

# NEWS LETTER

A Monthly News Bulletin

**AIM<sup>®</sup>**

Alliance of Indian MSMEs

[www.aimsmes.in](http://www.aimsmes.in)

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## PM Modi asserts that quality and credibility should be the pillar for brand India



The Prime Minister said that the country is moving from Industry oriented approach to Consumer based approach. He added that worldwide acceptance of Indian brands will boost the MSME sector in the country and will add to the exports and imports as well. Mr. Modi said that the value chain cycle of Science, Technology and Industry is key for the growth of any country.

"Industry is moving towards a consumer-oriented approach instead of the regulation centric-approach. With these new standards, there is a campaign to bring global identity to local products in districts across the country, which will be of particular benefit to our MSME sector."

This will also help the large foreign manufacturing companies coming to India to find a local supply chain.

(Source PTI)  
PIC Source PMO



Adapt and Embrace what a new – age world has in terms of offerings. Be a part of the global race to deliver what the world may be seeking, while building competitiveness would lead to seizure of opportunity with a vision to think big

**Dinesh Rai IAS (Retd)**  
Founder Chairman  
The Alliance of Indian MSME's ( AIM)



India becoming third largest start up eco system from building digital ecosystem, tech infra. Promoting women and student, social Entrepreneurs. Covid 19 has in turn created an opportunity for start up to raise to the occasion with enhanced zeal and positivity and worked hard to innovate. While Work from Home (WFH) has enabled SME's to step up their online activities towards online mode

**Arunachalam Karthekeyan**  
Founder & Director of Board

## Spot Light Indian Retail Sector

MSME's in the retail sector stem from the major shift in consumer buyer behaviour and patterns, the initial phase of lockdown witnessed huge surge in buying especially home needs that too in large quantities to face the uncertainty of the lock down period, especially supply chains disruptions due to state border closures and added to the fury of labour (Loading & unloading). Migratory labour & daily wages labour in whole sale markets went out of action.

There has been a huge shift in buying behavior on the e commerce platform during this period of time, the shift is predominantly from Non food to food, and there has been close to 20% increase in electronics like mobile phone, tablets and accessories during WFH and the same felt on office tables and chairs.

This has given a boost of new suppliers especially the MSME's with Amazon and flipkart and growth of home grown companies like Myntra, Nykaa, shop clues, India mart have been giving a lot of boost to MSME's

The Indian consumer's shift in their preferred channel from traditional, physical stores to online is long lasting. This shift has forced MSMEs to build presence online and has helped home-grown ecommerce companies like JioMart and shop clues boost their merchant base in a short period. The increased grocery demand via online channels has also pushed for food delivery companies such as Swiggy, Zomato and Dunzo expand into grocery delivery.

For the uptake in demand in furniture, you might want to mention how Reliance recently acquired Urban ladder (which is an online furniture delivery company)

Redseer says the online furniture market is growing at a CAGR of 80-85% through 2020. Despite this growth, tier 2 and 3 cities and towns (where most of the growth will come from this year) is underpenetrated. Overall furniture market is growing at about 15%pa

With the phase unlocking momentum gathered and made e commerce players see an increase in volumes by more than 50% especially in categories like electronics, Smart appliances apart from Home needs especially during the festive season.

The MSME sector has now moved beyond the Indian festive season and its time to capitalize and look at overseas market.

# Trade Financing

## Why Trade Financing

There are aspects that need comprehension before opting for trade financing include first, access to working capital via investors. The reason an MSME gets collateral-free working capital via a trade financing company is because of the gravity of the investors who back this capital. The global insight that a consortium of serious players who understand the nitty-gritty of the export cycle and the imminent benefit that awaits both the MSME as well as the country helps reduce significant time in the evaluation as well as the grant of capital. This becomes the tipping point that can make a shipment worth its value for the exporter who is combating aggressive competition from other efficient and cheaper markets such as Vietnam and Bangladesh. The second is data-led analytics to understand demand & supply. It is almost impossible for a trader or an MSME sitting in a small town in India to self-evaluate what the market opportunities are and how they can be fully tapped. The diligent data analytics that helps trade financing companies decide which sector to pump capital in and at what value also aids MSMEs in making decisions based on real-time demand and accordingly meet the supply

requirements. Without worldwide review led by data, sustained effort in the right direction is unachievable. At such a time post the coronavirus crisis, the most lucrative returns will be obtained via the right partnerships with the most technologically advanced and focussed minds.

Third related to digital processing of invoices pre and post-shipment and factoring. The concept of physical billing pre and post-delivery of goods is not only redundant, it is time and cost consuming both of which are in shortage for an Indian MSME right now. Digitization of invoices makes the process seamless. More importantly, it facilitates factoring, a type of debtor finance in which a business sells its invoices to a third party at a discount. This is aimed at enabling the MSME to factor in its receivable assets to meet its present and immediate cash needs. Bringing dynamicity to trade is one of the core areas of trade financing and any MSME exploring it is likely to compete better with a global peer.

In the unprecedented times that the world is in, aiming to ensure guaranteed returns on a trade is a key element to conducting business. MSMEs in India can truly thrive in 2021 only if they understand the need to adapt and embrace what a new-age world has in terms of the offering. Indian companies have the will, what they need next is the vision to think big and welcome the evitable change with an open heart.

## Learnings for MSME's During 2020

- COVID led changes forced entrepreneurs to fine new ways to thrive, Survive and Sustain especially moving away from comfort zones towards shifting gears.
- Steering through Innovation and moving their operations online.
- AtmaNirbhar Bharat (Self Reliant India) sparked enthusiasm among entrepreneurs with stimulus out of 15 schemes – 6 were targeted towards MSME, with 3 key policies namely.
- 3 lakhs crores collateral free loan scheme
- 20,000 crs subordinated debt for MSME's
- 50000 crs infusion through Funds of Funds (FOF)
- Managing cash better and Digital innovation (Cautiously optimistic and ensure enough resources to sustain for eventuality)
- Understand the important and potential of potential of technology and e commerce.
- Emergence and adoption of Direct to Customers (D to C) Business Model
- Optimizing operations, re-imagining their businesses and transformation of products & services with the power of advanced technologies.
- Automation and streamline operations to increase operational efficiency.

It is Indeed a Good news for the New Year of 2021 that two companies like Serum Institute, as well as Bharath Biotech have indigenously developed Vaccines suitable for Indians, for Covid-19, as Atmanirbhar Bharat, is a Great News and Congratulations to our Indian Scientist.



Covid-19 has taken away more than 1.5 lakhs of people and our Economy, on Down trend has closed down more than 35% of our MSME's, Lost Jobs, working from home ( WFH ) has become a Jargon today.

Whereas this Pandemic has given us a Lesson to work differently, and given New Ideas, IOT, Artificial Intelligence and Machine Learning has been a good push for the Economy which proves that 1.05 lakhs Crs collection of GST for the Month of Nov and Dec, and for Jan 2021 it is 1.15 lakh Crs. This is a clear indication that we have crossed Pre Covid era and are marching towards 5 trillion \$ Economy.

All the best for all.

**Dr. Jacob Crasta,**  
Board Member ( AIM)



# Sustainable Campus Initiative



Indian power industry is going through an interesting phase. 2021 can be considered as the start of the decade which will accelerate the energy transition towards renewable sources of power generation and bring a fundamental shift towards conservation of environment. The power grid with a traditional one-way design from generation, transmission, distribution to a consumer is now

challenged by an innovative two-way design of distributed generation where the consumer (termed as “prosumer” these days) can produce power for their need and even plan for a self-sustainable micro-grid.

Over the years, businesses focused on growth and profits through uncontrolled consumption of natural resources. However, businesses now are increasingly focusing on the sustainable use of natural resources and are looking for possible solutions for undertaking an integrated approach towards a new-reality of sustainability. This new reality can provide a financial and environmental benefit to MSMEs bringing many opportunities to engage in practices for the greater good from lobbying governments for on-ground climate action to engaging in new collaborations.



“Sustainable development is a tool to achieve the development goals by minimizing the usage of depleting natural resources while simultaneously enriching the very source of these resources”

For example, a reliable power supply is a basic need for any industry to continue its operation, and diesel generators inherently become a part of it despite the significantly higher cost of electricity and awareness of the harmful consequences of pollution. With the advent of renewable sources of generation such as solar photovoltaic, people have now access to a cheaper source of power which they can own and operate at their wish. This not only benefits the owner financially but also helps us reduce the harmful carbon dioxide emissions.

Initiatives such as rainwater harvesting, waste segregation and recycling, energy-efficient systems, electric vehicle; technologies such as smart lighting, smart meter and integrated control & monitoring of infrastructures are a few of the practices which can significantly bring down the negative impact on the environment. Such reinforcements at a large scale and long run can yield the best outcome for society.

We, at Tata Consulting Engineers Limited, have pledged to pursue our ambition of creating a sustainable future along with industrial development by providing engineering solutions comprising smart technology, energy efficiency measures, carbon neutral infrastructure and advanced management of energy, waste and water.

Our offering includes feasibility study, conceptual design, technology selection, procurement assistance, design finalization and commissioning support to ensure a viable solution meeting the twin objectives of financial benefit along with environmental sustainability.

## For any queries or collaborations:

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## Tata Power SIDBI to Finance MSMEs in Rooftop Solar Segment

The scheme will empower MSMEs to adopt sustainable energy for their businesses and promote greener tomorrow, said India's largest integrated power company

Tata Power on Tuesday announced a partnership with Small Industries Bank of India (SIDBI) to provide affordable financing scheme for MSME customers in the rooftop solar segment.

The scheme will empower MSMEs to adopt sustainable energy for their businesses and promote greener tomorrow, said India's largest integrated power company.

Easy and affordable financing has been one of the barriers for penetration of solar energy in the MSME sector.

## UrPrinters.com: A DESTINATION FOR ALL PRINTING AND PACKAGING NEEDS

Businesses often tend to pay more heed to developing their products as per the market requirements. However, printing and packaging is an important component that plays a major role in establishing the overall brand image.

Understanding these growing requirements among diverse businesses, Ur Printers.com ranks among the leading online wholesalers that cater to such B2B needs. It provides diverse packaging and printing products that are meticulously tested by experts and purchased by top corporates.

Additionally, Ur Printers.com has expanded its services by offering safety and hygiene products in the wake of the COVID-19 pandemic. The diverse catalogue of products provided under this category are medically examined by healthcare experts, providing maximum protection in these times of distress.

### Why Choose UrPrinters.Com?

Businesses can derive a multitude of lucrative benefits by investing in the wholesale solutions provided by the platform. It's a tech enabled platform which offers its customer standardised quality, on time delivery, anywhere in the country.

### Expansive Range of Printing and Packaging Solutions

On visiting the website of UrPrinters.com, the buyer will witness a wide range of products that cater to every minute printing and packaging requirement. These include office must haves such as visiting cards, brochures, leaflets to promotional merchandising items such as t-shirts, mugs, bags etc. The platform also offers variety of best-quality packaging materials such as corrugated cardboard options that can be utilised across different industries such as pharmaceutical, food and beverages, appliances, clothing, and cosmetics among others.

### Subject to Business-Specific Customisation

All products available on the website can be easily customised as per the specific requirements that are presented by the businesses. Investing in customised products at a wholesale rate is a great way to increase brand outreach of any business, and the experts at UrPrinters.com leave no stone unturned to aid the promotional endeavours of their clients.

Businesses can scout for a myriad range of corporate promotional items such as t-shirts, sweatshirts, mugs, calendars, diaries, notepads, flyers, banners, canopy tents, among others. Some of these options can also be utilised as effective corporate gifts during events, seminars, conferences, and trade fairs.

### Caters to the Key Concerns of All Businesses

As India's first B2B Marketplace for all printing and packaging requirements, UrPrinters.com has identified the major concerns of most companies in this industry and aim to bridge this gap through their efficient services.

**Best Rates:** The dedicated team ensures that they have the best rates in the given region without compromising on the quality.

**Quality Guaranteed:** All the products sold via the portal goes through a thorough quality check. At each step, the team ensures that the best interests of the customers are met.

**Brand Consistency:** The brand colour representation is very critical for every organisation. UrPrinters.com ensures that consistent brand is maintained across multiple locations.

**Multiple vendor management anywhere in India:** The company has a national scale reach ensuring that if the corporate office gives the order, then the same brand quality of all products can be maintained across India.

### Major Clients and Customer Testimonials

For its consistent services and best-quality products, UrPrinters.com is the most preferred online wholesaler for several renowned organisations and conglomerates.

Some of the major clients who are regular buyers from the platform include –

• OYO • Go Air • Reliance Retail • Paytm • Dunzo • Apollo Tyres

**Customer Testimonial–** 'We purchased brochures and training materials for our organisation. The services provided by the team at UrPrinters.com was commendable. We received our delivery as per the scheduled time provided on the website and sanitised delivery was also ensured. The products are of excellent quality and we wish to establish a fruitful association with the team for our printing needs.' – Vineet Aswani (COLT Technologies)

## EMPOWERING ENTREPRENEURS SERIES

### The Men at the Wheel: Co-Founders Mr Avijit Mukherjee

An alumnus of the prestigious Faculty of Management Studies, University of Delhi, Avijit has been an industry pioneer in the world of printing. He brings forth his sales expertise, drawing from his experiences at leading organisations such as Ricoh Asia and Xerox.



### Mr Arghya Chakravarty

A digital and e-commerce guy, Arghya amalgamates his learnings in Tech industry in Canada to the shifting dynamics of the Indian market. A graduate from the University of Toronto, he possesses reputable experience by heading the business and marketing vertical of organizations like Sony Canada and Snapdeal.

## Special Offers:

We would like to offer exclusive discount  
of **15% to all AIM members**  
on all items with coupon code **AIMOFF**.  
**Offer Valid till Feb 28th 2021.**