

From the desk of National President

Dear friends,

Only phenomenon that remains unchanged in this world is 'change'. Our Jain Samaj cannot remain isolated to this phenomenon to change, and has to suitably and appropriately adopt and evolve in this ever-changing world of ours.

The change touches all aspects of our life, and in the previous issue we had talked about change influencing our thoughts and action in the traditional way of marriage fixing, and our initiatives on that. Another vital area where change is sweeping away the old methods is the way we have been carrying on our trade and business. Friends, you all are aware that this is an era of business and commerce on a global platform. The market has changed from being seller-driven to buyer-driven, quality in product and services has become the mantra, customer has become choosy, competition has increased many times, technology has progressed by leaps and bounds, survival of the earlier business style of small establishments in a defined geographical area has become difficult, growth in Information Technology has reoriented the ways of doing business based on information and knowledge.

A transition from being a mere 'for-profit' businessman, to transforming oneself into a change agent for development of society and building of nation through social entrepreneurship is the key today to stand apart and be counted.

BJS has been aware of and alive to these changes impacting and affecting our lives, and has invested lots of thoughts and deliberations in designing new initiatives and programs to equip our members, especially the youth with aspiration to face up to these challenges and grow.



One such program launched by BJS was the YRC (Youth Residential Camp) on Development of Personality & Life Skills held at Nashik from 21st to 27th December. I am happy to share that the program has received enthusiastic response, and BJS is planning to roll out more such programs in different states.

You may also be aware that several lectures by eminent speakers on Business Development has been organized by BJS to impart the necessary awareness and ability in the participant businessmen in conducting business successfully in present competitive scenario.

Another unique initiative being launched by BJS is 'iBuD' – 'Igniting Business Development'. It promises to be a path breaking initiative and provides the participants the unique opportunity to meet business and industry

leaders and management experts, to interact with them, learn from their treasure of knowledge & experiences, visit premier management institutes and corporate establishments, through a well-designed 7 days visit to 7 different cities. The intended outcome is to ignite the hidden, unexplored passion for entrepreneurship within these young talents, and enrich them with the ability to chart their own course of action for individual growth and development.

Friends, with all these initiatives BJS is continuously striving to progressively transform the society around us on the path of growth and development, and equip ourselves to face the demands of the environment around us. I assure you all that in the coming days we will keep on working on many more such relevant initiatives and programs in keeping with our motto 'empowering today, enriching tomorrow'

-Prafulla Parakh
National President, BJS



YOUNG
Change
Makers



TRADITIONAL
Trade
Practices
to MNCs

EVENT
UPDATES

YOUNG CHANGE MAKERS

Youth as Social Entrepreneurs

For decades social work in our country meant charity and remained as one unorganized sector. It is often overlooked because of the difficulty of measuring the impact as well as the stigma associated with a for-profit venture. The economic changes of recent years have ushered hard-nosed business sense and professionalism into the social sector.

Youth have adopted higher education, specializations and technical expertise as tools to transform the business scenario in the country. Today's youth master the art of organizing huge amount of information with one single click. Their foray into community development and restructuring could mean not only younger business leaders but also intervention of technology and scalability in this vast sector.

An example of such uniqueness & novelty in Youth Social Entrepreneurship is Milaap, the online fundraising platform founded by Anoj Vishwanathan, Sourabh Sharma & Mayukh Choudhury. It is a micro-lending organization committed to boost income generation and impact communities by enhancing living conditions. With increased marketing channels, outsourcing options and consumer preferences and needs changing not only from season to season but also within the same season, it is important for retailers to invest in creating a flexible and responsive supply chain, the trio has introduced global measures that could aid in creating a sustainable business.

Youth today have huge opportunity to move into more productive spaces of nation building & become change-makers. They can blend the entrepreneurial skills of the business world with the social purpose of NGOs to create unique solutions to nation's problems. With the hi-tech gadgets and monitoring systems, young entrepreneurs can address issues in social, health, environment, education and women related sectors. They have access to channels through which research based

models can be developed to raise adequate resources.

Business concepts can be combined with social welfare models to set targets and introduce regulatory alignment and collaboration with the existing system. Social entrepreneurs help fill the gap created when the government is not able to reach the people effectively. Business, and the way one carries it out, is a mechanism on the planet today

powerful enough to produce the changes necessary to reverse global, environmental and social degradation.

Social Entrepreneurship Programs are conducted by many universities across the country that assists in producing a qualified stream of social entrepreneurs trained with the right blend of classroom teaching & fieldwork. Social entrepreneurship in India has gained tremendous ground over the last decade. In essence, it merges the business acumen and skills of an entrepreneur to help with social causes and change our society for the better.

Any social entrepreneur is immediately set apart from his peers by the work that he does, often measuring his success not by the

profits or revenue but by the number of people whose lives have been transformed due to his efforts. BJS has for some time now, not only been strongly advocating social entrepreneurship through its various initiatives, but are also blessed to have the guidance of one such person, BJS Founder Shri Shantilalji Muttha, a social entrepreneur who has touched & transformed millions of lives with initiatives for social uplift. His exemplary journey as a social entrepreneur demonstrates how social ventures with sound business models can be positioned well to help society. These organizations have to work in collaboration with both the government and the private sector, plugging the gap between the policies of the administration and their efforts to improve society.

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PAVING WAY

for an Innovative League of Entrepreneurs



India is a land of diversity of multiple dimensions, spreading even to the way of doing business by the business communities. Our ancestors followed their own traditional way of doing business back in their time and each community had their own way of doing business.

But lately, India has seen a surge in its entrepreneurial spirit in the last few years and in the number of new ventures. Entrepreneurs have strong convictions, self-motivation, will to grow and prosper tremendously. The current generation of entrepreneurs believes in breaking out from the traditional way of business and look forward to newer and innovative techniques to incorporate in their existing business or probable ventures when compared to their predecessors.

Many factors such as limited access to the global market trends, poor infrastructure, lack of required skills, not having the right kind of knowledge and poor networking, lack of innovative business strategies etc., pose as roadblocks to the growth of entrepreneurship and to the success of a business venture. It is noticed that the potential entrepreneurs from small and middle tier cities are mainly affected by limited access to the global market trends, not having the right kind of knowledge, lack of innovative business strategies and poor networking and communication skills.

BJS has been pondering over the need to bridge this gap in knowledge and exposure, especially amongst the youth from the community, and after much deliberation has come up with an initiative, named **iBuD**

iBuD – Igniting Business Development is conceived as a solution to the challenges described afore - a business exposure tour of 7 days across 7 different cities with focus on bridging the gap between aspiring entrepreneurs and their dreams by providing a platform to interact with successful business luminaries and top management professionals to learn the nuances of business from their life experiences and knowledge sharing. It is designed to help young entrepreneurs get an exposure of the working of a wide range of industries in this span of 7 days.

iBuD will play a key role in helping the entrepreneurs in achieving their goals by enhancing their networking & communication skills, innovative business strategies and motivate them to think beyond the conventional method of doing business. In short, it'll strive to ignite the dormant entrepreneurial passion amongst the youth, and equip them with the required knowledge and skills of doing the business in keeping with the demands of the day in the ever-increasing competitive business environment.



Z cities
Pune
Mumbai
Jalgaon
Ahmedabad
Indore
Bengaluru
Chennai

**For further information on iBuD
& related updates
please visit the What's New section
on the BJS website www.bjsindia.org**

TRADITIONAL TRADE PRACTICES TO MNCs

'It is always easier to talk about change than to make it' – Alvin Toffler, Management Guru

Business in India is undergoing a quantum change and transformation. From the earlier trade practices of family owned small trade establishments to present day trans-national and multi-national operation – the transformation has been phenomenal. Earlier the trade practices were confined by defined boundaries in terms of size and area of operation, limited opportunity to diversify and grow, it was a seller driven market and the challenges faced were few. Today the business knows no boundary, is driven by consumer demands, requires growth in terms of scale and options, is highly competitive with many players, and the most challenging aspect is the globalization of business.

With the advent and growth of Information Technology, adopting and using it in business workflow is critical. Today a businessman has to always remain one step ahead of the competition to stay alive in the business. Business transformation is a process whereby the business needs to continually shed a set of existing practices and adopt new ones.

Most of traditional family-owned enterprises start their operations in the traditional businesses such as trading, manufacturing or providing services. Some of them are very successful and become national or even global players. However technological changes often have impacts on the market behavior. New technology can add tremendous capacity for a firm to pursue economy of scale or can reduce marginal cost. Technology becomes key driver because the firms that adopt technology tend have competitive advantage over the firms that do not. It also drives customers to demand more in terms of quality & services.

In order to survive, the traditional businesses need to transform themselves and redefine thoughts and actions. The extent to which a business can transform itself can broadly be categorized into three types:

- 1. Improving operation** - the goal is to achieve improvement in efficiency by reducing costs, improving quality & service, and reducing development time
- 2. Strategic transformation** – by redefining business objectives, creating new competencies, and harnessing these to meet market opportunities.

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- 1. Improving operation**
- 2. Strategic transformation**
- 3. Business self-renewal**

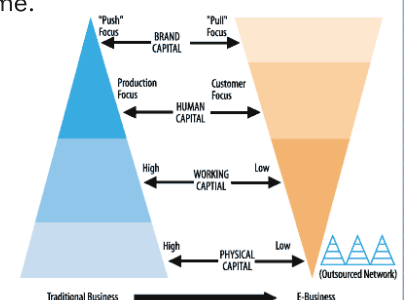
Another important factor for any transformation is that the new business must anchor itself on the key assets, i.e market, financial and human assets, available to the business.

- 3. Business self-renewal** – aims to create the ability to anticipate & deal with the changes to minimize operational and strategic gaps.

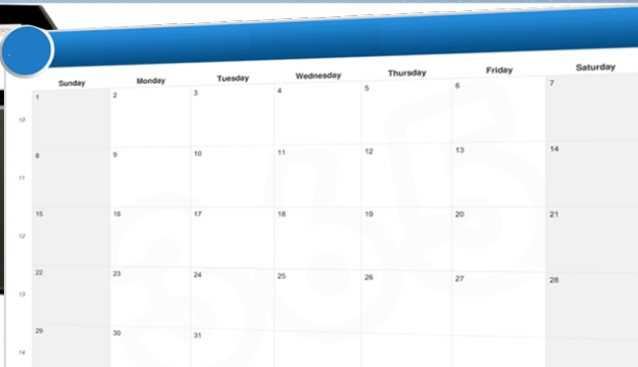
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All these call for constant and sustained effort to

acquire new knowledge and skill, and continuously upgrade oneself to keep abreast with the time. The stark truth is that in this fast changing world, one is required to keep running to remain at the same place, and keep running faster to go ahead. BJS with its several initiatives and focus areas is striving to make the community aware of these challenges of change and energize them to stand up, adopt and evolve with the time.



MARCH 2015 EVENT UPDATES



Program	Date	City	State	Trainer/ Resource Person	Organiser
State Executive Committee Meeting- MH	01.03.2015	Jalna	MH	Prafulla Parakh	Hastimal Bamb
National Executive Committee Meeting	14-15 March 2015	Hyderabad	Telangana AP	Prafulla Parakh	Navratan Gundecha
Parichay Sammelan - Highly Educated	15.03.2015	Pune	MH	Surekha Betala & Mrudula Chordia	Shripal Lalwani
Tour	20.03.2015	Nanded	MH	Prafulla Parakh	Hastimal Bamb
		Kalamnuri- Hingoli			
	21.03.2015	Parabhani			
		Ambad- Jalna			
		Sillod- Aurangabad			
	22.03.2015	Beed Rural			
		Murud- Latur			
Lecture on Marriage		Osmanabad	MP	Sanjay Singhi	Roshani Jain Dr. Vimalkumar Jain Pradeep Jain Dazyrani Jain Paridhi Daka Nirmal Kothari
		Barshi- Solapur			
	20.03.2015	Satna			
	20.03.2015	Jabalpur			
	21.03.2015	Ganj-Basoda			
	21.03.2015	Bhopal			
	22.03.2015	Ujjain			
	24.03.2015	Gwalior		Mahesh Kothari	Nirmal Kothari
	20.03.2015	Agra	UP	Mahesh Kothari	Manoj Jain
	21.03.2015	Agra			Sharad Chordiya
	21.03.2015	Agra			Subodh Patni
	22.03.2015	Agra			Sudhirkant Jain
	22.03.2015	Karahal- Mainpuri			Ashok Jain
	22.03.2015	Mainpuri			Sanjay Jain
	23.03.2015	Shamli (Mujffarnagar)			S. K. Jain
Lecture on Minority	17.03.2015	Gwalior	MP	Sonal Jain	Nayan Bhandari
	14.03.2015	Mallargarh		Nitin Jain	
	22.03.2015	Malegaon	MH	Balchand Chhajed	
Business Development Program	19.03.2015	Rajkot	GJ	Rakesh Jain	Haresh Vohra
	20.03.2015	Gandhidham	GJ	Rakesh Jain	Ashwin Jain
EoG Workshop	03-05 March 2015	Mumbai	MH	Deepti Tamhane	Jyoti Shaparia
	03-05 March 2015	Pune	MH	Prafulla Parakh	Madhavi Desai
	27Feb-01 March 2015	Chennai	TN	Mahavir Parmar	Uttam Solanki
Empowerment of Girls Introductory Session	19.03.2015	Pune	MH	Mr. Prafulla Parakh	Brihan Maharashtra College of Commerce

BJS GEARS UP to take new initiatives further

The BJS National Executive Committee (NEC) Meeting was held at Hyderabad on March 14th and 15th, 2015. Spearheading the organization towards a progressive transformation for better community development, BJS National President Shri Prafulla Parakh highlighted the CSR and YRC initiatives in the meet. BJS is all geared up to take its programs like Youth Residential Camp, EoG (revised), EoC and Minority Awareness to masses through amplified connectivity. Under Corporate Social Responsibility (CSR) the organization plans to undertake toilet construction project for girls very soon.

The meeting also proved crucial in determining the approach through which traditional and modern means of communication and publicity can be used to take BJS initiatives to the end members of society.

TREASURE TRAIL !

BJS Youth Cell has organized The Great Jain Treasure Hunt in Pune on March 22nd, 2015.

With exciting twists, the Hunt focuses on team efforts and promises a fun-filled activity for the participants.

In teams of four the participants will have to follow the clues spread across Pune City and explore hidden treasures on the go.

The winning team will win Rs 10000 cash prize.

For more details on this Hunt please visit www.bjsyouthcell.com.



BIG WIN FOR MINORITIES

National Minorities Development & Finance Corporation (NMDFC) has revised the loan limits for Term Loan (Business Loan), Education Loan and Micro Financing recently.

- The loan is provided to the section of Minority with income limits of up to Rs. 81000 pa for rural areas and Rs. 1.03 lakhs for urban areas.
- The Term Loan of up to Rs 20 lakhs will be available at 6% rate of interest after the limit extension.
- The Education Loan of up to Rs 15.00 lakhs for 'Professional Job Oriented Degree Courses' in India will be provided for maximum duration of 5 years at Rs 3.00 lakhs per annum and up to Rs 20.00 lakhs for 'Courses Abroad' for maximum 5 years at Rs 4.00 lakhs per annum.
- The Micro Financing Loan of up to Rs 1.00 lakh per member of SHG will be given under the revised scheme.

For more details on revised schemes and programs of NMDFC please visit:

<http://www.nmdfc.org/schemes.html>.

For further queries kindly mail us at helpminority@bjsindia.org

Tel: 020-4120 0600, 41280012, 41280013.



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We would appreciate your feedback and comments on the E- Bulletin.

Please write in to bjspune@gmail.com for your feedback



Bharatiya Jain Sangathan

Ground Floor, Muttha Towers, Loop Road, Near Don Bosco Church, Yerawada, Pune 411006

Tel.: 020 4120 0600, 4128 0012, 4128 0013

Website : www.bjsindia.org E mail : info@bjsindia.org Facebook : www.facebook.com/BJSIndia