

# w e n NEWS

HALF YEARLY NEWSLETTER OF **WOMEN** ENTREPRENEURS **NETWORK**

## Break The Bias

A world free of bias, stereotypes and discrimination. A world that is diverse, equitable and inclusive. A world where difference is valued and celebrated. WEN celebrated International Women's Day with the theme 'Break The Bias'



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**Message from Founder Chair**

Sheela Kochouseph

## Dream come true!

It had been my longstanding dream to have a platform for women entrepreneurs. And it all came together with a WhatsApp group that grew to hit a record membership in a few months.

Ever since WEN has been conducting various programs that empower, mentor and guide women entrepreneurs in their journey. Today WEN has spread its wings across Kerala with 600 members in chapters at Kochi, Thrissur, Kozhikode & prechapters Thiruvananthapuram & Kottayam.

It is my dream that the power of women supporting women be spread across all states of India.

Looking forward to all your support for this endeavour. Together LETS DO IT!

**SHEELA KOCHOUSEPH**  
*Founder Chair*



**President's Note**

Maria Abraham

## Forging forward with new initiatives

As a young organisation, it is our constant endeavour to keep evolving by putting forth new initiatives. This newsletter is a result of great deliberations on how we can be of greater service to our members.

Our monthly programs are curated with great passion and detail. However for the benefit of those who miss the networking meet, we endeavour to showcase a gist of the session and have filled the pages with pictures to impart the high wattage vibe of the event.

While this newsletter covers only Kochi chapter events, we aim at including other chapters shortly and perhaps publish a combined monthly newsletter in the future.

Working with a vibrant, enthusiastic team that's always willing to step up and carry the baton has been a rewarding experience. I thank all the members of this Editorial Board for their contribution in making this dream a reality.

**MARIA ABRAHAM**  
*President*

**Secretary's Announcement**



We have been through half a year now and have done many programs with nine subcommittees taking charge of all the events. The committees namely Membership, Social Media, Events, Newsletter, Website, Birthday and Mentorship committees have ensured a rich and robust year for Wennites this year. There are many more exciting things to come so be geared for it.

**Beena Manoj**  
*Secretary*

**From the Editors Desk**



It has been an honour and pleasure to publish the first ever Wen Newsletter. Especially under the tutelage of an experienced publisher like our President, Maria Abraham. This could not have reached fruition without the help of Beena Manoj, who first pushed the boat out. I have only taken the baton and carried on, with able & efficient inputs from the esteemed members of the Newsletter committee. I thank each one of them for their contribution.

**Diwia Thomas**  
*Vice President & Editor*



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# WEN

## ANNUAL GENERAL MEETING

# 2021



The AGM began with a prayer by our member Anuradha



A view of the audience



Welcome address by Founder Chair Sheela Kochouseph



Presidential Address by Vinodini Sukumar



Secretary's report by Laila Sudheesh



Presentation of accounts by Minu Mathew



Election commissioners Dr. Bobby Sarah & Rakhee Vijay Nair announcing the election results



The new team of office bearers



Address by newly elected President Maria Abraham



Felicitation by Asha Suresh



Felicitation by Namrata Khona



Vote of thanks by Diwia Thomas



# GLIMPSES OF WEN AGM 2021



Deliberations for a new beginning



Posing for a picture



Interactive game by Ann Twinkle



The Nightingales of WEN



Movement therapy by Susheela Pai



The customary group picture



**JANUARY MEET**

**RING IN THE WEN YEAR**



**MR. PRAKASH G. S**  
(IEDS Joint Director & Head of office MSME Development Institute Thrissur Ministry of MSME, Govt of India)

The programme began with a prayer by Jeemol Koruth. The President, Maria Abraham welcomed the gathering and new members were introduced by Deepa Santosh. The Guest speaker was introduced by Rekha Menon. The guest speaker was Mr. Prakash G S, IEDS Joint Director & Head of Office, MSME Development Institute, Thrissur, Ministry of MSME, Govt of India. The subject of his talk was 'Policies and Programs of the Ministry of MSME for Women Entrepreneurs.' He gave a detailed talk on programmes that were made specifically for women entrepreneurs and assured the members his support for their ventures. Raakhee Vijay Nair thanked the guest and announced the prizes for the fun contest.

The New Year Resolution contest witnessed 45 entries each outdoing the other. A panel of judges selected the 4 winners

**CONGRATULATIONS TO THE *Winners***



Members on zoom avidly listening to Mr. Prakash G. S.

FEBRUARY MEET



## PERSONAL GROOMING FOR BUSINESS SUCCESS

The online event hosted on Zoom platform was about Personal Grooming for Business success. Four eminent speakers, very well versed in grooming and image building took the session. Our own members Beena Melbin, Anne Joseph, Lakshmi Menon and Annu Jayan spoke on the deferent aspects of grooming. A fun quiz was also conducted during this meet.

### FIRST IMPRESSIONS LAST

**1.**First impressions last, so make yours count. Humans are visual beings, and the impression we form of a person within 3-5 seconds of meeting them (even before they utter a single word) is one that's difficult to change.

**2.**Don't underestimate the importance of carrying yourself well at all times. According to the famous non-verbal communication thinker Albert Mehrabian, 55% of communication during face-to-face exchanges happen through body language, which includes clothing, grooming and the way you carry yourself, 38% through your voice and tone, and only 7% through spoken words.

**3.**Remember the four As of dressing:  
**Appropriateness:** Make sure you are dressed to suit to your age and the occasion you are dressing for.  
**Authenticity:** Develop your own personal style and retain it rather than trying to be someone else.  
**Attractiveness:** Choose colours, textures and styles that bring out the best in you.



**BEENA MELBIN**  
*Beemee's Services*

**Affordability:** Buy clothes that suit your budget, and mix and match them in the best possible way. You don't have to pay a king's ransom to dress well.

**4.**Whether your style of dressing is Indian or international, be conscious of what makes a dress look formal, semiformal or casual.

**5.**Jackets and collars give an impression of professionalism, so use them well to convey authority and power.

**6.**Make a conscious one degree upward change from your usual dressing style when it comes to business dressing. Remember that it is the one extra degree of heat applied on water that powers the steam engine.

## BE GROOMED TO BOOST YOUR CONFIDENCE

**1.** Your body is a reflection of your mind and vice versa. So being well-groomed does wonders to your confidence.

**2.** Make sure that your skin is clean and fresh at all times. Using a face wash that suits your skin, depending on whether it is dry or oily, is important.

**3.** Grooming does not start and end with the face. It is equally important to ensure that your hands and feet are taken care of.

**4.** Apply moisturiser not only on your face, but also on your hands and feet to ensure that they are not dry.



**DR. ANNU JAYAN**  
*Dermatologist, Skinessence,  
 Skin and Hair Laser  
 Aesthetic Clinic*

**5.** Wash your hair regularly to avoid dirty, greasy scalp. Always use conditioner after shampooing to avoid frizzy hair.

**6.** Clean nails with no nail polish are preferable to painted nails with chipped polish. So make sure that your nails are neat.

# 10 Tips for Perfect Grooming



**1.** Always wear foundation, preferably one that perfectly matches your natural skin tone. Makeup stores like MAC or Nykaa Luxe have professionals who can help you pick the right shade and product.

- 2.** Check shade by daylight, and see how the product sits on your skin through the day before investing in a full bottle.
- 3.** For a sheer, natural base as office wear, mix a few drops of foundation with your moisturiser.
- 4.** Brown kajals are highly underrated. Buy a brown kajal instead of the usual black, and smudge it using a Q-tip to soften the edges.
- 5.** Line and smudge only the upper lash line during the day. For that sultry, glam, evening look, apply on both the upper and lower lash line.
- 6.** The right mascara is key to a lovely, wide-eyed look, so it's worth investing in brands such as L'Oreal (Lash Paradise), Maybelline (Volume Express) or Kay (beauty volume mascara). If you have droopy lids, avoid kajals and use only mascara.
- 7.** Mascara's expire in 3 months, so it is best used daily and replaced periodically.
- 8.** Choose matte or soft matte finish lipsticks as they last long.
- 9.** Buy crayons instead of conventional lipsticks for easier application; they don't call for lip-liners, and are also travel friendly.
- 10.** Use oil based cleansers to remove makeup, especially stubborn mascara.



**LEKSHMI MENON**  
*Face Palette*

Lingerie is a woman's most intimate piece of apparel. Our underwear can do a great job when it comes to hiding body imperfections. But it can also ruin your look if you fail to choose the right size or style.

Well fitting clothes worn over well fitting lingerie!  
That's the golden rule among all the grooming tips!

Signs your bra doesn't fit :

- \* The band is too tight or too loose
- \* The straps are falling down
- \* The straps dig into your skin
- \* The cups gape
- \* The cups have "spillage"
- \* Wires or the gore irritate your skin

A well-fitting bra is one you don't feel or think about during the day as it keeps the breasts in place and does not need readjusting.

Get help if needed to find your right size, and keep in mind 'sister sizing'. Always wear your size and not the size you want to be.

## Look Good Feel Good!



**ANNE JOSEPH**  
*Design Detailers*



MARCH MEET

# Women's Day Meet

## #BreakTheBias

### Our Dignitaries



**DR. M. BEENA IAS**  
Chairperson,  
Cochin Port Trust



**SWAPNA DAVID**  
Film producer  
Bollywood & UK



**SUSAN ABRAHAM**  
Instagram Influencer

**Breaking the glass ceiling** Dr. Beena IAS walked the audience through her stellar journey, both as a professional, who quietly and effectively broke the glass ceiling, and as a person who pushed her limits to reach where she has. The clarity of her thoughts and words, and the experiences she shared, inspired every wennite present. Having worked with some of the most familiar and beloved faces in the film industry, Ms Swapna David had uniquely interesting stories to share with the audience. As a woman who made her mark (and how!) in a world dominated by men, her words held the audience spell bound. Humour and learning can go hand in hand, and quite successfully at that - this was what Ms. Susan Abraham assured the audience. The anecdotes she shared were in equal parts funny and thought provoking, and entertained her isteners. Little wonder her Instagram videos go viral!

The show was anchored by none other than our own vibrant ad woman Mary George. The event began with a prayer song by Anuradha while member held up candle lights signifying breaking of the bias.

Rakhee Vijay Dr. Meera Prasanth, and Hima Bindhu introduced the speakers of the day. The vote of thanks was delivered by The Secretary, Beena Manoj. The event was came to a glorious end by members releasing of hundreds of pink balloons into the air, symbolising 'breaking of bias'. Meralda Jewellers co-sponsored the event and had distributed gifts to all at the end of the show. The meeting concluded with a high tea and networking, which was a breath of fresh air after the covid lockdown the covid lock down.

*A world free of bias, stereotypes and discrimination.  
A world that is diverse, equitable and inclusive.  
A world where difference is valued and celebrated.*

WEN celebrated International Women's Day with the theme 'Break The Bias' The WEN meet in March was held on 5th March 2022. It was a offline meeting after a long gap in covid ridden months. With International Women's Day falling on the 8th of March, our meeting had the theme 'Breaking the Bias'. The event started with President, Maria Abraham welcoming the audience. Founder President, Sheela Kochouseph spoke on the occasion, Dr Beena IAS, Chairman, Port Trust of India was the chief guest at the event. Other guest speakers were Swapna David, Producer of Bollywood and Hollywood Films, and Susan Abraham, a social media influencer with over a million followers, teaching English through via instagram.











Hima Bindhu, Rakhee Vijay and Meera Prasanth introduce the speakers



Secretary Beena Manoj proposes the vote of thanks

Panel discussion in progress



Members pose for a picture



# Government Schemes for MSMEs



Rekha Menon

Starting a business requires entrepreneurs to work hard, be dedicated and passionate about realising their business dreams and on this entrepreneurial journey entrepreneurs can do with all the assistance that they can get. The Government of India has a number of beneficial schemes for Micro, Small and Medium Enterprises to help them at every step on their journey to bringing their entrepreneurial dreams to fruition. However, often business owners are unaware of these government schemes for MSMEs which can help their businesses tremendously, whether in terms of financial assistance or any other guidance.

## Udyam Registration

Udyam Registration, also called MSME Registration is a government registration for MSMEs providing them with a unique identity number and recognition certificate. It helps in getting updated government schemes, training program and government tenders. This registration process is fully online, free of cost, paperless and based on self-declaration.

## 1. Credit Linked Capital Subsidy Scheme

A number of Micro and Small Enterprises (MSEs), such as tiny units, khadi units, village and industrial units, coir industrial units, etc., need a technology up-gradation in terms of new machinery, modern equipment and techniques. The Credit Linked Capital Subsidy Scheme (CLCSS) for Technology Upgradation helps these MSEs to embrace technology and progress by offering them an upfront subsidy of 15%.

## 2. Credit Guarantee Scheme for Subordinate Debt

The Credit Guarantee Scheme for Subordinate Debt (CGSSD) is a scheme launched by the Government to provide support to the promoters of MSMEs which have turned into Non-Performing Assets (NPAs) as of 30th April 2020 by providing a certain amount as equity for the MSME units to thrive. This Government scheme for MSME will help businesses revive themselves and function again.

## 3. PM Formalisation of Micro Food Processing Enterprises Scheme

The Ministry of Food Processing Industries (MoFPI), in partnership with the States, has launched an all India centrally sponsored "PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)" for providing financial, technical and business support for the upgradation of existing micro food processing enterprises.

## 4. Stand Up India

This scheme was introduced to focus on strengthening the minorities, such as scheduled castes, scheduled tribes, and women. The objective of the stand-up India schemes to facilitate bank loans between 10 lakhs and 1 crore for setting up a green field project. Under this scheme entrepreneurs can enjoy 18 months of moratorium with 7 years repayment tenure.

**MSME (Udyam) Registration**

Welcome For **MSME (Udyam) Registration** Entrepreneurs and MSMEs!

1. You should register only on a Government portal.
2. The Government's Udyam Registration portal opens with the URL <https://udyamregistration.gov.in>
3. A Government portal or website will mostly show & have .gov.in in the URL.
4. The site/portal will also have (MSME) Ministry or Mantralaya written on it.
5. It will also have National Emblem on the portal.
6. Entire process of Registration is totally free of cost. No payments are to be made to anyone anywhere.
7. Any portal or agency asking for any payment or money can not be a Government agency or system. Please be careful and avoid such agencies. **DO NOT PAY ANY MONEY.**
8. On completion of process, the Registration Certificate will be generated & sent to you. Or you can print from the Government portal itself.
9. Other @ domains as below owned by Govt have also been directed to the above main domains.
  - <https://udyam.gov.in>
  - <https://msme.registration.gov.in>
  - [udyamregistration.biz](https://udyamregistration.biz)
  - [udyamregistration.co.in](https://udyamregistration.co.in)
  - [udyamregistration.in](https://udyamregistration.in)
  - [udyamregistration.com](https://udyamregistration.com)
  - [udyamregistration.info](https://udyamregistration.info)
  - [udyamregistration.org](https://udyamregistration.org)

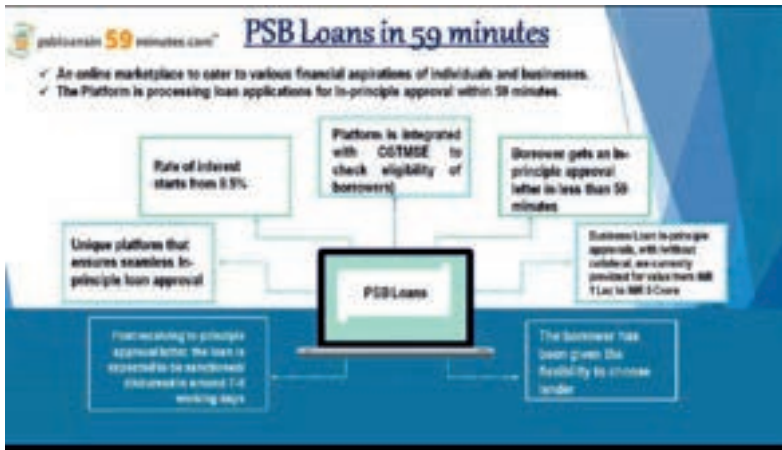
**BUILD THE ENTERPRISE OF YOUR DREAMS**





**5. PSB Loans in 59 minutes**

If you are looking to meet your working capital requirements or take your business to newer heights, this website will help you raise funds – by getting you an in-principal business loan approval in less than 59 minutes. a one-of-its-kind loan facilitating platform, psb59 makes the whole process of procuring MSME loans up to ₹5 crores easy, quick and convenient. In this site you get to choose the best-suited, low-interest, flexible tenure MSME loan by getting you the widest range of offers from over 21+ public, private sector banks and NBFCs - that too with a single application.



**SIDBI – Udyami Mitra**

Small Industries Development Bank of India (SIDBI) Udyami Mitra is a universal portal aimed at easing access to various financial and non-financial services to MSMEs. With a view to enlarge its foot print in delivery of products and services in MSME eco-system, a series of digital delight initiatives involving various portals such as sidbi.in, sidbistartupmitra.in, standupmitra.in has been launched by SIDBI. SIDBI Udyamimitra [www.udyamimitra.in], happens to be a new addition as another interactive portal. It is an enabling platform which leverages IT architecture of Stand-Up Mitra portal and aims at instilling ease of access to MSMEs financial and non-financial service needs.

**Trade Receivables Discounting System (TReDS)**

Trade Receivables Discounting System (TReDS) is an initiative of Reserve Bank of India (RBI) to facilitate MSME receivable payments from Corporates. The main objective of the TReDS platform is to address the critical needs of MSMEs. TReDS platform enables discounting of invoices/bills of exchange of MSME sellers against large corporates, including Government departments and public sector undertakings, through an auction mechanism to ensure prompt realization of trade receivables at competitive market

rates. TReDS is the first attempt in India to introduce factoring without recourse to the seller and will help MSME sellers, not only in quick realization of receivables but also efficient price discovery.

**GEM**

Government e Marketplace (GeM), facilitates online procurement of common use Goods & Services required by various Government Departments / Organisations / PSUs. GeM aims to enhance transparency, efficiency and speed in public procurement. It provides the tools of e-bidding, reverse e-auction and demand aggregation to facilitate the government users, achieve the best value for their money.

**MSME Samadhaan – Delayed Payment Monitoring System**

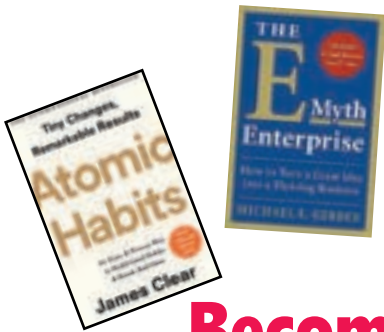
The ministry of MSME has launched a MSME delayed payment portal – MSME Samadhaan for empowering entrepreneurs across the country to directly register their cases relating to delayed payments. Entrepreneurs can file online application for the delayed payments using this portal and they can check the status of the filed application by using the same. As per this provision the defaulter is liable to pay compound interest.



**Redressal Portal for MSME – CHAMPIONS.GOV.IN**

This is a single window system for MSMEs, which aim at Creation and Harmonious Application of Modern Processes for Increasing the Output and National Strength. This is basically for making the smaller unites big by helping and handholding by solving the entrepreneurs problems and grievances.





Dr. Bobby Sarah



# Become the best version of yourself!

Excerpts from the blog series written exclusively for WEN

**#1 Become the best version of yourself!** *(Based on the book Atomic Habits by James Clear)*

As business owners, the most effective way to ensure the success we aim for is to shift our focus from what we want to achieve to who we wish to become.

Ask yourself: Who do I want to become? What type of person can achieve the outcome I want to achieve? For instance, if your goal is to lose weight, ask yourself: How can I become a healthy person? A healthy person would eat healthy, exercise daily, and have good sleep. If we focus on only losing weight, we lose motivation easily.

The same principle can be applied to running our business as well. If the goal is to double my business revenue, think: What kind of person do I need to become to achieve those results? A person who is focused and dedicated, eliminating other distractions by saying 'no' to anything that does not align with that goal. A person who may have to work twice as hard as you are currently working.

We tend to imitate the habits of three social groups: the close (family and friends), the many (the tribe), and the powerful (those with status and prestige). This means that one of the most effective things you can do to build better habits is to join a culture where (1) your desired behaviour is the normal behaviour and (2) you already have something in common with the group. Remember: Change is the only constant!

WEN is, exactly such a platform, with an ingrained culture of women supporting and encouraging other women in their businesses. So commit to attending all meetings, participate in the business hours, and attend the workshops order to reap the benefits of this

environment. We are looking forward to a great year of Networking, Skill development and Mentoring initiatives to foster the spirit of entrepreneurship!

**#2 Customer Perception and Behaviour** *(Adapted from the E-myth Enterprise by Michael Gerber)*

The human mind is anything but simple, and it is exactly where marketing happens for you and your customers. So in order to do an effective job marketing your products and your company, you have to get an insightful understanding of the minds of your customers. The good news is that it's fascinating, and you'll enjoy the process.

You start by understanding the basics about how your customers' minds work, and how you can influence them to benefit you and them. We all make decisions based on reason and emotion, and the latter is often a subconscious element of the buying process. The entire experience is what today's customer is looking for, including how a business looks, feels, interacts and handles customer complaints. In this online world, the first thing we look for are the ratings and the experiences of others.

In your specific business, try to identify the demographics (age, gender, family status, location, type of businesses if B2B) of your customer. If you don't have an idea, look at the last 50 people who purchased from you, and create a profile. Even walk-in stores try to gather the phone numbers of their customers by offering a loyalty program, because it's often easier and cheaper to sell again to the same customer than acquire new ones.

A business must meet customer expectations to consistently stay in business. Try to place yourself in the shoes of the customer and understand their pains and frustrations. If your business is a solution to at least

***If the goal is to double my business revenue, think: What kind of person do I need to become to achieve those results?***



one of them, then identify more people with the same problem. For example: Party Store and Evenstore are one-stop shops for anyone who wants to have home celebrations with Insta-worthy backgrounds. They specifically cater to teenagers and young adults, like mothers celebrating their child's birthday. The impact is huge because they create memories and bonding moments for families and friends.

Take a few moments today to understand your customer and how they see your business. When you understand their minds and perceptions you can serve them better!

### #3: Developing a Financial Strategy

As the business year closes, we are faced with the task of looking at account books, calculating taxes and tallying balances - and we often find it overwhelming. Developing a financial strategy is important to keep your business healthy. Here are a few tips for the year ahead:

1. Know your numbers. We often leave this to the financial expert (the accountant or the chartered accountant), but we need to have a system in place to track the income, expense, receivables and dues. Track them daily if possible, or do it at least every third day.
2. Identify cash flow blockages in your business. Payment billed is often not payment received. Ensure

that all payments that are due are collected on a timely basis. If the amount is large and customer cannot pay at one go, negotiate a small payment and break it down into smaller payments in daily, weekly or monthly instalments. For instance, if INR 1 lakh is due, offer them a chance to pay 300 a day, 3000 a week, or 10000 a month.

3. Keep your financial commitments. Do not fall too far behind on vendor payments. Apply the same principle as above, and try to break down payments into manageable instalments.

4. Don't mix your personal and business finances. Resist the temptation to view the cash available in your business as your own cash, and have a clear distinction between the two. Many businesses fail for the lack of this discipline. Pay yourself a salary and use only that for personal expenses.

5. Optimise your resources. Reduce overhead expenses and increase staff productivity to optimise efficiency. This includes closely monitoring all activities that incur expenses. Ask yourself if you can survive without a particular expense, or look for cheaper alternatives. Constantly reviewing staff also ensures maximum productivity.

Last but not the least, learn from your past experiences and see how you can improve things little by little. As the saying goes, 'Life's best lessons are often learned from the worst mistakes.'

## WORKSHOP

MAY



**SREEDEVI K.**

A workshop was held on Enterprise Finance by our member Sreedevi K, Director and CEO of Prohub Management Services. She led the members through the basics of reading a balance sheet and profit & loss statement. Members were given exercises on using various formulae to ensure profitability of their businesses.

Sreedevi also led the attendees through the balance sheets of large companies and conglomerates in order to give the members a larger exposure to the field of accounting.

## Congratulations Ms. Anisha Cherian

President of TIE Kerala



We are proud that a fellow Wennite created history by becoming the first woman President of TIE Kerala, a prestigious organisation in which Kerala's business stalwarts are charter members.

All the best for a fantastic tenure!

APRIL

MEET

## WOMEN'S HEALTH & NUTRITION

The April WEN Meet was dedicated to Women's Health & Nutrition. The event was conducted on Zoom with many members logging in to listen to the eminent speakers. We choose experts in the field of women's health to address the members, Dr. Zareena Khalid, HOD, Gyneacology, Aster Medcity and Dr. Mumtaz Khalid Ismail, Nutritionist, Rainbow Poly Clinic.

Dr Zareena elucidated about the menstrual cycle & common problems faced by women. She also explained the facets of various gyneacological diseases, their prevention and modern day treatments for them.

While Dr Mumtaz gave insights into the nutritional needs of a woman and advice on how to maintain a balanced diet. She explained basic diet plans and explored healthy eating options in the indian context.

Members cleared several doubts and broke many myths during the Q&A session that followed.

A fun quiz was conducted by Anuradha and the meeting ended on a light note with members scrambling to answer the questions and win prizes.



**DR. ZAREENA A KHALID**

MD FRCOG FICRS. Senior Consultant and Head of Department of Women's Health, Aster Medicity



**DR. MUMTAZ KHALID ISMAIL**

Consultant Clinical Nutritional

## UPCOMING EVENTS

**JULY**

TALENT NITE

**AUGUST**

SESSION ON  
BRANDING AND  
MARKETING

**SEPTEMBER**

ONE DAY OUTING WITH  
ONAM CELEBRATION

**OCTOBER**

WOMEN IN BUSINESS  
CONCLAVE  
(One day event in association with TIE Kerala)

**NOVEMBER**

SPEAKER SESSION +  
DIWALI CELEBRATION

**DECEMBER**

AGM & CHRISTMAS  
CELEBRATION

## UPCOMING WORKSHOPS

CANVA AND  
VIDEO EDITING

REACHING YOUR  
IDEAL CUSTOMER  
THROUGH  
SOCIAL MEDIA

PRICING OF  
PRODUCTS AND  
SERVICES