

FOSMI

Federation of Small & Medium Industries, WB

MSME *news*



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Why Is Prompt Engineering Essential for Organization's Success?

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SMEs want greater support to embrace AI Tools

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Why technology is the only way for MSMEs to grow

Editorial



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War going on between Ukraine and Russia since Feb 2022, now shifted focus to Israel and Hamas in a bigger scale. There are inevitable loss of precious human lives, livelihood, unbelievable destruction, 1/3rd of world economy faces recession and uncertainty and have destabilised the peace. More destructions are likely to be there as war will escalate.

In the International arena, due to loss of faith in China, investments diverting to India, restricted Chinese product import will help MSMEs to great extent for Indigenous use and Exports as well.

At the G20 conference hosted in India in September 2023, India received amazing acclaim on the global stage. In the domains of Strong, Sustainable, Balanced, and Inclusive Growth, India excelled at the summit. Enhancing Multilateral Institutions for the 21st Century, the Green Development Pact for a Sustainable Future, and the Sustainable Development Goals (SDGs)

Only a few days had passed since India made history by landing on the Moon's south pole for the first time. This time will never be forgotten. It is extraordinary. The Prime Minister Narendra Modi declared, "This is a victory cry of a new India. This is a significant advance in space exploration and, of course, is evidence of India's tremendous technological and scientific advancements.

In this 19th edition of the Asian Games India grabbed 107 medals in Asian Games 2023, a big jump from its previous best of 70 in the 2018 Jakarta Asian Games. This is the highest ever for the country, Prime Minister Narendra Modi congratulated the players saying, 'historic achievement'.

For Skill Development. Government of West Bengal is Committed towards large scale Skill development for its youth population to improve the scope of gainful employment and entrepreneurial opportunities under the WBSDM (West Bengal Skill Development Mission). The Central scheme PMVishwakarma, was launched on 17th September, 2023 by the Prime Minister to provide end-to-end support to artisans and craftspeople who work with their hands and tools considered to be a good support for Artisans to grow.

I wish all very best to readers and wish them on the occasion of Durga Puja, Deepawali and Merry Christmas.

With Warm Regards

Kishan Raj Singhwi
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President's Message



Biswanath Bhattacharya
President, FOSMI

“
FOSMI renders
its very useful
services towards
the delayed
payment and many
of our members
have extremely
benefitted by using
this platform of
FOSMI.
”

The Festive month is at the door steps of Bengal to bolster community bonding and cultural preservation. Let's go along with the mood of festive celebration to appreciate our good fortune, and let us come altogether to promote harmony, brotherhood & togetherness.

The State MSME and Textiles Department, Govt. of West Bengal during the observance of MSME Month in August'23 based on the theme 'ShilperSamadhane'set an objective to connect with entrepreneurs in order to encourage them to support various beneficiary schemes run by the variety of State Government Departments.. The initiative received an overwhelming response and Industry Associations extended its full support to materialise the purpose of the scheme. FOSMI teamed up with DIC Hooghly to host a special camp for Udyam Registration and in this occasion, good numbers of units were brought under Udyam Registration, also on this occasion, another program on Export Facilitation for MSMEs of the State was organised by FOSMI in association with WBIDCL on 8th August'23 at Calcutta Club Ltd. This program proved to be a great help to MSMEs who are already engaged in the export business as well as the aspiring entrepreneurs who intend to export.

PM Vishwakarma Yojana, also known as PM Vishwakarma Kaushal Samman Yojana or PM VIKAS Yojana, was officially launched on September 17, 2023. PM VishwakarmaYojana 2023 is a centrally sponsored initiative with a substantial financial allocation of Rs. 13,000 crore. Under this scheme Government will provide skill development, entrepreneurship development and financial assistance to artisans and craftsmen. It is designed to operate over a five-year period, covering FY 2023-24 to FY 2027-28. PM VishwakarmaYojana is indeed a significant initiative.

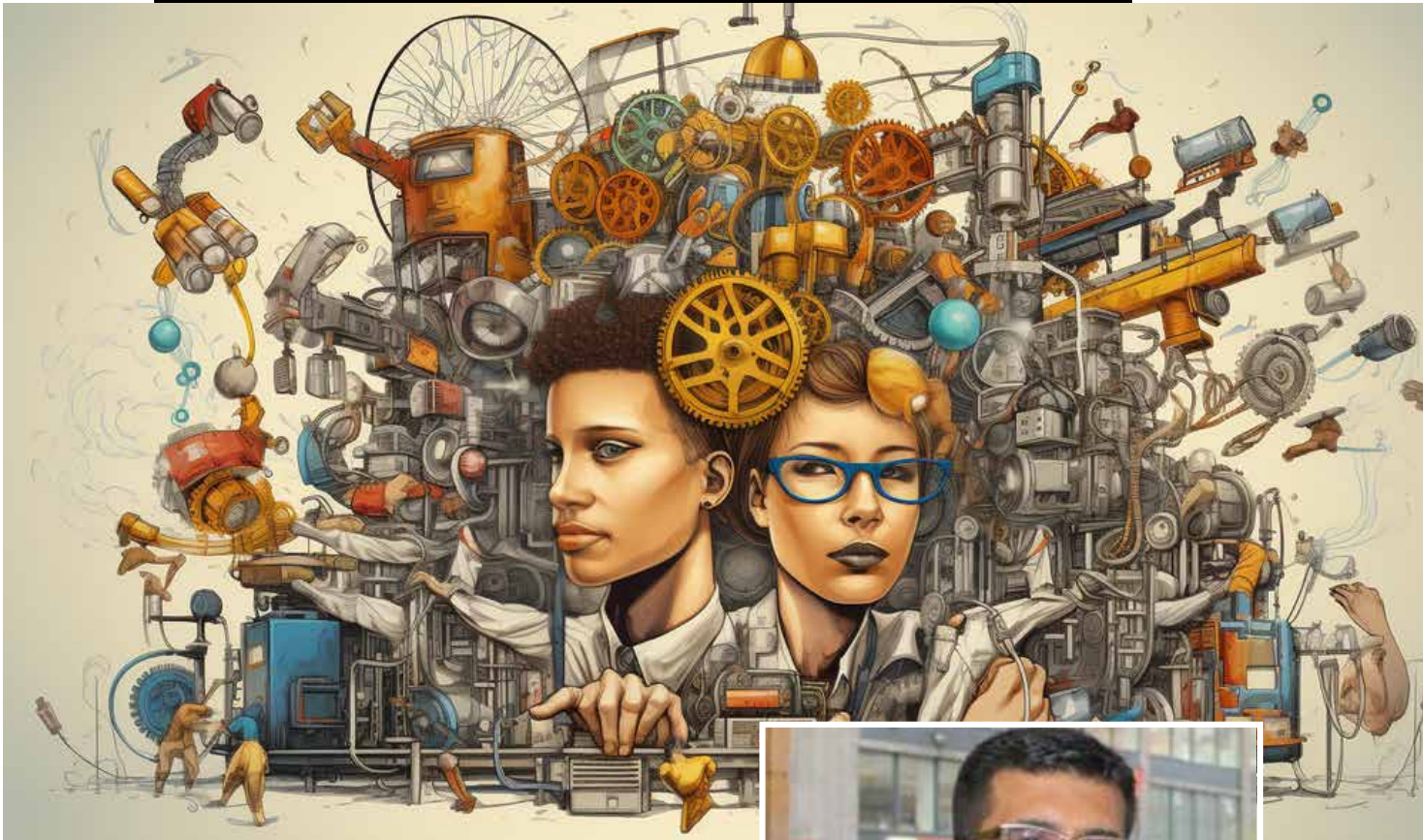
In my last message, I have informed about FOSMI's joining hands with Aston University, UK & Jadavpur University, Kolkata for Going Global Partnership Industry Academia Collaborative Grant Project titled Circular Economy, funded by British Council, UK. To this direction, FOSMI nominated its Representative to the Special Training program held at Kolkata during September 19th to 21st 2023 under the project and FOSMI's representative will present its paper in the Dissemination workshop of the project to be held during November 28th to December 2nd 2023 at Mumbai, where participants across the country engaged with this project will participate and will present their papers and share experiences. Also foreign delegates from different countries are expected to participate. FOSMI's presence in this platform will give a credible recognition to FOSMI in the international arena of academia.

In our regular interaction with our MSME members, we have found that there is a high level of necessity to get them updated with information concerning to the latest changes in the cutting edge happening in the industry and also the incentives and concessions that are available to them from various schemes of both State and Centres, FOSMI has been regularly holding awareness programmes/seminars/workshops to bridge this knowledge gap of our members on various subjects.

FOSMI renders its very useful services towards the delayed payment and many of our members have extremely benefitted by using this platform of FOSMI. Members are requested to use this platform of FOSMI for requisite support against their delayed payment.

My Best wishes on the occasion of Durga Puja, Diwali and Merry Christmas to all.. Stay safe.

Prompt engineering as a service helping SMBs embrace AI



To ensure that the AI adoption dream gets properly translated into reality, SMBs need to make AI the top priority of the company, develop a roadmap for AI adoption, says Seal Global's Oney Seal



Seal Global's Oney Seal

He is a Miami-based, Indian-American entrepreneur known for founding several successful companies spanning the domains of internet retail (Databazaar.com), IT-enabled services (Databazaar Digital), media streaming (BongFlix), and e-commerce/AI consulting and investment (Seal Global). Anyone, using a generative AI tool like ChatGPT, knows that the quality of the output is totally dependent on the 'prompt' or command one puts in. Therefore, knowing how to craft the proper prompt is the key in the use of generative AI. Finding

prompt engineers is huge problem, particularly for SMBs. Says, Oney Seal, Founder, Seal Global explains how his organisation's prompt engineering as a service promises to address exactly that problem for small and medium businesses

Q. Where does India stand in terms of adoption of AI technology and tools vis-a-vis other countries?

India is in a very strong position in the global AI landscape both in terms of the adoption of AI technology as well as the presence of AI technology companies. AI indices like the Stanford AI Index places India near the top. More importantly, Peak AI's Decision Intelligence Maturity Scale, which assesses a business's commercial AI readiness, places India at the number one position. Companies building AI tools today, including ours, have significant portions of the AI team operating from India.

Q. India has more than 6.3 crore of registered SMBs and the segment contributes more than 30 per cent of the country's GDP. It is also one of the largest employment generators. At this outset, it is very important that such a crucial sector adopts and embraces any new technology that comes into being. Is the Indian MSME embracing AI, the way it should be?

With AI adoption becoming such a buzzword, SMBs all over the world, not just in India, are either feeling overwhelmed or feeling left behind. However, in my interactions with many small and medium-size business owners in USA, I have seen that they do realize that AI adoption is a must to grow their business. But the big question is, how? Where to start? Is it something affordable or is it just for the big businesses?

Q. If not, what is standing in the way?

Understanding the real challenge of AI adoption is the key. The real challenge is not just technology but also the people adopting it. At the end of the day, AI is just another tool to vastly improve productivity, just like the internet has been over the last three decades. So the business owner can either be that change agent himself or partner with a company such as ours – Seal Global – to identify and implement AI in the business processes.

Q. You have been (either through Databazaar.com and Seal Global in USA or through Databazaar Digital in India) have all along been one of the early movers in emerging technologies such as e-commerce, OTT and now AI. What do you think needs to be done to ensure that the AI adoption dream gets properly translated into reality?

My learning comes from my observations in adoption of e-commerce over the past decades. My advice would therefore be to make AI the top priority

of the company. Every department, process and function should develop a roadmap on how they are planning to adopt AI in the next days and months and clearly define the desired outcomes. At the cost of sounding self-serving, I must add that this is exactly where SMBs especially need a partner like us to craft the perfect AI solution for them. Pre-packaged AI tools are most likely not the ideal solution and custom solutions are actually affordable if you find the right partner.

Q. In this regard, how important is customisation of such tools?

Generative AI is based on what are called Large Language Models (LLMs). What it means is that mostly text data from all over the internet was ingested with the help of astounding computing power and is used as the source data. As you can imagine, that may not be the best data source for your company. You want your AI tool trained on your company's specific data. In other words, a private LLM. A custom AI tool for your particular use case trained on your private LLM is therefore the desired goal.

Q. How does the MSME sector stand to gain through adoption of AI?

Cloud computing, which was the last tech revolution, was a B2B technology that only a small percentage of an organization got involved with. AI, especially Generative AI like ChatGPT and Claude, on the other hand, are mass B2C products that can benefit the productivity of a large portion of an organization's employees. Custom AI tools built around the core Generative AI technologies can vastly improve the productivity of pretty much every single business process. Which a

Q. Which are the operational areas (like accounting, access to finance, data analysis and predictions and projections, manpower planning and HR etc), where AI tools should be adopted on priority basis?

Like I said, pretty much every single process can benefit from the adoption of AI. Choosing the use case where it will make the maximum impact for a business is what a business owner needs to figure out. This is exactly where the consulting services of a company like Seal Global come in – identifying a use case and developing an AI solution for it.

Q. You have come up with something called Prompt Engineering as a Service (PEaaS). Could you throw some light on this?

Anyone that has used a generative AI tool like ChatGPT knows that the quality of the output is totally dependent on the "prompt" or command one puts in. Therefore, knowing how to craft the proper prompt is the key in the use of generative AI.

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Why Is Prompt Engineering Essential for Organization's Success?



By crafting effective prompts, organizations can enhance customer experiences, streamline processes, and make data-driven decisions with greater precision. Prompt engineering empowers businesses to leverage AI tools and systems effectively, enabling them to stay competitive in a rapidly evolving digital landscape. Here are some examples of how prompt engineers play a critical role in businesses' digital transformation journeys and the integration of AI into their processes:

1. Enhanced accuracy and relevance

By leveraging prompt engineering, organizations can ensure that AI models generate outputs that are highly accurate and relevant to their specific objectives. The careful crafting of prompts allows AI systems to understand contextual nuances, interpret data effectively, and provide precise insights, minimizing errors and optimizing outcomes.

2. Improved decision making

The prompt engineer enables organizations to extract actionable intelligence swiftly from vast amounts of data. By fine-tuning prompts, businesses can obtain relevant information, make informed decisions, and respond promptly to market dynamics. This ability to harness AI-driven insights empowers

organizations to gain a competitive edge and drive strategic business growth.

3. Personalized customer experiences

Delivering exceptional customer experiences is paramount in today's highly competitive landscape. Prompt engineering allows organizations to create AI models that provide personalized recommendations, tailored responses, and seamless interactions with customers.

4. Efficient resource utilization

Efficiency is the key to optimizing resources and reducing costs. Prompt engineering plays a vital role in achieving efficient AI systems by reducing unnecessary computations and optimizing resource utilization. Through fine-tuning prompts, organizations can streamline AI processes, saving computational resources and ultimately optimizing costs.

5. Ethical considerations and bias mitigation

Ensuring ethical AI practices is essential for organizations. Prompt engineering allows businesses to address biases and promote fairness within AI systems. By incorporating ethical considerations into prompt design, organizations can develop responsible AI solutions that mitigate potential biases, promote inclusivity, and avoid harmful consequences.

6. Adaptability to industry-specific requirements

Different industries have unique requirements and contexts. Prompt engineering enables organizations to fine-tune AI models to capture industry-specific nuances, ensuring that the generated outputs align with the needs of the organization.

7. Future-proofing your organization

Prompt engineering is crucial for future-proofing organizations in an AI-driven world. By embracing prompt engineering practices, organizations can stay at the forefront of technological advancements, adapt to evolving customer demands, and leverage the power of AI to gain a competitive advantage. ■

Source : inclusioncloud.com

Contd. from page 7 ▶▶▶

This has given rise to an entire career option, an industry, called prompt engineering. The challenge to find prompt engineers is a much written about problem today. And obviously it is an even bigger challenge for a smaller organization. Seal Global's prompt engineering as a service addresses exactly that problem for small and medium businesses.

Q. Which are the industries/business sectors that you are targeting in India with your AI-driven tools/solutions?

Since we are an American company serving SMBs in the US market, we have never really had the bandwidth to engage with the Indian market. What

would be ideal for us is to find a partner company in India that can help us deliver to clients in all industry sectors since AI adoption is really industry agnostic.

Q. Many startups and SMBs often do not opt for such tools for lack of finance or thinking these are very expensive or unaffordable. How would you like to break that myth/notion?

The fact is that the human part of AI adoption for a business is expensive at this moment. Especially, when you are looking for custom solutions. We at Seal Global are addressing this issue exactly how we have been doing it in e-commerce for the last two decades – by bringing turnkey solutions in AI at a value price.



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SMEs want greater support to embrace AI Tools



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ew research has revealed that UK small business

owners are concerned that AI development is outpacing regulation and a third (32%) want more training and resources to support AI adoption, as generative AI tools permeate various industries and the workforce. Xero's Future Focus AI research surveyed over 500 UK small business owners – and 3000 globally – on what they are thinking, feeling and doing about AI and emerging technologies. It revealed that nearly two-thirds (64%) believe emerging technologies such as AI will have an impact on their business in the next five years. Small businesses are recognising the benefit of AI, with a quarter (24%) planning to experiment with available AI tools in the next 12 months to stay ahead of the curve. But there is some caution and 39% of UK small businesses say data privacy is the biggest ethical challenge to adoption for them.

Alex von Schirmeister, EMEA Managing Director at Xero, said, "Our research shows that UK small businesses are

recognising the benefits of AI but more knowledge, training, and regulation is needed to ensure the nation's smallest firms are not left behind and can continue to thrive. Xero's always looking at how we can bring new technology safely into the hands of customers, in a way that will make a positive difference in their lives. It's about putting the customer first; not shipping lots of AI features for the sake of it."

Taking steps to mitigate the risks

Many small businesses are proactively exploring ways to use AI in their organisations. A quarter (24%) are experimenting with or investing (16%) in new AI tools, 16% are dedicating more resources to AI use, and 14% are working with third party AI experts. But, 46% of UK small businesses aren't taking any proactive steps – higher than any other region surveyed and the average of 32% globally.

While exploring the benefits of AI, mitigating any associated risks is a big concern and focus for businesses. The top actions taken by small businesses to help manage the risks of generative AI

tools include providing training to employees on identifying biases or inaccuracies (20%), creating policies and guidelines for employees (18%), and establishing procedures for any AI-related incidents (17%).

Despite these concerns, many are trusting AI tools with sensitive data, highlighting a need to support them in assessing security and privacy risks. For example, almost half (49%) of UK small businesses said they trust AI with identifiable customer information, while 40% trust AI with their sensitive commercial information. By being too comfortable with sharing personal identifiable information with AI tools, many small businesses are putting their data at risk. Xero is guided by its responsible data use commitments and strives to support customers navigating data use.

New guide for advisors to help small businesses navigate the world of AI

There is a clear desire for greater education and support, with a third (32%) feeling that training and resources on using AI to increase productivity is necessary for their business. Using AI to increase productivity (35%) and responsible AI practices and the ethical considerations (26%) were also the top knowledge areas that small businesses owners felt were necessary. As accountants and bookkeepers become trusted advisors to small businesses on new technology and how it can be used, Xero has published the Future Focus: AI Guide for Accountants and Bookkeepers to help them navigate the impact of AI on their practices and clients.

Source : smeweb.com

The main scope of AI is to gain a competitive benefit within e-commerce, manufacturing, human resources, accounting, customer relations, marketing, etc.

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The Training Program on Adoption of Circular Economy in SMEs was conducted by ISWMAW with FOSMI, as the Collaborative Company held at FOSMI Office on 5th & 6th May 2023

OBSERVANCE OF MSME MONTH



On the occasion of the observance of MSME month during August 2023 FOSMI organized a Udyam Registration Camp at Nadia in association with DIC, Nadia



FOSMI 62nd Annual General Meeting &

Seminar on “Opportunities and Challenges of MSMEs in Bengal”

On the occasion of 62nd AGM, FOSMI arranged a seminar titled “Opportunities and Challenges of MSMEs in Bengal” in association with Small Industries Development Bank of India (SIDBI) on 22nd of September 2023 at Calcutta Club Ltd. On the occasion, Shri Chiranjit Mondal, AGM, SIDBI, Kolkata Branch, Ms. Anjana Dikshit, Director, Bluebeaks Solutions, Shri Alok Tibrewala, Jury Member-WBMSE Facilitation Council, Govt. of W.B. & Member FOSMI participated in the seminar and Prof Chandradeep Mitra moderated the Technical Session.

In the Inaugural Session, Shri Biswanath Bhattacharya, President FOSMI in his welcome address welcomed all the dignitaries and participating MSMEs and he spoke about the various common challenges which come in the way of Bengal MSMEs which hinder their progress. Shri Bhattacharya expressed that, a major share of the enterprises are in the unorganized sector that need formalisation. MSMEs of Bengal also face stiff competition from large firms and have grievance of inadequate



banking support. Deficiency of skilled man-powers, poor marketing techniques, lack of information /



awareness, incapability to compete in the international level with large industries due to lack of infrastructure, lower volume of capital, lack of product standardization, lack of access to modern technology etc. are few major challenges of MSMEs of Bengal.

Shri Bhattacharya, while speaking on opportunities, said that, making most of the statutory compliances procedure online and Business



the Govt. of West Bengal in supporting the State MSMEs.

Followed by Shri Biswanath Bhattacharya, the Chairman of FOSMI Advisory Board, Shri Alope Mookherjea said that MSMEs are the backbone of Indian Economy and the visible challenges of the Bengal MSMEs are: access to finance, access to infrastructure, red tape complexity for regulatory compliances.

Shri Mookherjea felt that, approach towards digitisation to be made more effective and there is need for the upskilling of present skill workforce.

As per the opinion of Shri Mookherjea, West Bengal has managed to make Start-Up Eco System.

However, more work is needed in this area. The Schemes of West Bengal Govt. for MSMEs proved as good support for Bengal MSMEs which Shri Mookherjea added. He concluded by saying that Challenges and Opportunities co-exists in Bengal and he felt that let us all to work together to empower MSMEs that will bring the economic development of the State of Bengal. After Shri Mookherjea, Dr. Kalyan Rudra, Chairman, West Bengal Pollution Control Board stressed that with



Synergies which are being organised time to time for resolving structural issues have given extra thrust in achieving EODB in the State and further added that State Facilitation Council is working very aggressively in resolving the issues of delayed payments of State MSME units which becomes a great support for the suffering units. Shri Bhattacharya also said that Banglashree Scheme and Technical Facilitation Centres are proving a very good initiative of



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growing MSMEs in the State, it is very important that, every industries engaged in manufacturing, should follow the pollution control norms to prevent air and water pollution. Dr. Rudra referred the names of six areas namely, Asansol, Howrah, Durgapur, Kolkata, Haldia & Barrackpore where the level of air pollutants is much higher than Indian Standard. Dr. Rudra said that where there is dire need to take measure to arrest air pollution the prevention of air and water pollution is a very big challenge in Bengal.

Dr. Rudra further added that, Kolkata is the centre of the major urban metropolis of West Bengal. Vehicular emissions, emission from construction sector, road dust re-suspension, industrial emission, trans-boundary pollution etc. continue to pollute the city air. Dr. Rudra expressed his serious concern about the polluting of ground water due to liquid waste and he felt that use of bio-degradable plastics should be strictly maintained and at the same time MSMEs must tackle all measures to arrest carbon emission from its operations. Dr. Rudra Informed that WBPCB has developed smoke less chullah that would substantially help in reducing Carbon emission and this can be extensively used in domestic purpose in the areas where coal and wood are used for cooking.

The Technical Session was followed by the Inaugural Session. The Technical Session was well moderated by Prof Chandradeep Mitra. The session began under the concept of Access to Finance. Shri Chiranjit Mondal, Assistant General Manager, SIDBI made a very highly informative power point presentation in explaining various products of SIDBI. The products like ARISE (Assistance to Re-energise capital Investment by SMEs, STHAPAN (SIDBI's thematic assistance for purchase of capital assets in new enterprises, Components for working capital supports etc. were discussed in length by Shri Mondal. Additionally, SIDBI's association with Tata Power Solar to extend financial support towards adoption of solar energy found to be very attractive proposal. Altogether Shri Mondal well explained all products of SIDBI which have drawn interest of participating MSME units.

Followed by the session of Shri Mondal, Ms. Anjana Dikshit, Director, Bluebeaks Solutions, conducted a very interesting and informative session on use of Artificial Intelligence (AI) in MSMEs. She said that, AI Technology offers small businesses several advantages when it comes to marketing and operations. It can speed up the content creation process, minimize errors and help teams start tasks with more accuracy. She further added that Small businesses have a lot to gain from embracing AI technology. With the use of chatbots and customer

WBPCB has developed smoke less chullah that would substantially help in reducing Carbon emission and this can be extensively used in domestic purpose in the areas where coal and wood are used for cooking.



service automation, businesses can offer faster and more efficient customer service.

Ms. Dikshit while explaining the various applications of Artificial technology in MSMEs, said that, there is a wide range of applications for AI in business. For example, retailers can use AI-powered tools to analyse customer purchase data and identify which products are most popular by running ads and gathering purchaser information. Ms. Dikshit, cited various examples, where AI can be used in businesses and production. In her concluding remarks she said that AI can help businesses and individuals to make better decisions by analysing vast amounts of data by identifying patterns and trends.

Contd. on page ... 34



FOSMI Annual Networking Dinner

Relax beyond their daily responsibilities

FOSMI's Annual Networking Dinner was attended by the esteemed officials from Banks, Govt. Departments, Academia and from many professional bodies which have made the event very meaningful.





FOSMI organised an Annual Networking Dinner for its esteemed members and closed associates on 3rd August 2023 at The Bengal Club to offer its members and their business executives an opportunity to relax beyond their daily responsibilities. The purpose of the event was to enjoy networking through building relationships and professional connections with like-minded peers and respected personalities. Besides members, FOSMI's Annual Networking Dinner was attended by the esteemed officials from Banks, Govt. Departments, Academia and from many professional bodies which have made the event very meaningful. Shri Barun Kr. Ray, IAS, Additional Chief Secretary, Labour Department, Govt. of WB, Dr. Kalyan Rudra, Chairman, WBPCB, Shri Vijay Bharti, IAS, Chief Executive Officer, KMDA, Shri Subrata Ghosh, Chief Engineer, WBPCB, Shri Prem Anup Sinha, CGM, SBI, Shri Chiranjit Mondal, AGM, SIDBI, Joint Directors from MSME Department, Govt. of WB were the dignitaries and invited guests of the occasion. President FOSMI, on this occasion felicitated some of our esteemed members for their professional achievements and remarkable contribution to the federation. He honoured all the important invited guests with gaiety and respect. The instrumental orchestra organised during the networking dinner, gave an extra flavour to the event. It was a very fruitful event for FOSMI members and to remember always.



Program on Export Facilitation for West Bengal



An Export Awareness Camp was organised by FOSMI in association with West Bengal Industrial Development Corporation Limited (WBIDCL) and in collaboration with Indian Institute of Foreign Trade at Calcutta Club Ltd on 8th August 2023. Shri Biswanath Bhattacharya, President of FOSMI, in his welcome address extended a warm welcome to Dr. K. R. Rangarajan (Head, IIFT Kolkata), Ms. Sumana Das (EFC Co-ordinator), as well as the participants. Dr. K. R. Rangarajan emphasized on the Promotional, Policy & Development of Export of Product & Services. He gave an inference of how Vietnam got benefited from the export guidance of I.I.F.T. He also gave a brief of how Bangladesh grown as an exporter country in the world.

He thrusts on the research of one's product in the foreign market – about the products demand & the quality aspect of the product that the overseas people look forward to citing an example of the liking of Japanese men in terms of formal footwear's i.e. Japanese people like leather shoes with a heel.

Also he emphasized on the pricing of one's product in the foreign market & importance of product differentiation. Followed by Dr. Rangarajan, Ms. Sumana Das briefed about the EFC Portal:

- ▶ How to register in the EFC Portal & also raise query
- ▶ The Step by Step Process to Export
- ▶ District Wise Potential Product & Markets
- ▶ Tariff & Non-Tariff Barriers
- ▶ Certification Agencies
- ▶ Upcoming Research on District & Country Profiles



The entire program was co-ordinated by Shri Raktim Mitra, Export Facilitation Centre. Participants were informed that the Export Facilitation Centre is always ready to extend all help in respect to the export business and for any facilitation requirement participants were advised to contact:

Shri Raktim Mitra
Export Facilitation Centre
Silpa Sathi, WBIDCL
1st floor, Protiti Building,
23 Camac Street, Kolkata - 700016,
Ph: (033) 22553717 / 22553849
Website: efc.silpasathi.in

Following the event, there was a networking session which included conversation between the attendees and the in-person Interns of EFC.

There were good numbers of participants who attended the program and benefitted. The program ended with an assurance from the EFC Kolkata to organise more such program like this in future as per the requirement of FOSMI.



Awareness Programme on GeM (Government e-Marketplace) and a Special Session on Family Business- Challenges & Opportunities

An awareness program on GeM (Government e-Marketplace) was organised by FOSMI on 26th April 2023 at Calcutta Club Ltd. Shri Biswajit Sarkar, Master Trainer and GeM Facilitator, Govt. of West Bengal, conducted the session.

Shri Sarkar at the outset said that, Government e-Marketplace (GeM) makes it easier for different government departments, organisations and PSUs to purchase similar goods and services online. GeM seeks to increase the speed, efficiency and openness of public procurement. To help government users get the most for their money, it offers the e-bidding, reverse e-auction and demand aggregation technologies. Shri Sarkar gave a brief account of performance of GeM portal since its inception and how the registration and procurement is increasing at faster rate to make the system more and more popular.

Shri Sarkar through a PPT presentation well covered the various areas of GeM and elaborated each aspects in detail for easy understanding of the participants. He during the QA session handled various questions of the participants and rendered advices to the participants on their specific issues encountered by them during dealing through GeM portal. Shri Sarkar also explained the Government Financial Rule 149 A (GFR rule 149) and said that under GFR rule 149 allows direct on-line purchases

on GeM up to Rs. 25,000/- through any of the available suppliers on the GeM, meeting the requisite quality, specification and delivery period. However this is subject to procuring authorities certifying the reasonability of rates. Shri Sarkar well defined how product catalogues are uploaded in the GeM portal and how marketing benefits can be derived out of this.

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Perception Survey on Logistics Eco-System



DPIIT (The Department of Promotion of Industry and Internal Trade) Ministry of Commerce & Industry, conducted an Perception Survey on Logistics Eco-System with FOSMI members at FOSMI Office on 4th July 2023. The creation of a reliable and economical logistics environment has been given top priority by the Indian government. In order to realize this objective, the logistics section of the DPIIT, (The Department of Promotion of Industry and Internal Trade) Ministry of Commerce & Industry, conducts an annual study called "Logistics Ease Across Different

States" (LEADS) in all the States and UTs to evaluate and recommend various changes to the nation's logistics industry.

For its LEAD Pan-India study of the logistics industry, the DPIIT under the Ministry of Commerce and Industry has enlisted Ernst & Young (EY) to ascertain the perception of stakeholders within the State/ UT.

The representative from EY has reached out to Industry associations, and all the stakeholders to identify the issues in the logistics sector after which it will suggest optimal solutions.

In the said respect, the representative from EY visited FOSMI to conduct a perception among members on Logistics Eco-System and to this survey, after initial briefing, questionnaire were distributed among members to contain their views against set of questions designed to suit the purpose of their study. Besides questionnaire, in collecting the information, individual opining were also sought for their suggestive recommendations on areas where members feel that there is need for the intervention of Govt. both State and Central in the part of Ease on Logistic Eco system. Members attended the perception survey and handed over the questionnaire to the representative of DPIIT after the same being dully filled in.

"MSME: Ease of Doing Business Initiative"



An event titled "MSME: Ease of Doing Business Initiative" was organised by The Statesman in association with FOSMI on 23 September 2023 at Hotel Hindusthan International, Kolkata. Shri Biswanath Bhattacharya, President, FOSMI was one of the panelists on the occasion.



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FOSMI's representation at the Circular Economy Going Global Project



As a part of the Going Global Partnerships – Industry Academia Collaborative Grant (GGP-IACG) Project, Funded by British Council, UK, a Certificate Training Program on Circular Economy was organised at : Eco centre, Salt Lake, Sector V, Kolkata from September 19-21, 2023. Our Members Shri Abhijeet Mukherjee pf M/s. Neo Enterprise and Shri Subir Ray of M/s. D. Kapur Pvt. Ltd. took part in the training program.



Starting and running a business is as much about the innovation, drive, and determination of the people who do it, as it is about the product that they sell.”

– Elon Musk

“Don’t be afraid to assert yourself, have confidence in your abilities and don’t let the bastards get you down.”

**– Michael Bloomberg,
founder Bloomberg L.P.**



“If we tried to think of a good idea, we wouldn’t have been able to think of a good idea. You just have to find the solution for a problem in your own life.”

– Brian Chesky, Co-founder of Airbnbk



Technology serves as a gateway to untapped markets. With online platforms, social media marketing, and search engine optimization, MSMEs can engage with a wider audience and target specific customer segments.

Why technology is the only way for MSMEs to grow

In

the rapidly evolving business landscape, Micro, Small & Medium Enterprises (MSMEs) face numerous challenges in their pursuit of growth and sustainability. Traditionally, MSMEs always had limitations to grow due to lack of resources and inability to scale process to run their businesses. But, in recent times, some small organizations have achieved exponential growth by automating business processes by using technology. Harnessing the power of technology has become crucial for growing businesses. Dr. Abdul Kalam

once stated, “Technology is the highest wealth generator in the shortest time possible if done in the right direction.” Even in today’s context, this quote resonates deeply, highlighting the transformative potential of technology for MSMEs. This article explores why technology is the only way for MSMEs to grow, focusing on the uses of technology in scaling, accessing new markets, and optimizing distribution.

Consequences of Lack of Technology Adoption

Let’s start with the bad news first. Failure to embrace technology has stagnated numerous organizations.

In today's digital age, businesses that resist technological advancements risk falling behind their competitors. Such enterprises face limitations in terms of scalability, market reach, and operational efficiency. The inability to adapt to changing customer expectations and industry trends often leads to decreased profitability and reduced competitiveness.

Scaling Opportunities

Technology enables MSMEs to overcome traditional barriers to growth. By leveraging digital platforms, cloud computing, and automation, businesses can scale their operations efficiently and rapidly. For instance, e-commerce platforms facilitate reaching customers worldwide, eliminating geographical limitations and providing access to a global customer base. Such scalability potential empowers MSMEs to expand their reach and compete on a level playing field with larger enterprises.

Accessing New Markets

Technology serves as a gateway to untapped markets. With online platforms, social media marketing, and search engine optimization, MSMEs can engage with a wider audience and target specific customer segments. These digital tools allow businesses to gather valuable market insights, tailor their products or services, and create personalized customer experiences. By embracing technology, MSMEs can identify and enter new markets, driving their growth and diversification.

Optimizing Distribution Channels

Technology streamlines distribution processes, making them more efficient and cost-effective. For instance, adopting enterprise resource planning (ERP) systems enables MSMEs to manage inventory, logistics, and supply chain operations seamlessly. Additionally, digital payment solutions facilitate secure and convenient transactions, reducing payment delays and enhancing customer satisfaction. By leveraging technology for distribution, MSMEs can improve their overall operational efficiency and strengthen their competitive advantage.

Penetration and Market Share

The adoption of technology can significantly impact market penetration. For example, some of the textile manufacturers use technology and the internet to sell their products to people outside of their reach. These sellers use mediums like WhatsApp, Instagram to promote/sell and omni-channel strategy to sell their products in ecommerce marketplaces. As a result, they captured a significant market share and gained popularity among tech-savvy consumers. This example underscores the importance of technology adoption for MSMEs to penetrate new markets and secure their position in highly competitive industries.

Business Longevity

The lifespan of MSMEs is curtailed without adopting the right technology at the right time. Consider the case of Myntra and Shoppers Stop in the retail industry. Myntra, an online fashion retailer, recognized the potential of e-commerce and digital marketing early on. They capitalized on this by building a robust online platform, offering personalized shopping experiences, and utilizing data analytics to drive sales. In contrast, Shoppers Stop, a traditional brick-and-mortar retailer, struggled to adapt to the changing retail landscape. Their reluctance to embrace technology led to a decline in market share and customer footfall. This example highlights the imperative for MSMEs to adopt technology as a means to enhance their competitiveness and ensure long-term viability.

Automation and Artificial Intelligence

Technology, such as automation and artificial intelligence (AI), revolutionizes business processes by enhancing productivity, accuracy, and cost-efficiency. MSMEs can automate repetitive tasks, streamline workflows, and optimize resource allocation through AI-driven tools. This empowers them to focus on core competencies, innovation, and value creation. By embracing automation and AI, MSMEs can operate with greater efficiency and compete effectively in an increasingly digital marketplace.

Streamlining Cash-flows:

One of the biggest challenges for MSMEs is managing and optimizing cash-flows. Majority of the MSMEs do business on credit terms which requires a rigorous follow-up for payments. Some of the MSMEs have smartly adopted platforms to manage their manual tasks starting from setting credits terms, raising invoices to collection of payments. For example, 1000s of MSMEs in India have automated collection process by using a technology-based comprehensive credit-to-cash platform called Recordent. Using the same platform, some of the MSMEs are setting right credit terms by using data insights and analytics.

Source : TOI

Conclusion

The lack of technology adoption has stagnated organizations, while early adopters have reaped the benefits of increased market penetration and extended business lifespans. I hope it's clear that, in today's highly dynamic business environment, we cannot overstate the potential of technology to propel the growth of MSMEs. By opening up scaling opportunities, access to new markets, and optimized distribution channels, technology empowers MSMEs to overcome barriers and achieve long-term success. Automation, AI, and other technological advancements further enhance productivity and competitiveness. ■

আমার ছোট সোনা
যে সি দাশ-শ্রর রবম্মারি মিষ্টি পেয়ে
আত্মাদে আটখানা

উৎসবের দিন শ্রিয়জনের
আনাগোনা মানেই মিষ্টিমুখ



শ্রীশ্রী দাশ শ্রয় শ্রীশ্রী শ্রীশ্রী

আবিষ্কারকঃ রসগোল্লা, অমৃতকুম্ভ, রসোমালাই

►► ধর্মতলা : ১১এ, এসপ্লানেড ইস্ট, কলকাতা ৭০০ ০৬৯ ● ফোন : ৭৪৩৯৭১৪৯৭৮ ►► শ্যামবাজার : নবীন চন্দ্র দাশ, ৭৭, যতীন্দ্র মোহন এভিনিউ, কলকাতা ৭০০০০৫ (এ. ভি. স্কুলের বিপরীতে) ● ফোন ৯৩৩৯৫১৪৬৭৮ ►► গোলপার্ক : ২০/৩৭, গড়িয়াহাট রোড, কোলকাতা - ৭০০০২৯, ● ফোন : ৬২৯২২৭৫৮০০ ►► ফোর্ট উইলিয়াম : কল্যাণী মার্কেড ফোর্ট উইলিয়াম কোলকাতা - ৭০০ ০২১ ● ফোন : ৯৮৩১০৮২৮৫২ ►► ভিআইপি রোড : শ্রী রামনগর হাউসিং কমপ্লেক্স, ভিআইপি রোড (হলদিরামের বিপরীতে) গ্রাউন্ড ফ্লোর, ব্লক-১ ►► শপ নং-জি.৪, কোলকাতা - ৭০০০৫২ ● ফোন : ১১৭৬০৪০৫৭৮৩২/ ►► নিউ মার্কেট : ৩এ, হুমায়ুন প্লেস ফ্লোর, ব্লক-১ নিউ মার্কেট ০০০০৫২ (লাইট হাউস সিনেমার পাশে), কোলকাতা - ৭০০ ০৮৭ ● ফোন : ৯৮৭৪৯২৯৩৯৫ ►► বাংলা মিষ্টি : হাবইকোপার্ক, গেট নং-৩ সপ নং-১, নিউটাউন, কোলকাতা ● ফোন ৬২৯২২৮৫৪৯১ ►► বউবাজার : ২৪/১, বি. বি. গাঙ্গুলী রাস্তা, কোলকাতা - ৭০০০১২ ● ফোন ৬২৯২২৮৫৪৯১



Key Benefits of Obtaining MSME Registration

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SMEs are often referred to as the backbone of the Indian economy, and with good reason.

In this article, let's delve into the eight key benefits that obtaining MSME registration can bring to businesses.

Subsidies and government incentivesn : MSME registration opens doors to various subsidies and government incentives. Governments at both the central and state levels introduce schemes targeted at supporting the growth of small businesses.

Access to better credit facilities : One of the primary requirements to run a business, especially in the case of MSMEs, is uninterrupted cash flow and access to credit. With MSME registration, there will be enhanced access to financial support and credit facilities.

Protection of Intellectual Property : Intellectual Property (IP) is a critical asset for businesses. MSME registration offers monetary subsidies for protection of intellectual property rights. Registered MSMEs receive concessions in the registration fees for getting their patents, trademarks, and copyrights registered.

Protection against delayed payments : Delayed payments for goods and services pose a notable obstacle for MSMEs as they can adversely affect their cash flow and impede their progress. To safeguard MSMEs from such concerns, the MSME Development Act, 2006 requires such pending dues to be settled within 45 days of accepting the goods or services. Non-compliance with this regulation may result in penal interest at a rate three times the bank rate notified by RBI. This provision serves as an incentive for prompt payments, ensuring greater financial liquidity for MSMEs.

Easy compliance and regulatory benefits : MSMEs often face challenges in adhering to complex regulatory requirements. However, with MSME registration, businesses enjoy certain exemptions and preferential treatment in compliance procedures.

International trade facilitation : For MSMEs that are looking to foray into international markets, MSME registration can be a game-changer. The registration allows businesses to avail themselves of various export promotion schemes, benefits under Foreign Trade Policy, and assistance from government bodies like Export Promotion Councils.

Enhancing business credibility : Obtaining MSME registration instils confidence in potential clients, partners, and investors. It demonstrates that the business is recognised and regulated by the government, thereby enhancing its credibility.

Reimbursement of ISO charges : MSMEs have the opportunity to receive reimbursement for ISO certification expenses as part of the government's initiative to foster industry quality and standardisation. Through this program, MSMEs can be reimbursed up to 75% of the total ISO certification cost, with a maximum cap of Rs. 75,000.

Better access to tech infrastructure : MSME registration brings access to technology and skill development programs. Governments and industry bodies often conduct workshops, seminars, and training sessions designed explicitly for MSMEs. These initiatives aim to equip enterprises with the latest knowledge, skills, and tools to improve productivity and competitiveness. ■

Bottomline : Obtaining MSME registration is a strategic move that offers numerous benefits to small and medium enterprises. From financial support and subsidies to enhanced credibility and business facilitation, the advantages are diverse and impactful.

Source : smeworld



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How to Choose the **Right Fire Safety Equipment for Your Business**



Fire safety should be a top priority for every business owner. Choosing the right fire safety equipment not only ensures compliance with local and national fire safety regulations but also can mean the difference between a minor incident and a major disaster. In this guide, we will walk you through the essential steps to select the right fire safety equipment for your business.

Understanding Fire Safety Regulations and Standards

Every business, regardless of its size or industry, must comply with national and local fire safety regulations. These regulations set the minimum standards for fire safety, including the required equipment and measures for preventing and managing fires. Beyond legal compliance, adhering to these standards is crucial for the safety of your employees and the protection of your property. Some industries may also have specific fire safety standards. For example, businesses in the food service industry may have different requirements compared to those in manufacturing or retail. Understanding these standards is the first step in selecting the right fire safety equipment.

Identifying Your Business's Specific Needs

Every business is unique and therefore has unique fire safety needs. A small office may require only basic equipment such as fire extinguishers and alarms, while a large factory might need a comprehensive fire suppression system and specialized safety gear. To identify your business's specific needs, begin by assessing potential fire hazards. This might include electrical equipment, flammable materials, or specific processes that could trigger a fire. Consulting with a fire safety expert or conducting a professional fire risk assessment can provide valuable insights.

Choosing the Right Fire Safety Equipment Suppliers

When choosing a supplier, con-

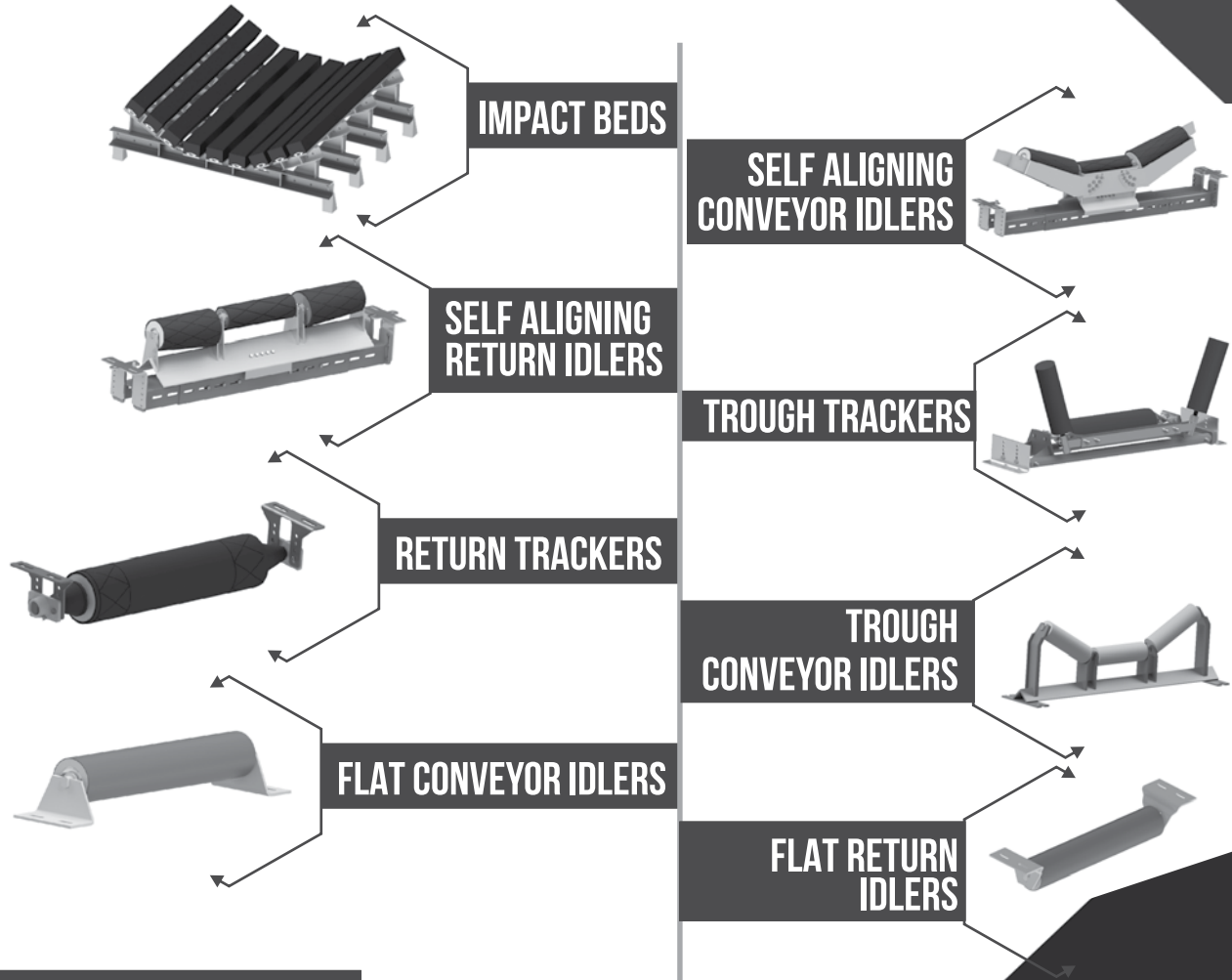
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sider factors like product quality, compliance with standards, and the supplier's reputation. Look for suppliers who provide certified equipment and offer good customer service. Reviews and testimonials can also provide insights into a supplier's reliability and service quality.

Training Your Staff on Fire Safety Equipment Use

Having the right equipment is only part of the equation. It's equally important to ensure your staff knows how to use this equipment properly. Regular fire safety training, including practical drills and equipment use demonstrations, can make a significant difference during an emergency.

Introducing Fire Safety and Consultancy Services

Fire Safety and Consultancy Services is a renowned company dedicated to ensuring businesses are prepared for, and protected from, potential fire hazards. With a team of highly skilled, experienced fire safety professionals, the company provides a comprehensive range of services, including fire risk assessments, equipment selection and installation, and staff training. The team's deep understanding of fire safety regulations and best practices enables them to deliver tailored solutions that meet each business's unique needs.

Conclusion : Choosing the right fire safety equipment is a critical task for any business. By understanding fire safety regulations, assessing your unique needs, selecting the right equipment, and ensuring proper training, you can significantly enhance your business's safety and compliance. Remember, fire safety is not a one-time effort but a continuous process that requires regular reviews and updates.

Types of Fire Safety Equipment



Several types of fire protection equipment are available, each serving a specific purpose in protecting your business. The different types of fire protection equipment include:

Fire Extinguishers

Fire extinguishers are portable devices that are used to extinguish small fires. Fire extinguishers come in different types, including water, foam, powder, and CO₂. The kind of fire extinguisher required depends on the fire that will likely occur in your business.

Fire Alarm Systems

The purpose of fire alarm systems is to detect fires and notify people within a structure. Detectors for smoke, heat, and flames are common components of fire alarm systems. The fire alarm warns people to leave the building when a fire is suspected.

Sprinkler Systems

Sprinkler systems are designed to extinguish fires by spraying water onto the fire. Sprinkler

systems are typically installed in high-risk areas, such as kitchens, data centres, and chemical storage.

Fire Suppression Systems

Suppressing fires is what fire suppression systems are made to do. Foam, dry chemicals, and carbon dioxide systems are all viable options for fire control. Computer server closets and document storage spaces are two common places to find fire suppression systems.

Choosing the right fire protection equipment for your business is essential for ensuring the safety of your employees and protecting your property.

Source : firepreventionindia.com

►► Contd. from page 21

Awareness Programme on GeM.....

A tremendous response from our members were seen to attend this program and the session concluded with a promising note from Shri Sarkar to arrange more this kind of programs for FOSMI member in future.

Session on Family Business - Challenges & Opportunitiesa

A special session on Family Business was conducted by Shri Tapas Kr. Mukherjee, Strategist/Mentor to different organizations, mostly Family run business and Advisor to FOSMI, on the same day at Calcutta Club Ltd. following the session on GeM awareness program.



At the very outset Shri Mukherjee explained briefly about the family business and said that any company where two or more family members are involved and where the family has the majority of the ownership or control is said to be family-owned. The oldest type of corporate structure may be family-owned companies and he added that, Family businesses are frequently categorised as (1) first generation or Founder Company, (2) sibling ownership or partnership, or (3) family dynasty consortium. He said that, these divisions help to recognise the challenges that will inevitably arise at each level and through today's session, shared experiences of participants will highlight more about the various aspects of family business.

There were 4 nos. of members participated in the panel discussion about the Challenges and opportunities faced by them in running the Family business. Out of which 2 nos. of participants were from First Generation Family Business represented by Shri B. Chakraborty of M/s. Premur Impex Ltd. & Shri Lob Gupta of M/s. Toys Creation Pvt. Ltd. 2 nos. were from 2nd Generation, where Shri Udayan Karmakar of M/s. Associated Toolings (India) Pvt. Ltd. & Shri Mahesh Kedia of M/s. Kedia Carbon Pvt. Ltd., represented this segmented. FOSMI President Shri Biswanath Bhattacharya also actively took part in the discussion and contributed his pragmatic opinion in Family Business.

Each of the participants narrated their experiences about the hindrance they have been facing and how

the different challenges they overcome that came in the way in running the family business. Shri Mukherjee as moderator, tried to assess from the speakers about the transformation of style of running family business with the change of Generation which was truly very interesting to listen. The session also tried to assess about the importance of succession plan and how the participants are looking in to it and how in their opinion the effective module supposed to be carry forward their busyness legacy depending their own business. The session also covered the present mind-set of the young family members who will truly forward the business and how their current mind set adds value to the family business running over generations.

Later, the session was made open for all and good numbers of opinion came forward from business owners who are having their business running even more than 2-3 generations. Truly it was very innovative session and conducted very interestingly by Shri Mukherjee with a promise for more such kind of sessions in future.

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She in her deliberations stressed that, learning about AI can help individuals to understand how to use AI to improve decision-making and stay competitive in today's fast-paced business environment. It was a very interesting session attracted all participants.

The last schedule of the Technical session was on Delayed payments, conducted by Shri Alok Tibrewala. In his deliberation, he said that delayed payment is the most critical impediments for the MSMEs and to support the MSMEs, The MSMED Act 2006 have given protection to MSMEs towards realisation of their dues. He referred and explained the Chapter V of the Act and provisions laid in the chapter about the responsibilities of the Customer to make payment from the date of acceptance or deemed acceptance and failing which the penal provisions as laid down in the Act. It was a very useful session for all participating MSMEs in the seminar.

At the end, Prof. Mitra summarised the opinions of the speakers of the session and well conducted the QA session. It was a very useful seminar for all participating MSMEs.

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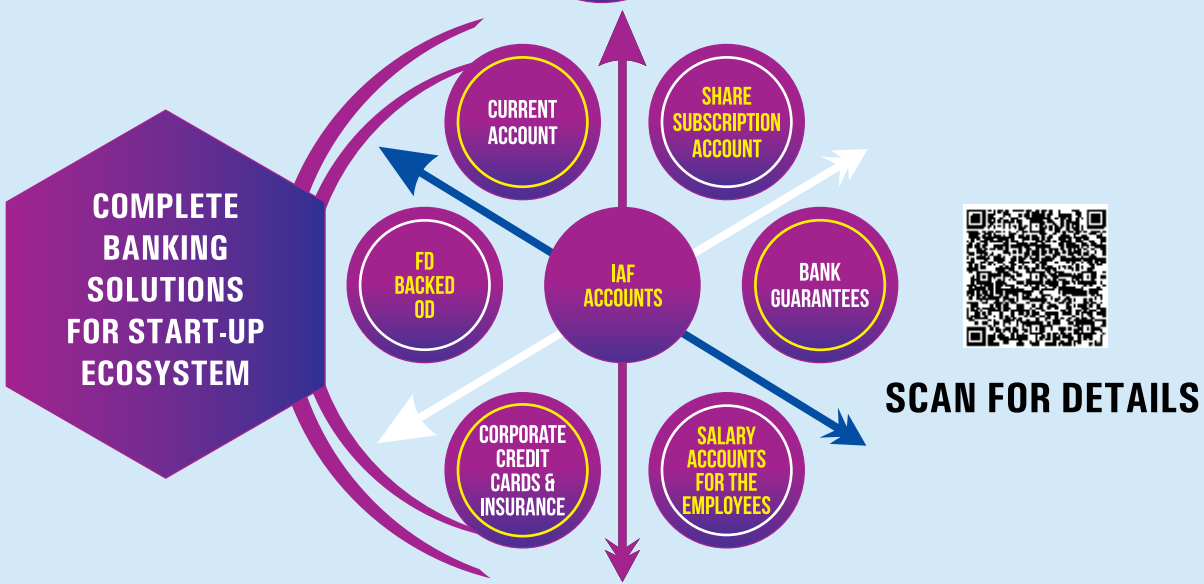
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