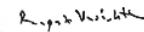
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## About this book

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.

- Carry out different types of embroidery stitches – Flat, Loop & Knotted stitches
- Embroider decorative designs using a combination of stitches & work styles
- Contribute to achieve quality in embroidery work
- Maintaining work premises & tools
- Maintain health, safety and security at workplace
- The trainee are able to maintain a clean and healthy working environment.

The symbols used in this book are described below:

### Symbols Used



Key Learning  
Outcomes



Steps



Time



Tips



Notes



Unit  
Objectives



Exercise



Skills Practical



OJT

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# 1. Introduction and Orientation



Unit 1.1 - Introduction to Hand Embroidery and Apparel Sector

Unit 1.2 - Roles and Responsibilities of Hand Embroiderer



## Key Learning Outcomes

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

1. Familiarise with Apparel industry
2. Identify and Understand the roles and responsibilities of a Hand Embroiderer

## UNIT 1.1: Introduction to Hand Embroidery and Apparel Sector

### Unit Objectives

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

1. Familiarise with Embroidery and Hand Embroidery in India
2. Familiarise with Apparel Industry

### 1.1.1 Introduction to Embroidery and Hand Embroidery

Embroidery is the art of decorating a fabric's surface making stitches in a pattern with the help of needle and thread. It can be described as a kind of a painting with needle and thread. One of the major advantages of using embroidery design is the style it adds to a garment, enhancing its beauty. Embroidery enhances the look of a wide range of garments and cloth material like caps, hats, gloves and other clothing goods, as well as bed sheets and blankets etc.

Embroidery is a form of handicraft which involves decorating fabric or other materials with a needle and thread, or yarn. Embroidery, integrates other things like metal strips, sequins, quills, beads, pearls, etc. Basic techniques of stitching as done in some of the earliest thread work like chain stitch, buttonhole or blanket stitch, running stitch, satin stitch and cross stitch etc. remain the fundamental techniques of hand embroidery even today. Embroidery is most often seen on Sarees, dress materials which are used to make salwar- kameez, dresses, frocks, caps, hats, stockings, coats, blankets, dress shirts, and denim.

Machine embroidery mimics hand embroidery, especially while making chain stitches. The "satin stitch" and hemming stitches of machine require numerous filaments, threads and resemble hand work in their look, though not in their structure.

Hand Embroidery in India is an age old cultural heritage. India is very rich in Hand Embroidery and different regions have their own distinct design and technique. Major embroidery techniques employed in the different states of India are described below. There are various types of hand embroidery that are used depending on the design or fabric. Few common types of hand embroidery are:

- Crewel embroidery of Kashmir Crewel/Aari embroidery is produced by passing the thread through the Aari or a hooked needle held under the fabric. The hook is used to pull a series of loops, each emerging from within the previous, to the surface of the fabric. The Figs or motifs are worked in striking colours; the background is in a single colour, made up of a series of coin sized concentric circles.



Fig 1.1.1: Crewel embroidery



Fig 1.1.2: Sozni embroidery

- **Sozni embroidery of Kashmir Sozni, Sozni**, also known as 'Sozankar' is a form of very fine and subtle needlework done mainly on stoles, shawls and scarfs. These are mainly pashmina and high quality raffal. Only a single strand of thread is used in finished sozni, the motif seems on both the sides of the fabric, each side having a dissimilar colour arrangement and no trace of the stitch. Motifs, are abstract designs like flowers, worked in one or two, and infrequently three subdued colours. The stitch employed is not like a stem stitch.

- **Chamba Rumal of Himachal Pradesh** The embroidery of the Chamba Rumal originated in the 18th and 19th centuries in the hilly states of Chamba, Kangra and Basohli, now parts of Himachal Pradesh and J&K. The subject of the embroidery is based on religious themes comprising Hindu deities, floral motifs, birds and animals. Rasa-mandala and Krishna are common themes used in the Chamba Rumal embroidery. The embroidery is done using a double satin stitch carried forward and backward, alternatively, done simultaneously on both the sides of the cloth making a similar design appear on both sides. This technique is known as Dorukha. Untwisted threads dyed mainly golden yellow or orange are used in this type of embroidery.



Fig 1.1.3: Chamba Rumal

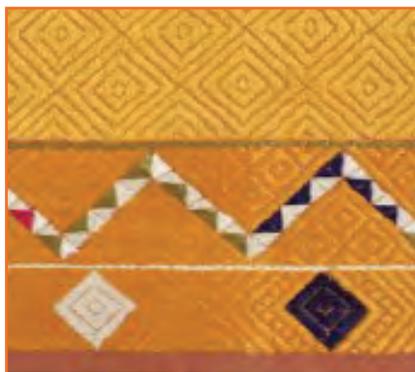


Fig 1.1.4: Phulkari

- **Phulkari of Punjab** Phulkari is the conventional embroidery work done on an odhni/ dupatta which is like a daed drape or a stole used by women in Punjab. Symmetrical patterns are compactly embroidered with unravelled silk floss to generate various shades with the same dyed floss. It is most commonly done on a base of rough and hand-spun woven cotton (khaddar). Women work on the opposite side of the fabric by counting threads and using patch-up stitch. Designs and regularities are made by embroidering from the back face of the cloth.

- **Zardozi of Uttar Pradesh** Zardozi is the most famous and elaborate technique of embroidering using zari, or a thin metallic thread. It was originally done with pure silver and gold threads, in the regions of Lucknow, Agra, Bareilly, Bengal and Varanasi. The tools used in this process include curved hooks called Aari, needles, salmaa pieces (gold wires), sitaras (metal stars), round-sequins, glass and plastic beads, dabka (thread) and kasab (thread). Zari work is popularly done on fabrics like silk, satin, velvet, etc. on an Adda frame.



Fig 1.1.5: Zardozi



Fig 1.1.6: Chikankari

- **Chikankari of Lucknow** The term 'Chikan' is derived from a Persian word 'Chikin' or 'Chikeen' which means a kind of embellished fabric. Chikankari is a very old form of white flowery embroidery. It is knottily worked with needle and raw thread. It is placed mostly in Lucknow. Chikan is chiefly white embroidery on white fabric, with floral designs executed on fine white cotton with untwisted threads of white cotton.

- **Kantha embroidery of West Bengal** The word Kantha means patched clothes. Kantha originated in Bengal. Earlier two or three fabrics were sewn together to make a warm and also decorative fabric. Kantha embroidery now is done on a single cloth in the Dorukha or double faced style in which the stitches are so skilfully made that the details of each design appear identical on either side. Simple cotton threads are used in kantha stitches. Five and six threads are put into the needle to cover the entire surface in the style of rusning stitches.



Fig 1.1.7: Kantha



Fig 1.1.8: Sujani

- **Sujani Embroidery of Bihar** Sujani is a term used for straight running stitch embroidery on layered cotton. This style of embroidery has its rich originality from the state of Bihar in the 18th Century. It was originally practiced only by Rajput women and the articles made were used for home or personal use. Patches of diverse coloured cloth are used to be stitched together and then covered in designs to make a small quilt for newly-born babies. The designs are based on dissimilar themes from the daily life like it can be used for the new-born since the fabric is very soft.

- **Pipli of Orissa** Pipli is an appliqué craft where a piece of cloth is stitched over another cloth to create designs and patters. Pipli is mainly practiced in a village in the district of Puri, Orissa, situated on the Jagannath trunk road nearly 20 kms from Bhubaneswar and 40 kms from the Puri town. In ancient times Pipli had a royal patronage and was used in temples. Various colourful utilitarian as well as ceremonious products for the temple are made with this technique.



Fig 1.1.9: Pipli

## 1.1.2 Apparel Sector – Industry Overview

Indian Textile and Clothing (Apparel) industry is the second largest manufacturer in the world. The Indian textiles and clothing sector is expected to grow at 10.01 percent in the next 10 years from the current value of INR3.92 lakh crores in 2012–13 to INR10.54 lakh crores in 2021–22. Of these, the garments sector is estimated to grow at an average rate of 15.44 percent over the years, thereby accounting for about 70 percent of the total production. The demand for domestic consumption for home textiles and garments is expected to increase rapidly. In fact, the garments sub-sector alone is estimated to increase by seven times from INR 51400 crores in 2012–13 to INR3.70 lakh crores in 2021–22.

The Indian textile sub-sector has traditionally been contributing significantly to the economy and manpower as well as to the structural changes in the manufacturing sector. As of 2012, the sector contributed 4 percent of the GDP, 32 percent of the manufacturing sector and 9 percent of total exports. The sector's output is expected to grow at an annual average rate of 10 percent in the next 10 years, thereby increasing its worth to INR 10.5 lakh crores in 2022. Several factors that would contribute to the growth would include:

- Rising income levels are expected to increase the demand for home textiles and garments from domestic consumers is expected to increase.
- Free trade agreements provide India a comparative advantage in the export segment as compared to its competitors – China, Bangladesh and Pakistan – as they create opportunities for manufacturers.

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- Rising income levels are expected to increase the demand for home textiles and garments from domestic consumers is expected to increase.
- Free trade agreements provide India a comparative advantage in the export segment as compared to its competitors – China, Bangladesh and Pakistan – as they create opportunities for manufacturers to supply to potential markets in East Asia.
- Low production cost continues to be an advantage for the sector and, consequently, demand from existing foreign markets continues to increase.
- Structural changes in the sector, with a shift from vertically disintegrated to integrated large firms, with automated machines for yarn and fabric production.
- Increased spending on research and development to enter the specialized fabrics and technical textiles sector.
- Favourable policy environment to support domestic and foreign investments and the implementation of schemes to enhance the production capacity and improve technology.

### Ready Made Garments

The ready-made garments section has grown rapidly in the last few years. Both exports and domestic demands shall drive sector growth in future.

The ready-made garments segment comprises men's, women's and kid's clothing, which may be used for either private (home/office wear) or commercial (uniforms for school, waiters and flight crew) purposes.

- Men's wear is the biggest segment in the ready-made garment segment, comprising about 43 percent of its share in the total revenue generated. This is followed by women's wear, with a share of 38 percent; 10 percent share of boys wear and 9 percent for girls wear in the total revenue generated by the ready-made garment segment.
- Changing lifestyles and consumption patterns are expected to drive the sector's supply of casual wear with an 11 percent growth, which would drive demand for workforce with specialised skills in western formals design, blended fabrics and increased application work on clothes.

### Actual and Projected size of Indian Textile Industry

In 2011 global trade in textiles and apparel was around US\$ 705 billion. This was approximately 4% of the total global trade of all commodities estimated at ~ US\$ 15 trillion. During the period 2000 to 2010 the textile and

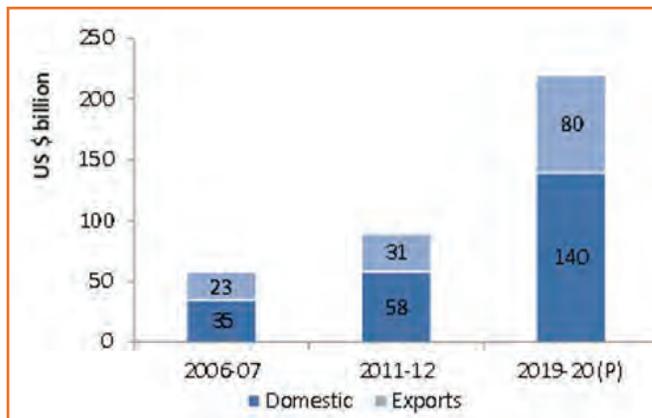


Fig 1.1.10: Major Textile Exporters to the World (% share)

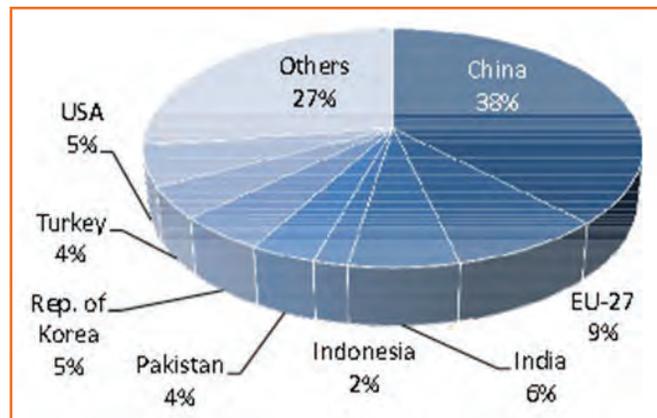


Fig 1.1.11: Major Textiles and Clothing Regions in India

Source: Office of Textile Commissioner and IMA CS Analysis

apparel trade has grown at a modest CAGR of 6.4% per annum. Further, the Global Textile and Apparel, or T&A, trade is expected to grow to USD 1 trillion by 2020.

- **Gujarat and Maharashtra:** Most large companies across all sectors of the value chain, including spinning, weaving, home textiles and garments, are located here. Key players include Aravind Mills, Raymond, Welspun, Bombay Dyeing, Alok, Century Textiles.
- **Karnataka and Kerala:** Bangalore and Mysore have a few garment firms. Some major garment exporters include Gokaldas Exports and Shahi Exports.
- **Tamil Nadu:** Major cities that serve as textile hubs are Tirupur, Coimbatore, Madurai and Karur; known for apparels, spinning mills, silk and home textile units, respectively. Key players include Loyal Textiles, KG Denim, Asian Fabric. Tamil Nadu accounts for the largest textiles and clothing production of INR 761820 crores, which also employs the largest number of workers (2.63 million) in textile factories. This state is followed by Gujarat, which has an annual textile production valued at INR 49165 crores.
- **There are more than 70 textiles and clothing clusters in India** accounting for about 80 percent of the total production. There are 39 power loom clusters and 13 ready-made garment clusters in India.

## 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

## 7.6.2 Importance of Group Interactions

As a participant group interactions is important as:

- It helps you to get a subject more deeply.
- It improves your strength to think positively.
- It helps in solving a serious issue.
- It helps the team to go on a final decision.
- It provides you the chance to listen to others' ideas.
- It improves your listening skills.
- It increases your confidence in communications.
- It can change your behaviour.

As a moderator a group interaction helps in:

- Understanding a member interpersonal skills.
- Identifying if a member is able to work in a team.
- Understanding ones behaviour.
- Selecting a perspective member in a perspective methodology.

### Dos and Don'ts of Group Interaction

Do's	Don't
<ul style="list-style-type: none"> <li>• Speak pleasantly and in a well mannered way to the group.</li> <li>• Respect the contribution of each speaker.</li> <li>• Remember that a discussion isn't AN argument. Learn to disagree in a well mannered way.</li> <li>• Think about your contribution before you speak. How best can you answer the question/ contribute to the topic?</li> <li>• Try to follow the discussion topic. do not introduce tangential information.</li> <li>• Be aware of your visual communication when you are speaking.</li> <li>• Agree with and acknowledge what you find fascinating.</li> </ul>	<ul style="list-style-type: none"> <li>• Lose your temper. A discussion isn't an argument.</li> <li>• Shout. Use a moderate tone and medium pitch.</li> <li>• Use too several gestures when you speak. Gestures like finger pointing and table thumping will appear aggressive.</li> <li>• Dominate the discussion. Confident speakers ought to enable quieter students an opportunity to contribute.</li> <li>• Draw too much on personal experience or anecdote. Although some tutors encourage students to reflect on their own expertise, keep in mind to not generalize an excessive amount of.</li> <li>• Interrupt. Wait for a speaker to complete before you speak.</li> </ul>

Fig.7.6.2: Dos and Don'ts of Group Interaction

## 7.6.3 Team Work

Team work is a critical part of professional life. They can have a big impact on:

- The profitability of an organisation.

- People enjoy their work.
- Staff retention rates.
- Team and individual performance.
- Company reputation.

### Importance of Team Building

Team building activities not only boost morale of the team members, but it can also increase the success rate of the teams. Team building is an important activity as it:



Fig.7.6.3: Team work

- **Facilitates better communication:** Activities that create discussion results in open communication among the employees, and among employees and management. This improves office environment also the quality of work.
- **Motivates employees:** The more comfortable team members are to share their ideas and opinions, the more confident they will be. This motivates them to take on new projects or challenges .
- **Promotes creativity:** Working closely with other team members increase creativity and promotes new ideas.
- **Develops problem-solving skills:** Team building activities that require team members to work closely to solve problems improves the ability to think rationally and logically. Teams that determine when a problem arises and knows the solution can work better when a real problem occurs.
- **Breaks the barrier:** Team building increases trust among workers.

### Do and Don'ts of working in a Team

- **Don't argue in public:** if you have a disagreement with someone in the team find a neutral place to discuss the situation.
- **Do encourage each other:** when things get tough the tough gets going. Contribute to the team in trying situation.
- **Don't talk behind the backs:** if you have trouble with some team member don't share with others. Go directly to the person in a kind and compassionate manner and share what is in your mind.
- **Do lend a hand:** if a team members is asking for help don't hesitate in helping him.
- **Don't be the weakest link:** Live up to your responsibilities, meet team expectations and communicate effectively in the team.
- **Give and receive feedback:** As a part of growing team give and receive feedback respectfully and graciously.

## UNIT 7.7: Time Management

### Unit Objectives

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

1. Understand the importance of time management.
2. Develop time management skills.
3. Learn about effective time planning.

### 7.7.1 Time Management

Time management is the process of planning and practicing control over the time given to a specific task, especially to increase effectiveness, efficiency and productivity. It is an activity with the goal to increase the overall advantage of a set of activities within the limited condition of a limited time.

#### Some effective time management

- Delegate tasks.
- Identify time wasters.
- Combine activities – Plan for them.
- Break down big tasks down to the smallest task possible.
- Accomplish them one by one.
- At the end of the day conduct a simple analysis to see which activity took time.



*Fig.7.7.1: Time management*

### 7.7.2 Time Robbers

Time robbers are those activities which create interruption at the workplace. These activities create a deviation from the objectives which needs to be achieved. Time Robbers could be:

- Poor personal planning and scheduling.
- Interruptions by people without appointments.
- Poor delegation.
- Poor use of the media: Telephone, Mobile, e-mail, and fax, etc.
- Reading junk mail.
- Lack of concern for god time management.
- Lack of clear priorities

**The Time Robbers can be avoided by:**

- Be active all the time.
- Develop and maintain an organized personal activity schedule.
- Set your priorities.
- Proper delegation.
- Utilize modern technical media.

**7.7.3 Pareto Analysis**

- According to this 80% of the tasks can be completed in 20% of the time. The remaining 20 % of the tasks take 80 % of your time. And the task which should fall in first category should be given a higher priority.
- Time also depends on the type of method adopted to process the task. Methods should always be simpler and easier to complete the task. If we use difficult ways, it shall be result the waste of time. One should always try to find out alternate ways to complete a task.

**Urgent Important Matrix**

<b>1.The Urgent and Important Tasks</b>	<b>2. The Non Urgent but Important Tasks</b>
DO NOW <ul style="list-style-type: none"> <li>• Emergencies, complaints and crisis issues</li> <li>• Superiors desire</li> <li>• Planned tasks or project work now due</li> <li>• Meetings with superiors/colleagues</li> </ul>	PLAN TO DO THEM <ul style="list-style-type: none"> <li>• Planning, preparation</li> <li>• Scheduling</li> <li>• Designing, testing</li> <li>• Thinking, creating, modeling the data</li> </ul>
<b>3. The Non Important but Urgent Tasks</b>	<b>4. The Non Important and non-Urgent Tasks</b>
REJECT AND EXPLAIN <ul style="list-style-type: none"> <li>• Small requests from others</li> <li>• Ostensible emergencies</li> <li>• Misunderstandings rising in work</li> <li>• Pointless routines or activities</li> </ul>	RESIST AND CEASE <ul style="list-style-type: none"> <li>• Comfort' activities, computer</li> <li>• Games, net surfing, excessive</li> <li>• Cigarette breaks</li> <li>• Chat, gossip, social</li> <li>• Communications</li> <li>• Reading irrelevant and useless material</li> </ul>

*Fig.7.7.2: Urgent Important Matrix***This matrix helps you understand:**

- What should be done
- What should be planned
- What should be resisted
- What should be rejected

The simplest method of managing time is to create a general to do list. Prioritize the task list:

- A daily list of things to do, numbered in the order of their priority
- Start with the most unpleasant and difficult task first latter will completed easily and quickly.
- Map out everything while making a task list
- Learn to say “No” to unimportant things
- Strikeout the things completed so that you are familiar what have been completed and what needs to be completed.

List down the routine activities that you perform in a day.

.....

.....

.....

.....

Prioritize the above mentioned activities in the following heads.

Important Tasks	Unimportant Tasks	Urgent Tasks	Not Urgent Tasks

- **Financial Report:** A comprehensive account of a business' transactions and expenses.
- **Fixed Cost:** A one-time expense.
- **Income Statement (Profit and Loss Statement):** Shows the profitability of a business during a period of time.
- **Liabilities:** The value of what a business owes to someone else.
- **Marketing:** The process of promoting, selling and distributing a product or service.
- **Net Income/Profit:** Revenues minus expenses.
- **Net Worth:** The total value of a business.
- **Payback Period:** The amount of time it takes to recover the initial investment of a business.
- **Profit Margin:** The ratio of profit, divided by revenue, displayed as a percentage.
- **Return on Investment (ROI):** The amount of money a business gets as return from an investment.
- **Revenue:** The total amount of income before expenses are subtracted.
- **Sales Prospect:** A potential customer.
- **Supplier:** A provider of supplies to a business.
- **Target Market:** A specific group of customers at which a company's products and services are aimed.
- **Valuation:** An estimate of the overall worth of the business.
- **Variable Cost:** Expenses that change in proportion to the activity of a business.
- **Working Capital:** Calculated as current assets minus current liabilities.

### 10.6.3 CRM & Networking

#### What is CRM?

CRM stands for Customer Relationship Management. Originally the expression Customer Relationship Management meant managing one's relationship with customers. However, today it refers to IT systems and software designed to help companies manage their relationships.

#### The Need for CRM

The better a company can manage its relationships with its customers, the higher the chances of the company's success. For any entrepreneur, the ability to successfully retain existing customers and expand the enterprise is paramount. This is why IT systems that focus on addressing the problems of dealing with customers on a daily basis are becoming more and more in demand.

Customer needs change over time, and technology can make it easier to understand what customers really want. This insight helps companies to be more responsive to the needs of their customers. It enables them to modify their business operations when required, so that their customers are always served in the best manner possible. Simply put, CRM helps companies recognize the value of their clients and enables them to capitalize on improved customer relations.

#### Benefits of CRM

CRM has a number of important benefits:

- It helps improve relations with existing customers which can lead to:

- » 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

### 10.6.3.1 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.

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 mentor<sup>1</sup> or industry expert that I can call on?
- Who is my ideal customer<sup>2</sup>?
- Who are my competitors<sup>3</sup>?
- What makes my business idea different from other business ideas?
- What are the key features of my product or service?
- Have I done a SWOT<sup>4</sup> analysis?
- What is the size of the market that will buy my product or service?
- What would it take to build a minimum viable product<sup>5</sup> 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 even<sup>6</sup> or make a profit?
- How will those who invest in my idea make a profit?
- How should I set up the legal structure<sup>7</sup> of my business?
- What taxes will I need to pay?
- What kind of insurance<sup>9</sup> 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.





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