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# BULLETIN ON STAINLESS STEEL INDUSTRY / TRADE

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# Does an Insurance Broker make a difference?

Small and Medium Enterprises are experts at what they do but they are seldom experts in insurance. Therefore, it is always recommended to take assistance of the wealth of knowledge that an insurance broker has to offer while opting for an insurance policy. Let's understand why an insurance broker plays a vital role while opting for SME Insurance such as Fire Insurance and Workman Compensation Insurance:

## 1. Enhance your coverage and reduce your premium:

Insurance brokers understand the intricacies of SME insurance and having them on your side can empower you to get a better coverage at a cheaper premium. In addition, they can also recommend you opt for the most apt coverage and to get rid of superfluous coverage to save you money and to widen your protection. After all, opting for a wrong coverage can prove to be costly while opting for the right cover can save you millions. It is difficult to realize which covers suit your requirements the most on your own.

## 2. Swift policy issuance and claim settlement:

An insurance broker saves you time both during selecting an insurance package and during claim processing. With great affinity and rapport with insurance companies and surveyors it's easier for insurance brokers to get your claim settled quickly. Having someone on your side who understands the nitty-gritty of your policy coverage to negotiate the claim with the insurance company can help in getting your business back and running in no time.

## 3. Periodic review of your insurance requirements:

As your business ventures grows in numbers its insurance requirements also increases and it becomes imperative to enhance the number and types of coverage to match your growth. An insurance broker comes in handy to perform an annual assessment of your company to recommend the most apt additions to your coverage.

To sum up, despite the rise of SME insurance products and the flexibility of customizations available with the policy, insurance is still an under-penetrated product not just in the Stainless-Steel Sector but across all industries. It's safe to conclude that insurance is crucial especially for the Steel industry and it can offer peace of mind needed to expand your company even during unforeseen and unpredictable situations.

In case you need any assistance with your insurance requirements, feel free to reach out to [smesupport@elephant.in](mailto:smesupport@elephant.in).



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## Steel makers fear deepening crisis from energy crunch as output halted

Spiralling energy costs have forced steel makers to cut output across Europe, threatening mass plant shutdowns some warn could be permanent in a sector that employs more than 300,000 and contributes tens of billions of euros to the region's economy.

Even with four wind turbines and over 50,000 solar panels at its site in eastern Belgium, stainless steel maker Aperam has been forced to halt production as surging energy prices bite.

The company is now paying for energy in a month what it used to pay in a year and has idled a facility that would normally be melting stainless steel scrap and converting it into giant slabs, employing about 300 workers.

"We have temporary levers to overcome a certain period but this cannot last for years," Aperam's European chief Bernard Hallemons told Reuters from the quiet inside of the plant. "If this (does), we will see a de-industrialisation of sectors like ours and Europe will also, for base metals like ours, become dependent on imports."

Summer maintenance would normally cap production at about 80% of capacity, but Hallemons says the figure is around 50% since late June, after Russia sharply cut gas supplies to Europe, sending already inflated prices to new records. Imports into Europe, largely from Asia where energy prices are far lower but the carbon footprint higher, have risen from 20-25% in 2020 and 2021 to 40% this year, peaking at around 50% in the past weeks.

Hallemons says Europe must come up with answers. According to a McKinsey report last year, steel contributes about 83 billion euros (\$80.97 billion) in direct value added to the

region's economy, directly employing 330,000 people. The European Commission says EU trade defence measures protected 195,000 jobs in the steel industry in 2021, although critics say the energy cost gap is now so high that imports can be cheaper even with additional protective tariffs.

On energy, the European Union has failed to agree a gas price cap, but backed a plan to distribute excess revenues from power producers to users. Hallemons says the potential payout producers such as Aperam would receive is unclear and could be months away, with energy prices sky-high just as Aperam seeks to bind customers to annual contracts.

### 'WINTER OF DE-INDUSTRIALISATION'

In Germany, largely reliant on Russian gas to fuel its export-led economy, the steel industry is facing extra energy costs of 10 billion euros, about a quarter of the sector's average annual turnover, with additional costs for the EU's green transition. "If we don't pull the trigger now, a winter of de-industrialisation threatens us in Germany," said German steel federation WV Stahl president Hans Juergen Kerkhoff.

ThyssenKrupp Steel Europe has trimmed production there, with customers hesitant in the face of an emerging recession and energy prices that challenge its international competitiveness. ArcelorMittal, the world's second-largest steelmaker, has also idled a blast furnace in Germany, along with others in France, Poland and Spain, and forecast its fourth-quarter European production will be some 17% lower than a year earlier.

Adolfo Aiello, deputy-director of European steel federation Eurofer, says that if the energy crisis is not addressed in the short term, temporary stoppages could become more permanent, applying also to other energy-intensive sectors



such as other metals, fertilisers and chemicals. Eurofer says the situation has worsened markedly since its August forecast of a modest 1.7% decline of European steel consumption this year, but a solid 5.6% rebound in 2023.

The federation's next quarterly outlook is only due in late October, but director of economic studies Alessandro Sciamarelli says the 2022 decline will be deeper than the current forecast, with a drop also seen in 2023. "Events of the last two months have completely upset the picture," he said.

The 1,200 employees at Aperam's Genk plant risk temporary unemployment, with take-home pay cut by at least a fifth just as inflation hits 10%. The plant has suffered temporary stoppages before, notably during the 2008-2009 global financial crisis. "Today nobody knows how the energy prices (will go)... how will our customers react, will we be able to pay the bills, and so on," said production manager Yves Dufrane ahead of a three-day stoppage at his downstream facility. "I think it's worse than we experienced in 2009."

*Source : <https://www.xm.com/>*

## **SLOWDOWN SET TO DELAY STEEL SECTOR TURNAROUND**

Subdued demand and weak international prices of steel will continue to impact prices of the commodity in India, said industry experts. Restricted construction activity during the monsoon led to muted domestic demand in the September quarter, while slowing global economies and rising interest rates are adding to the concerns over global steel demand and pricing, they added.

Demand from China, the world's largest consumer of commodities, is also muted, following a real estate crisis and covid-led lockdowns. As a result,

analysts are not too optimistic on the sector for the near term.

Duty exemptions on exports is leading to higher domestic inventory, but the government may not withdraw it soon, said analysts. Domestic prices of hot-rolled coil (HRC) steel, used in automobiles and home appliances, rose 23% during the January-April period, but have since fallen 28% to ₹57,000 a tonne, 9% lower than the June quarter average, said Jefferies India Pvt. Ltd. in a 25 September report. Though domestic steel prices are 6-11% above import parity, Jefferies expects more downside risk.

With China witnessing subdued demand and rising exports, steel prices may be under pressure. Chinese steel exports were up 21.8% from the year earlier in August, while demand fell 4%, said Nomura Research. Steel exports in August was higher compared to the corresponding months of 2018 to 2021.

With average steel prices down sequentially, margins of Indian steel makers may have peaked in the June quarter. High input costs, especially coal, are likely to add to concerns on their margins. The saving grace, however, is falling debt levels of companies due to a favourable steel cycle in the earlier quarters. Therefore, lower interest costs will continue to support earnings.

The duty on steel exports by the government in May helped bring down prices, but led to surplus inventory.

India is an oversupplied steel market and exported 13mt (million tonnes) in FY22 (12% of total production); the imposition of 15% export duty in May resulted in exports falling to an annualized rate of just 5 mt in July-August, said Jefferies. Steel inventories were at the highest levels in 18 months in August and up 20% from the year earlier.

While the prevailing moderate international steel



prices may not lift margins significantly, it can help liquidate high inventories. However, analysts don't expect the withdrawal of the export duty anytime soon.

Steel demand in India is likely to regain some momentum after the end of monsoon with the festive season driving sales of cars and consumer durables. Coking coal prices, which have been softening for a while, may rebound with the deepening of the energy crisis, which will boost steel prices.

The ministry, however, expects global steel supply to fall, resulting in an increase in prices (global production fell 5.5% from the year-ago in the first half of 2022), said Nomura analysts.

A roll back in export duty may also lead to a rise in steel prices, dampening demand, said the analysts at Nomura. The government may reconsider a rollback based on steel price trends in the December quarter, once inflationary pressures subside, they added.

*Source : <https://www.livemint.com/>*

## **Steel, chemical and pharma exporters might become eligible for duty refunds under RoDTEP exports**

As part of its push to become Atmanirbhar (self dependent), India surpassed its target of exporting merchandise worth \$400 billion in March this year. While petroleum products, jewellery and vehicles lead the way, engineering exports have also gone up by 50 per cent. The growth in India's exports has prompted it to extend a new export duty refund scheme to steel, pharma and chemical firms, to incentivise the outflow of Indian products in global markets.

## **Brought in to ensure compliance with WTO**

The Remission of Duties and Taxes on Exported Products (RoDTEP) scheme, compensates exporters for non-creditable duty and taxes, which are included with the value of exported goods. It was brought in to replace Merchandise Exports from India Scheme (MEIS), which apparently violated World Trade Organisation (WTO) rules, that bar countries from giving financial incentives to exporters. The MEIS was also being misused for rebate fraud by exporters claiming higher incentives by mislabelling the products that they were shipping out.

## **Industries not satisfied?**

When the RoDTEP was introduced last year, steel, chemical and pharmaceuticals were left out, but now discussions are underway to include them as products which can bring in duty refunds for exporters. In comparison to MEIS, the new scheme RoDTEP only refunds the levy collected on exported goods, which can't be recovered, and doesn't go against regulations set by WTO. But rates introduced for remissions are lower than what the industries reportedly pitched to the government, which was already below what MEIS got for them.

## **Where do exports stand now?**

The rates of remission and guidelines released this year, have revealed that the focus has been on promoting products which don't form a bulk of India's exports. Steel exports had picked up by 25 per cent in 2021, but then went down by 36 per cent, 52 per cent and 75 per cent, in May, June and July this year respectively. Pharma exports from India have grown by 103 per cent since 2013-14, but the product may be hit by recent reports of contaminated medicines from the country killing 66 children in Gambia.

Source : <https://www.freepressjournal.in/>

## **Entrepreneur Shares a Few Skills Which Can Help You Excel In the World Of Business**

Successful multipreneur Pranav Arora who heads JMTD Holdings, a private equity firm which offers capital and value-added partnerships to world-class, industry-leading companies as its CEO, along with leading other ventures like Just Funky, a private label merchandise, Stunned Mind, an e-commerce company, Deciph-AR and NFT Merch charts out a few skills which are needed to excel in the world of business.

### **Communication Skills**

Having a good grip over communication skills is extremely important for an entrepreneur as it becomes difficult to build relationships in its absence, which is one of the biggest advantages of expanding your reach. You can equip yourself with this most important skill by reading, enrolling for communication skills courses and watching educational videos which delve into this subject well.

### **Leadership Skills**

For any business owner having good leadership skills is essential in order to reach the top as managing an efficient team who contribute in their own way towards your businesses growth is half the job done.

### **Ability to step out of your comfort zone**

Any entrepreneur's growth is thwarted if he doesn't step out of his comfort zone and reach out to areas which are alien. Without taking occasional risks, an entrepreneur is not bound to grow the way he should have. Capitalizing on

every opportunity that comes along, even if it is out of your domain ensures a successful entrepreneurial journey.

### **Time Management**

This skill helps you take on additional responsibilities and also manage time effectively. Prioritizing your workload and ensuring each task is completed to the best of your ability helps in pushing the business to the next level.

### **Financial Management**

Every entrepreneur has to stress more on this important part as handling finances is the most crucial part of an entrepreneur's journey as without grasping this part well the road to success could possibly be cut short midway.

### **Passion and Ambition**

To grab the position at the top, an entrepreneur should be passionate and be ambitious as opportunities don't come along more often, and you have to make efforts to find the right one. A lack of fire to achieve the best will halt your journey to success, so it's extremely important for an entrepreneur to possess this skill in order to achieve a prominent position in the world of business.

The experience, drive, passion, and depth of knowledge Pranav Arora contributes to the business, media, and finance industries is unmatched. Pranav is a serial entrepreneur, investor, and venture capitalist with a proven track record of success. While at just 16-years-old, he not only started his first company, but transformed it into a million-dollar business. This set a precedent for all of his future ventures.

Source : <https://www.entrepreneur.com/>

## Essential ingredients for MSME business to accelerate growth

### Essential Ingredients for MSME Business Growth

The MSME sector is afflicted with limited means that lead to low productivity and efficiency. The following are the vital ingredients that can make local MSMEs compete with their global counterparts.

- **Adequate Working Capital**

Due to inadequate working capital, many MSME firms were forced to shut down in the wake of the coronavirus pandemic. Scarce working capital can cause periodic delays or halts in the production flow. On the contrary, adequate access to working capital helps MSMEs ensure uninterrupted business operations. Moreover, MSMEs can avail of additional cash discounts and reduce procurement costs by maintaining sufficient working capital to pay suppliers on time.

- **Cash Liquidity**

Cash liquidity refers to the ability of the MSME business to have sufficient cash balances to meet operational expenses. In the course of a business, a firm may face unexpected losses or unforeseen expenditures, and in such a case, liquidity can help meet dues without raising external liabilities. Poor liquidity can even drive MSMEs out of business.

- **Digital Ecosystem for MSMEs**

Enhanced banking solutions available on mobile applications can revolutionize the MSME sector. An ecosystem with industry-first solutions will promote ease of doing business, enhance seamless

foreign trade & transactions, promote tax compliance, and much more.

Supply Chain Finance (SCF) can help MSMEs overcome many hurdles. SCF ecosystem links suppliers and buyers in a transaction by offering technology-based solutions, leading to better efficiency and lower finance costs.

### The Role of Supply Chain Finance in Enabling MSMEs with Credit Access

Supply Chain Finance (SCF) is a one-stop solution that enables MSMEs to ensure adequate cash liquidity and working capital. It is a viable credit alternative as it can be availed on demand and at a lower interest rate than traditional borrowings.

Below mentioned are some key reasons why Supply Chain Finance is a more viable option over traditional credit solutions:

- **Providing Cash Flow and Liquidity**

The vendor (supplier) can get instant payments once the anchor (buyer) approves the invoices as a part of the SCF mechanism. The payment risk factor is eliminated, and suppliers can focus on other essential business operations due to liquidity enhancement.

- **Reduce Costs**

The most critical and remunerative aspect of supply chain finance is its lower interest rates than traditional credit options. With supply chain finance, one can run the inventory and production cycle, reducing operational costs considerably. Moreover, suppliers can also identify focus areas contributing to inventory loss, leading to cost-effectiveness.



**gobble**

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### • Strengthens Buyer-Supplier Relationships

Delayed payments can affect the working relationship between suppliers and buyers. Both parties can optimize working capital through supply chain finance without jeopardizing the other party's interest. This leads to a solid working relationship between the two parties.

### Bottom Line

The MSME sector is booming not only in India but globally as well. It has abundant potential and is a crucial part of the Indian economy. It is the second most employment-generating sector, after only agriculture. Poor availability of credit that disrupts the working capital and liquidity of the MSME firm remains a major hindrance that curbs its growth.

Supply Chain Finance (SCF) is a worthwhile solution for MSMEs that offers low-interest credit options to keep the business afloat. MSMEs can avail of supply chain financing to ensure smooth business operations by maintaining adequate liquidity while accessing formal digital financing solutions.

Source: <https://timesofindia.indiatimes.com/>

## China's newly commissioned iron and steel capacity add to supply pressure

China's steel production continues to show a modest decline despite steelmakers facing poor profit margins, on the back of new pig iron and crude steel capacity launched in recent months, while a lack of any large-scale output cuts is failing to add pressure on production.

Northern China, home to large steelmakers, could

see winter output cuts from mid-November, especially in the Hebei steel hub, market sources said.

But these curbs are expected to remain smaller than the previous year, they added.

Steelmakers in China typically are ordered to reduce production during the winter to cut back on pollution.

Setting a bearish tone for steel prices, there are also several new pig iron and crude steelmaking facilities coming online, which could partly offset the impact of any government-mandated output cuts for 2022 and 2023, according to sources.

"I'm afraid steel production will remain high this winter compared with subdued demand, so any price uptick in the rest of 2022 may be limited, unless more stimulus packages are announced," a market participant in eastern China said.

### Rising pig iron and steelmaking capacity

During August-October, China commissioned about 6.4 million mt/year of new blast furnaces and 4.8 million mt/year of crude steel making capacity through capacity swaps, S&P Global Commodity Insights calculations showed.

Because some of the replaced facilities were already closed during 2017-2020, these newly commissioned facilities will in theory lead to a net increase of 2.5 million mt/year of pig iron and 3 million mt/year of crude steel capacity for 2022, according to the calculations based on industry data.

In the first 10 months of 2022, a total of 28.8 million mt/year of new pig iron making capacity and 23.1 million mt/year of crude steel making capacity were brought on stream in China through capacity swaps, leading to a net increase of 8.3

million mt/year pig iron and 6 million mt/year crude steel capacity for 2022.

Although poor steel profit margins have recently forced some mills in the Shanxi and Shaanxi provinces to trim production, these newly commissioned facilities have partly offset the cuts in China's overall steel output.

Some mill sources in northern and eastern China also said that with these newly-added capacity and most mills still refusing to cut production despite current losses, China's crude steel output in October and so far November might stay almost the same as in September.

China's daily crude steel output in September was about 7% higher on the month and 17.6% higher on the year, according to China's National Bureau of Statistics.

On Nov. 3, amid languishing steel demand and bearish market outlook, the Chinese domestic rebar and hot rolled coil sales profit margins fell to minus \$33/mt and minus \$46/mt, respectively, S&P Global data showed.

Though some mill sources S&P Global talked to expected Hebei to launch winter output cuts around mid-November, which could ease the supply glut and support steel prices.

### **Oversupply may persist**

However, with China's debt-laden property sector and sluggish domestic consumption unlikely to generate much incremental steel demand for 2023, the Chinese steel market may remain under oversupply pressure for a longer term, especially as more iron and steel making facilities will keep coming on stream, according to sources.

For the rest of 2022 and whole 2023, Chinese steel makers plan to bring a total of 116 million mt/year

of new pig iron capacity and 143 million mt/year of new crude steel capacity on stream through capacity swap mechanism, according to an analysis of industry data.

Although net capacity growth will be minimal for these swaps, these new facilities will be generally more efficient and greener than their replaced ones, and thus any government-mandated output cuts for the purpose of environmental protection or decarbonization would have less impact on their production.

*Source : <https://www.hellenicshippingnews.com/>*

## **India's coming decade of outperformance**

If there were a constant in the ever-changing world of investing, it would be investors' continuing search for the next big thing. Over the past 20 years, and from a macro standpoint, that story has been about China.

The unprecedented nature of its economic success led to a fundamental reassessment of how we think about the global economy. Over the next decade, while the US and China will remain just as important to global investors, we think the ascendancy of India's economy will mean it features more prominently on their radars.

The key lies in the size and scale of India's opportunity set. We forecast that India will be the third-largest economy by 2027, with its GDP more than doubling from the current \$3.4tn to \$8.5tn over the next 10 years. Incrementally, India will add more than \$400bn to its GDP every year, a scale that is only surpassed by the US and China. My colleague Ridham Desai projects that India's market capitalisation will rise from \$3.4tn to \$11tn by 2032, the third largest globally.

These projections are underpinned by a confluence of favourable domestic and global forces. The most important change domestically is the shift in policy approach away from redistribution and towards boosting investment and job creation.

This was evident in the introduction of the goods and services tax which creates a unified domestic market; corporate tax cuts; and production-linked schemes to incentivise investment from both within and outside India's borders. Overlaying this is the emergence of a multipolar world where companies are diversifying their supply chains, with India emerging as a destination of choice.

These forces will integrate India's fast-growing workforce into the global economy. As it is, India already has a high global market share in services exports, and its lead has only increased since the onset of the pandemic as corporates became more accustomed to remote work.

India is now making concerted efforts to attract investment to boost manufacturing exports. These new factories and offices of the world will draw more employment into the formal sector and more crucially raise productivity growth, creating a virtuous cycle of sustained growth. Indeed, the shift in India's policy approach is moving it closer to the East Asian model of leveraging exports, raising saving and recycling it for investment.

Against this backdrop, we think that India is entering a phase where incomes will be compounding at a fast rate on a high base. For context, India took 31 years since 1991 to raise its GDP by \$3tn. According to our projections, it will take just another seven years for GDP to grow by an additional \$3tn.

To contextualise how important this development would be for global investors, the experience of

China provides a useful template. India's GDP today is where China's was in 2007 — a 15-year gap. However, from an outlook perspective, India's working age population is still growing, which suggests that it will have a longer growth runway. India's median age today is 11 years younger than China's. Productivity growth differentials should also swing in India's favour. Taken together, we think this means that India's real GDP growth will average 6.5 per cent over the coming decade while China's will average 3.6 per cent. China's industrialisation drive, which has propelled much of its growth over the past 30 years, has been enabled by a buildout of hard infrastructure like roads and railways. India is admittedly playing catch-up and is now making concerted efforts to raise the public expenditure on infrastructure. But in today's world, a digital infrastructure is perhaps as important as the physical kind and this is where India is leading and taking a unique developmental approach. Unlike other economies where private networks have taken root, India has led the world in building public digital infrastructure. This is based on its unique digital identification system, Aadhaar. Further layers are being built, which will leverage this digital infrastructure to better match consumers and businesses, facilitate transactions, and ease the cost of doing business. For instance, the open network for digital commerce set up by the government facilitates ecommerce transactions across a network of buyers and sellers. To sum up, we estimate India is set to drive a fifth of global growth in the coming decade. We think this offers a compelling opportunity for multinationals and global investors in a world starved of growth.

*Source : <https://www.ft.com/>*



## **10 Lessons From Shark Tank India Everyone Can Learn From**

### **1. It's important to have 'expertise'**

The internet was flooded with the 'ye meri expertise nahi hai' memes. And it is all fun and games but a very important business lesson to learn nonetheless. When you don't have any idea of what's going on, how do you plan to achieve success in that field? So, if you don't have the expertise, it is alright to say 'main out hoon'.

### **2. Passion drives success**

Pick any episode of Shark Tank India, and notice which entrepreneur the sharks tend to invest in. And you will notice there's one thing common in all of them – they are all driven by passion. Irrespective of whether you are an entrepreneur or an intrapreneur or at any other level being passionate about the work you're doing leads you to success.

### **3. Presentation is the key**

Suppose you were served two dishes, one which looks stunning and one which looks like a shit pile. Which one do you choose? Obviously, the beautiful looking dish. Sure, the less-appealing dish might have tasted better but how would someone know that without trying?

### **4. It's important to have clarity in life**

Everyone wants to become successful, but only a few people know what they have to do in order to achieve success. The Shark Tank India judges appreciated the contestants who showed clarity in their thinking as well as business plans. Similarly, we can learn to find clarity in our thoughts too, because clarity gives us confidence, and with confidence, we can achieve anything.

### **5. Being persistent is the key to success**

If you are persistent, you can move mountains or, at least, get a deal from Shark Peyush Bansal. Jugaadu Kamlesh is the best example of how persistence can take you a long way. He worked on his product for 7 years before he got the chance to present it in front of the judges. People discouraged him, but he never stopped, and that's the key to success.

### **6. You'll learn more from failing than from winning**

The contestants' journey showed us the struggles they faced before they were they even got the chance to present their products. Similarly, Shark Tank India judges also faced many failures before they reached a level where could invest in other people. Shark Peyush Bansal started so many companies before Lenskart became big, and Shark Vineet Singh started different ventures that failed before Sugar Cosmetics worked out.

### **7. Having the best resources is not the only way to grow**

Let's say you have a million-dollar idea, but if you can't take the first step and start, what good would that idea be? To put it bluntly, stop feeling bad for yourself and start working. The only way to reach your destination is by taking the first step. You might not have the best resources at the moment, but you do have some resources. Make use of them, better things will come along the way. Just like Kamlesh did and created the pesticide trolley.

### **8. If you want to make a difference, find a problem to solve**

Shark Tank India made us all want to try our hands at entrepreneurship. If you are in the same boat, try to find a problem to solve. Identify a problem that people are facing and see what you can do to solve



that instead of creating something and then try to find a market for it.

### 9. Investors invest in people more than the idea

Remember the 19-year-old who presented his startup Watt Technovations on Shark Tank India? His product was not fool-proof but he still got investment from the Sharks. The same happened with Sid07 when Peyush Bansal invested in him. This goes on to show that investors invest in people more than their products.

### 10. Be receptive to feedback

You need to constantly change yourself in order to grow. How you can do that? By knowing what to change. And how would you know what to change? By analyzing yourself and by receiving other people's feedback. It doesn't matter whether the feedback is coming from a superior or a subordinate, if it is genuine, you should incorporate it into your life.

Source : <https://www.scoopwhoop.com/>

## Famous Quotes

1. The greatest glory in living lies not in never falling, but in rising every time we fall. - *Nelson Mandela*
2. The way to get started is to quit talking and begin doing. - *Walt Disney*
3. Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma – which is living with the results of other people's thinking. - *Steve Jobs*
4. If life were predictable it would cease to be life, and be without flavor. - *Eleanor Roosevelt*
5. If you look at what you have in life, you'll always have more. If you look at what you

don't have in life, you'll never have enough. - *Oprah Winfrey*

6. If you set your goals ridiculously high and it's a failure, you will fail above everyone else's success. - *James Cameron*
7. Life is what happens when you're busy making other plans. - *John Lennon*
8. "It is during our darkest moments that we must focus to see the light." - *Aristotle*
9. "Whoever is happy will make others happy too." - *Anne Frank*
10. "Do not go where the path may lead, go instead where there is no path and leave a trail." - *Ralph Waldo Emerson*
11. "If life were predictable it would cease to be life and be without flavor." - *Eleanor Roosevelt*
12. "In the end, it's not the years in your life that count. It's the life in your years." - *Abraham Lincoln*
13. "Life is a succession of lessons which must be lived to be understood." - *Ralph Waldo Emerson*
14. "You will face many defeats in life, but never let yourself be defeated." - *Maya Angelou*

Source : <https://blog.hubspot.com/>

## Business Jokes

1. Boss: How can we keep the office clean?  
Me: By staying at home.
2. If you think your job sucks, remember whenever a famous personality dies, someone at Wikipedia has to change all the verbs to past tense.

3. There was a safety meeting at work today. They asked me, “what steps would you take in the event of a fire?”

“Big Ones” was the wrong answer.

4. Yesterday I did nothing and today I’m finishing what I did yesterday.

5. How do construction workers party? They raise the roof.

6. Nothing ruins a Friday more than an understanding that today is Tuesday.

7. HR: “What’s your biggest weakness?”

Me: “Interviews” HR: “And besides that?”

Me: “Follow up questions”

8. Laugh at your problems, everybody else does.

9. Artificial intelligence is no match for natural stupidity.

10. He who smiles in a crisis has found someone to blame.

Source : <https://www.scarymommy.com/>

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### New Life Membership: from 12.10. 2022

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We agree to abide by the Memorandum And Article of Association as may be inforce from time to time.

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Seconded By : \_\_\_\_\_

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Your Sincerely,

Signature

(Name : \_\_\_\_\_)

(Designation : \_\_\_\_\_)

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