

# THE BUSINESS TYCOONS

ACTIONS DELIVER RESULTS

SEP - OCT 2020

## SECTOR REVIEW

- PAPER
- MINING

**Mrs. Puneet Kaur Kohli**

Tech Leader and a Visionary

## BUSINESS OPPORTUNITIES IN



INDONESIA

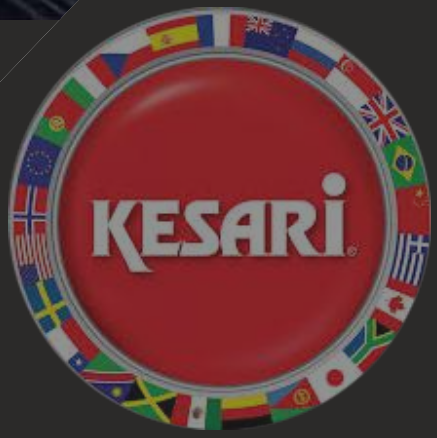


ITALY



**Mrs. Zelum Chaubal**

Kesari Tours Pvt.Ltd.



"Everyone has the KEY, its just a matter of using it right"

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ACTION DELIVER RESULTS

Magazine

September - 2020

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**78**  
Countrie's

**250**  
Business Affiliations

**5000+**  
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## President's Message

As the COVID-19 pandemic is gripping the world, it has adversely affected the market opportunities for business in various sectors as well. Different sectors are facing different kinds of problems, be it in terms of investment, business profits, financing of projects or producing goods to bridge the gap between demand and supply. Thus these factors are negatively affecting a company's ability to cash-in on the latest market opportunities.

Not only have the market opportunities been affected, but the mode of conducting business has changed too. Sometime ago, when there was an option to conduct physical business, with the pandemic that option is scarcely available today. Nowadays, businesses in various sectors are going online to catch up with the trend of 'going digital'. The construction sector, for example, is coming up with a unique tool called 'COVID Space Planner' which will help the sector come up with innovative ideas to keep workplaces safe and free from the pandemic.

The customer's expectations have also increased from these companies as a customer would always want high quality and hygienic products especially during trying times like these. However, customers also fear of contracting the virus through physical contact with shopkeepers and hence small-scale groceries and other brick-and-mortar businesses have seen a steep decline in their revenues.

With all the things going on around the business world, it is now even more important to deeply analyse the business that has been done before COVID-19. This might give businessmen a good idea of how to move ahead during these difficult times. It is equally, if not more, important for businessmen to be practical about their ambitions. This is clearly not the time to take giant leaps of faith or become overambitious, while taking business decisions which might result in doing more harm than good.

While there is a lot of chaos around, it is a crucial time for businessmen to turn into visionaries for their businesses and look for international opportunities or opportunities they can create during this time. It is important now, more than ever, to have a long-term vision when it comes to growth of their business. And Global India Business Forum (GIBF) will help these countries have a global reach as it is a networking platform that helps businesses identify business opportunities in other countries and helps explore them. GIBF also helps businesses connect with different embassies, thus enhancing a business's opportunity creation ability. GIBF also plans to bring in delegates representing different countries which will further help businesses across different spectrums connect with these delegates on a deeper level.

Also, as businessmen, you are always on the lookout for ways to grow your business and your business can grow only when people know that your business exists. And there is no better way for people to know about your business than advertise your company in The Business Tycoons magazine. The main reasons why you must choose this magazine are because your promotions for your business can reach up to 20 million businesses and you can also connect to more than 160 different websites on the GIBF platform that will help you get a better idea of who can be your ideal business partner.

The current phase that we as individuals and businessmen are going through is no doubt, a challenging one. However, getting stuck to the negative aspects of this phase is of no use. It is important to stay positive and look for opportunities in the next year, i.e. 2021. There is still hope for businesses to prosper as there might be chances of generating better business and revenues in future. Hence, it is important to not lose sight of your goal and keep going with your heads held high.

Dr. Jitendra Joshi

Global President – Global India Business Forum



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## About GIBF

India is a fast growing country and an emerging Super Power. With Indian Government's drive for "Make in India" and "Skill Development", there are ample opportunities for both Indian and Global companies to run start-ups and make exponential growth in all business sectors.



In such a dynamic and vibrant business scenario, to promote synergy, a need for the formation of a common platform was felt. The idea was perceived and progressed further by Dr. Jitendra Joshi, a successful businessman and visionary who has over a 25+ glorious years of experience, in Manufacturing and Service Industries at Senior Level Management in numerous MNCs.

To fulfil this need and to bring together business professionals from various segments like Automobile, Engineering, FMCG, Chemical, Pharmaceuticals, Electronics, Heavy Metal, Service Industry etc, Global India Business Forum (GIBF) was created. GIBF will consist of members from all fields of business, industry, academics and other professions without any segment boundaries. GIBF has its head office in Delhi, Corporate Office in Pune, India and Global offices in Dubai, USA, UK, Singapore and China. It also has at presence Mumbai, Chennai, Ahmedabad, Kolkata & in all other metro-cities of India.

## VISION

Creating and building a World Business Community for the prosperity of businesses globally.

## MISSION

To provide a common platform for businesses and entrepreneurs to share their ideas & experiences for entrepreneurial development.

## VALUES

We value holistic growth, humanistic diversity and are committed to professionalism, excellence, community involvement, accountability and timely progress with ethical values.



## GIBF WEBINAR SERIES

### EGYPT



Global India Business Forum had conducted a webinar on September 12, 2020 on the topic “Business Opportunities in Egypt”. The webinar’s guests were Dr. Khaled Melad Rezek, Commercial Counsellor from the Embassy of Republic of Egypt in Delhi and Dr. Jitendra Joshi, Global President, Global India Business Forum. Ms. Deepali Gadkari, Global Coordinator, Global India Business Forum was the host of the webinar. The webinar saw Dr. Khaled talk about different business opportunities in Egypt and also spoke about how the relations shared by Egypt and India are more than just business relations and that the two countries share more of a holistic and comprehensive relationship. Furthermore, Dr. Khaled also shed light on the “Egypt Vision 2030” and some of the objectives of this vision were to enable Egypt to become an active global player and to align the Sustainable Development Strategy (SDS) objectives with those of the post-2015 UN Sustainable Development Goals (SDGs) and the Sustainable Development Strategy for Africa 2063. Dr. Khaled also said that the country has already started implementing its Vision2030 which are in congruence with the new Economic Reforms supported by the International Monetary Fund (IMF).

### GEORGIA



Global India Business Forum had conducted a webinar on September 5, 2020 on the topic “Business Opportunities in Georgia: Future of Tourism and Hospitality”. The panelists who graced this webinar were Ms. Zhelam Chaubal, Director, Kesari Tours Pvt. Ltd, Anup Taneja, Regional Director, Global Sales, India and Subcontinent, Marriott Hotels, Mr. Fred Smits, General Manager, Sheraton Grand, Ms. Irma Kodua, the Founder and Managing Director of Grata DMC along with Dr. Jitendra Joshi, Global President, GIBF and Ms. Deepali Gadkari, Global Coordinator, GIBF. Mr. Ashutosh Misal, Corporate HR Trainer, was the host of this webinar. The webinar saw the panelists discussing about the possible business opportunities in Georgia as the beautiful country is widely known for its tourism and hospitality. One of the panelists, Mr. Fred Smits, sounded hopeful about the travel and tourism sector of the country as he said that Georgia is a very geographically diverse country and hence he is confident that the country will stand on its feet again once the COVID-19 pandemic is over. Ms. Irma Kodua spoke about Georgia being a dream destination for tourists across the world in the form of sectors like the food, tourism and hospitality.

## GIBF WEBINAR SERIES

### ZAMBIA



Global India Business Forum had conducted a webinar on September 5, 2020 on the topic “Business Opportunities in Zambia”. The panelists who graced this webinar with their presence were H.E. Mrs. Judith K.K. Kang'oma Kapijimpanga, High Commissioner of Zambia to India, Mr. Bangwe, First Secretary, Press & Tourism, Zambia Commission in India, Mr. Dhirendra Apte, President, Transport Division, GIBF and Dr. Jitendra Joshi, Global President, GIBF. H.E. Mrs. Judith gave a detailed introduction about Zambia and its contributions to the world economy through mining and processing of minerals. The country is one of the largest producers of copper in Africa. Zambia exports a lot of wood to other countries as well. She spoke about the different business opportunities that other countries can invest in like metal processing, agro-processing, light and heavy agricultural, mining and construction equipment. Abundance of seeds and fertilizers would also act as good business opportunities for the Asian countries to invest in. Expansion plans can also act as attractive business opportunities. There are attractive opportunities for potential business investors as the country also provides attractive tax incentives for ease of business for these businessmen.

### AFGHANISTAN



Global India Business Forum had conducted a webinar on September 15, 2020, on the topic “Business Opportunities in Afghanistan”. The panelists that graced this webinar with their presence were H.E. Ms. Zakia Wardak, the first woman Consul General of Afghanistan in Mumbai, Mr. Abdul Nafi Sarwary, Commercial Attaché' of the Consulate of Afghanistan, along with Mr. Indrajit Ghosh, Chairman, MSMECCII and Dr. Jitendra Joshi, Global President, GIBF. The webinar saw the panelists discuss the business opportunities in Afghanistan and how both India and Afghanistan can benefit from each other's strengths through these business opportunities.

During the webinar, Mr. Nafi Sarwary gave a detailed presentation about the vast number of business opportunities available in different sectors in the country like mining, manufacturing, health, energy, construction and tourism. H.E. Ms. Zakia Wardak spoke about establishing a Chamber of Commerce exclusively for women which is the Afghan Women Chamber of Commerce whose main aim is to bring about business opportunities in agriculture, construction and carpeting and many more and she expressed her happiness to connect this Chamber with the Indian Chambers of Commerce to discuss how women can participate and equally contribute in bringing business opportunities in both Afghanistan and India.

## Engineering Excellence Awards

Global India Business Forum (GIBF) celebrated Engineer's Day on Sept 15, 2020 by honouring engineers for their contributions in the different fields of engineering, especially during the COVID-19 pandemic. GIBF had conducted a contest in honour of this day and out of hundreds of applications received, top six engineers were chosen as winners of the contest. These winners were felicitated with awards by none other than, the co-founder of the Lila Poonawalla Foundation, Padma Shri awardee, Mrs. Lila Poonawala herself. These winners were: Mr. Dimakh Sahasrabudhe: Mr. Dimakh's COVID KAVACH app, invented by his organisation Dimakh Consultants, has helped thousands of doctors track the symptoms of COVID-19 patients far easily. Dr. Dilip H. Deshpande: Dr. Dilip has started his EDARCH Center, which takes care of their beneficiaries by providing them with Ayurvedic medicines, ration kits and financial help at their home to fulfill their as well as their family's daily requirements. Dr. Abhay Kulkarni: Dr. Abhay helped educate the Human Resources for arrangements and management of patients in emergency conditions like accidents and the COVID-19 pandemic. Dr. Deepak Shikarpur: Dr. Deepak has helped thousands of IT professionals find jobs with the help of his online career counseling solution, [www.itcareerconsulting.com](http://www.itcareerconsulting.com). Mr. Nitin Naik: Cubix Tech, an IT organisation started by Mr. Nitin Naik, helped nearly 30,000 people work from home, thereby saving costs as well as jobs in these testing times. Mr. Ashwin Balwalli: While working during the pandemic, Mr. Ashwin made sure that all employees adhered to the safety guidelines and he also formed a team to monitor the safety and ensured that the SOPs were followed. During the ceremony, Dr. Jitendra Joshi, Global President of GIBF, discussed about the concept of 'Local to Global Vision' and spoke about how important it was to take India and Indian industries at the global level and to help the country move in a positive direction. He signed off his speech by thanking the engineers for acting as the true builders of the nation. On the other hand, Mrs. Lila Poonawalla too, gave the audience an insight into her own life struggles while trying to reach to the topmost positions in various organisations. She specifically emphasized on empowerment of women and encouraged men present at the event to support the women of their families in their dreams as she considers men and women as the wheels that would help the world move forward and in a positive direction.



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Time Never Stop



BE  
UNSTOPPABLE







## MEMORANDUM OF UNDERSTANDING - GIBF

Global India Business Forum has signed MOU with U.S. Chamber of Commerce & Europe India Chamber of commerce

### About the US Chamber of Commerce:

The U.S. Chamber of Commerce is the world's largest business organization representing companies of all sizes across every sector of the economy. Its members range from the small businesses and local chambers of commerce that line the Main Streets of America to leading industry associations and large corporations. For more than 100 years, the Chamber has advocated for pro-business policies that help businesses create jobs and grow the US economy.

### The 2020 Policy Priorities:

The mission of the U.S Chamber of Commerce is to help businesses of every size, sector, and region drive a vibrant, growing economy that creates opportunity and supports jobs for 130 million Americans. The entrepreneurs, innovators, and workers that make that happen rely on the right policies at every level —local, state, national, and global. Only the U.S. Chamber of Commerce, along with its federation of state and local chamber partners and vast network of American Chambers of Commerce abroad, has the reach to represent the interests of American businesses in Washington, across the country, and around the world.



### Europe India Chamber of Commerce:

The foundation of the Europe India Chamber of Commerce (EICC) was laid on 4th October 2004 during the GOPIO Conference on “Trade and Investment and NRI/PIO Business Networking”. More than 220 participants from 24 countries attended the Conference in Brussels endorsed the idea of setting up an Institution. The Conference was covered by News and Media and the following News collection speaks of the broad resolution of the EICC.

The EICC promotes the interests of its member's businesses while cooperatively working to establish an environment and economic climate for success in the business community in EU and India. The EICC provides platform for profitable interaction between the European and Indian business communities to enhance trade and commerce in their respective countries. In doing so, the EICC directs its energy in assisting Indian inbound investments into Europe, and leverages on this experience by assisting European organizations through the various networks which have been built in India.

### Policy & Advocacy:

#### Business Advocacy: Setting Strategies that Influence Trade Policy between EU and India



The Europe Indian Chamber of Commerce's effectiveness as a membership organization relies heavily on the involvement and interaction of its committees. The EICC offers a variety of committees for members to take part in. Committee involvement allows members to enjoy quality networking opportunities as well as to assist the Chamber in addressing opportunities and challenges within your industry. Each of the committees on the organization assists the Chamber in addressing a number of vital issues. Committee participation is at the discretion of each individual member and members are permitted to serve on more than one committee. All Chamber members are welcome to attend these meetings. The objectives of the committee are to actively engage Chamber members who have an interest in attracting and promoting EU-India trade, desire to organize technical/professional and business exchanges among the institutions in India and Europe. Our strategic plan aims to focus on the issues of utmost importance to our members.

## ECONOMIC BILATERAL AGREEMENTS AND MOU'S

### INDIA & JAPAN



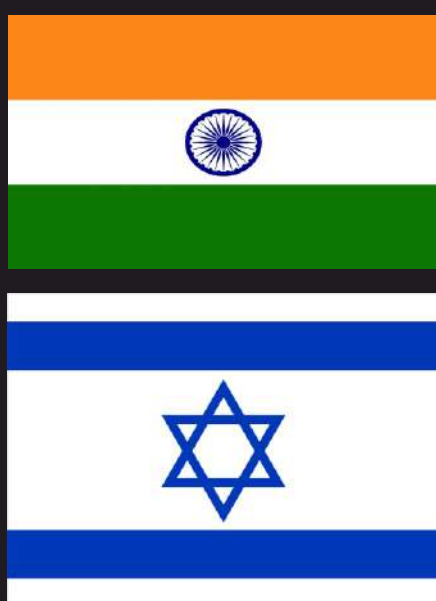
India and Japan signed an agreement concerning Reciprocal Provision of Supplies and Services between the Armed Forces of India and The Self-Defense Forces of Japan. The agreement was signed by Ambassador of Japan Mr. Suzuki Satoshi and Defence Secretary Dr. Ajay Kumar. Highlights: The agreement between India, Japan will establish the enabling framework for closer cooperation between the Armed Forces of India and Japan in the reciprocal provision of supplies and services. Under the agreement, both the countries will get engaged in bilateral training activities, United Nations Peacekeeping Operations, Humanitarian International Relief, and other mutually agreed activities. The agreement will enhance the interoperability between the Armed Force of India and Japan. It will further increase the bilateral defence engagements under the Special Strategic & Global Partnership between the two countries.

India and Maldives have signed an agreement for the establishment of 'Emergency Medical Services' in Male, Maldives. This service is one of the several small and medium projects that are being financed by India under grant assistance of around \$20 million to the Maldives. Highlights: The emergency medical service unit will enhance timely access to quality emergency care. The Emergency Medical Services will increase collaboration between disaster response agencies and healthcare facilities, especially during critical times of need in the country.

### INDIA & MALDIVES



### INDIA & ISRAEL



India and Israel have signed an agreement to expand cooperation in cybersecurity. The agreement was signed to expand collaboration in dealing with cyber threats amid rapid digitization due to the COVID-19 pandemic that exposed the vulnerabilities of the virtual world. Highlights: This new agreement is another opportunity to reaffirm the mutual commitment between India and Israel. It is expected that Israel can contribute from its experience and can benefit from the vast experience gained in India in dealing with cyber attacks. The MoU is signed between the Indian Computer Emergency Response Team (CERT), a unit of the Ministry of Electronics and Information Technology (MeitY), and INCD. The MoU will deepen the operational cooperation between the two sides and will expand the scope of exchange of information on cyber threats in order to raise the levels of protection in the field. The agreement is expected to lay down the framework for dialogue, cooperation in capacity building, mutual exchange of best practices in the field and facilitates regular exchanges. Background: The two countries, India and Israel, are cooperating in the cyber field since January 2018. After the first agreement, several professional seminars have been held among industry and government officials and many reciprocal visits have taken place. Many meetings have been held between the Indian and Israeli side since 2018 to strengthen cooperation in the field of cybersecurity.

## ECONOMIC BILATERAL AGREEMENTS AND MOU'S

### INDIA & BHUTAN



India and Bhutan signed the first Indo-Bhutan joint venture hydroelectric project on 29 June 2020. The agreement will pave the way for the commencement of its construction and other related works. The agreement was signed by the Bhutanese government and the Kholongchhu Hydro Energy Limited in the virtual presence of the Union Minister of External Affairs S Jaishankar and his Bhutanese counterpart Tandi Dorji. Highlights: The concession agreement is for the 600 MW Kholongchhu project. The agreement will lead to the commencement of construction and other works of this first Joint Venture (JV) Hydroelectric Project between India and Bhutan. The project will be completed in the second half of the year 2025. The 600 MW run-of-the-river project is located on the Kholongchhu River in the Trashiyangtse district in eastern Bhutan. The main objective of the project to build an underground powerhouse of four 150 MW turbines with water impounded by a concrete gravity dam of 95 metres height. It will be implemented by Kholongchhu Hydro Energy Limited, a JV company formed between Druk Green Power Corporation (DGPC) of Bhutan and Satluj Jal Vidyut Nigam Limited (SJVNL) of India.

A Cooperation Agreement was signed between India and the Republic of Portugal in the field of Maritime Transport and Ports on 14 February 2020. The objective of the agreement is to strengthen the coordination of Maritime transport between the two countries. Agreement Highlights: The agreement will open avenues for cooperation to promote Maritime Transport between India and Portugal for better operation of their merchant fleets. It will also enhance cooperation to harmonize and unify their position with International Organization Institution, forums and conferences related to Maritime and Port activities. It will also help the two countries to coordinate accession to international conventions

### INDIA & PORTUGAL



India and Denmark signed a Memorandum of Understanding (MoU) on Indo-Denmark Energy Cooperation to develop cooperation in the power sector. The MoU was signed between the Ministry of Power, India, and the Ministry for Energy, Utilities, and Climate, Denmark. The MoU was signed by Mr. Sanjiv Nandan Sahai, Secretary (Power) from India and Mr. Freddy Svane, Ambassador of Denmark to India from Denmark. MoU Provisions: Under the MoU, a strong, deep, and long-term co-operation between two countries in the power sector will be developed on the basis of equality, reciprocity, and mutual benefit. The MoU will establish collaboration in areas like offshore wind, long term energy planning, forecasting, flexibility in the grid, consolidation of grid codes to integrate and operate efficiently variable generation options, flexibility in the power purchase agreements, incentivize power plant flexibility, variability in renewable energy production, etc. The Indian electricity market would benefit from cooperation with Denmark in all the aspects of power. To implement the agreement, a Joint Working Group (JWG) will be established under the MoU. The JWG will be co-chaired by Joint Secretary level officials. JWG will report to a Steering Committee, jointly chaired by the Secretary level officer from both sides. GoI aims to take the necessary steps to encourage and promote strategic and technical co-operation in the power sector for mutual benefit.

### INDIA & DENMARK





**“Everyone has the KEY, it’s just a matter of using it right.”**

## **WHY JOIN GIBF**

- GIBF aims to form a Global Business Community for large scale international networking.
- The Business Tycoons - Magazine by GIBF is a fantastic platform to promote businesses reaching out to over 50 million businessmen and professionals globally
- GIBF knows the value of appreciation and hence, Award Ceremonies are organized at International, National and State level to recognize and appreciate successful brands, business leaders and young entrepreneurs.
- Furthermore, various 'Success Stories' are acknowledged and appreciated by the forum in a special edition of the The Business Tycoons - Magazine and on digital social media platforms.
- GIBF is an excellent platform to promote Trade fairs from across the globe, where you are also guided with the best Trade fairs to participate in, and to broaden your business horizons. You can register for such Trade fairs through GIBF.
- GIBF helps its members to get valuable information of important tenders for big projects, contracts and procurements.
- The forum provides help, representation and guidance to companies or entrepreneurs in matters involving Government Authorities and Agencies.
- GIBF is a one stop centre for all business development activities and it is confident of opening up potentially important markets as well as great business avenues for its members.



## COVER STORY



### Mrs. Puneet Kaur Kohli Tech Leader and a Visionary

Mrs. Puneet Kaur Kohli has a rich IT experience behind her. And today, the same experience and expertise in the world of technology has helped her become the Chief Information Officer (CIO) of some of the most prestigious organisations in the world. A vibrant personality with a no-nonsense attitude, Mrs. Kohli is truly a woman of humility and substance. In the year 2020, Mrs. Kohli has been nominated for one of the highest civilian honours of India, i.e. the Padma Shri award! Another feather that Mrs. Kohli has added to her hat is being ranked among the 'Top 5 Leading Tech Ladies of India' in the category of 'Entrepreneur'. She was recently featured on the cover page of Digital First Magazine, a magazine that recognizes brilliant leaders in the digital arena. In her interview, Mrs. Kohli has spoken about the importance of integrating technology with the Finance sector to help organisations achieve their financial targets more efficiently.

#### Early Life and Career Beginnings:

Mrs. Puneet Kaur Kohli grew up as an only daughter in three families. Growing up with her brothers resulted in Mrs. Kohli having a tomboyish upbringing which also led to her learning different skills right from driving to cooking. Her upbringing is what helped her become a person of many talents today. Her father's dream was to become a flying pilot or pursue a technical field. And this is why Mrs. Kohli chose the field of IT and Computers instead of being a flying pilot as in those days, women pilots were not accepted with open arms by the airline industry. Giving a brief overview of her work experience, Mrs. Kohli has experience of 25 years in the corporate world during which she had the opportunity to travel and work across the globe. She has represented global organisations in at least 4 to 5 continents and sub – continents. Moreover, she was also a noted speaker at various national and international IT conferences wherein she spoke about the new technologies trending in the IT sector. And her rich experience of 25 years is not confined to just the IT industry. Her work portfolio showcases her experience ranging from the Telecom industry to industries like Power, Manufacturing and the Financial Services industries. Her first stint as a CIO started off with working for United Technologies Corporation and was also named the 'CIO of the Year' in 2006!

#### Handling a Diverse Profile and Inclination towards IT:

Now, one would always think or perceive a diverse profile as an aimless one. However, Mrs. Kohli thinks otherwise, While she has always spoken the "Tech-Tongue" she has always considered it important to first understand the business processes of any organization and then find ways to merge these business processes with IT to help business processes function in a better way. It is also imperative for her to resonate with the CXOs, CIOs and the stakeholders to deliver the expected results. When asked about what inclined her towards taking up IT, given that the IT sector is male-dominated, she says that she grew up with 6 to 7 brothers under the same roof and her father always encouraged her to take up the toughest challenges in life and to be fearless in every decision that she makes.

#### Managing a Flourishing Marriage and Career:

Now, marriage usually brings its own set of challenges, especially for ambitious and career-oriented women. However, Mrs. Kohli's married life was an absolute bliss not only because her husband was her biggest cheerleader but also he always kept her dreams before his own; something that is a rare sight to see nowadays. He even envisioned that his wife would one day hold the topmost position in the corporate field and that encouragement and support is what has brought her to this stage in her career today. Mrs. Kohli's husband was always at the forefront of helping her achieve the heights of her career and this is true even today.

#### Discipline is the Key to Success:

Discipline is something that is a deep-rooted trait in her and her family. And this has also spilled over her corporate life as Mrs. Kohli deeply believes in finishing different tasks within the given deadline. She also believes that discipline is the key to both personal and professional success because it is only when you practice discipline in your personal life can you be a true and disciplined professional in the corporate world. It is only with discipline that you can deliver beyond your company's expectations as a leader and an employee. And hence as a leader she herself practices discipline as she believes in the age-old adage "Practice what you preach."



### Personal Philosophy and Message to Women Professionals:

As far as her personal philosophy and advice to young professionals is concerned, Mrs. Kohli is a firm believer of 'being the change'. She advises women professionals especially that if they want to bring in a change, then they must start it themselves and not wait for someone else to do it for them. She says that the young women of India need to be the change agents as the corporate world, most of the times, is not a kind place for women especially when they are in prestigious positions. However, she also has a word of caution she would like to give: we must be a catalyst for change to happen only when it is the absolute need of the hour. It is important to not have a herd mentality. She advocates for women to be in top positions as only that company which has put its women on top has truly prospered even in difficult times.

### Maintaining a Work-Life Balance and Ideologies:

As far as her work-life balance is concerned, Mrs. Kohli likes taking small breaks and also does a lot of CSR activities like making 1 lakh women and children literate for which she is being recognized by the prestigious Forbes Magazine under the 'Fortune 50' category in the Asia-Pacific region. She also likes to detox by travelling across India and abroad. She also loves cooking different cuisines which she picks up during her travels.

Some ideologies and quotes that she follows are:

- Be coachable
- Do good and forget it
- Be a good listener.

### Achievements and Honours:

Mrs. Kohli was honoured with the Global Excellence Award by the House of Commons, UK. She had personally visited the Buckingham Palace to receive this honour. She has also been given the honorary title of the 'Jewel of Punjab' in the year 2019. She will also be recognized and featured in the prestigious Forbes Magazine under the 'Fortune 50' category in the Asia-Pacific region for her CSR efforts to make 1 lakh women and children literate.



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## SUCCESS STORY

Nahid Hamidi

Founder of "SHAGIRF LTD"



Ms. Hamidi obtained the V. Chair position in Afghanistan Woman Chamber of Commerce and Industry (AWCCI) by open election of entrepreneurs(2018-2022) She also started her business with \$ 2000 which was given by her mother in 2008 for her pocket money and education expenses. Now her company's net worth is \$10,00,000. She opened a jewellery showroom in Kuwait named Alhakim Jawahirat, which is one of the suppliers of the Afghan Gems in Jaipur India.



### Starting her Business: Early Stage:

Long story short, it all began when she was a BA Economics second year student in India in 2008. As part of her academic assignments she was once asked to present an overview of Afghanistan's mines and natural resources. After researching for days, she explored a lot of interesting information in reference to the various types of precious stones Afghanistan is rich with. The beautiful gems that she found about made a special place in her heart. On the other hand, it also struck her how unprofessionally these gems and mines are being extracted, misused and lastly smuggled outside Afghanistan that negatively affects the national economy and provides benefit to only a few involved in the business. She learnt one profound thing about Entrepreneurship: every business needs to get started on an assumption that it will succeed and no business is without risks. She decided to enter into this arena. She started looking for more information and contacted friends for this purpose. Finally, she found some precious gems in Kabul's gems market and brought them to Jaipur, India (the biggest market in India), to attract potential and serious buyers. It is worth mentioning that her first investment was the US\$ 2,000 which she had for her personal expenditure and studies

while in India. She was very disappointed when her first deal was for half of the price she had paid for the gems. She did not allow her disappointment to discourage her. She knew it cannot end this way, so she had to work and try harder. All she did at that time was to not disclose the loss she bore in her first deal. Soon after that, she graduated from college and returned to Afghanistan. During this time, (when the Taliban had occupied Kabul), she lost her mother. She was broken and had lost her way. But she had to stay strong and come up hard again. She was lucky enough to obtain a scholarship for her master's degree (MBA) in Pune University in India. This provided her with another opportunity to pursue her dreams and start her business. She started a small monopolistic market for Afghan gems in Jaipur and got the initial training in gems grading and processing from KK Gems and Art in Jaipur for 10 months. She took her business and gems dealings to the top levels and soon got known by the gems traders in the Jaipur market. Eventually, she started supplying a little while she was doing really well and dealing with buyers on regular basis. After the completion of her MBA in International Business, she returned to Afghanistan and continued with her business. While operating in the Afghan market, she studied the market, analysed potential areas of operation and found out the problems in Gems Industry. She studied about how the markets are structured and how this type of business was operated in a disorganized manner. She felt the lack of professional labour for processing the gems. The dealers in Kabul used to travel to neighbouring countries to get their gems processed or at worse they would sell it in raw/rough form for a very less price. To counter this problem and offer an immediate solution she brought different types of machines for gems cutting and polishing from India. Another good initiative she took while tackling this problem (which she is proud of) was to bring and recruit Afghan refugees living in Peshawar, Pakistan with a decade of experience in carving and handling gems. She found and further trained a group of such experienced men and established a professional team. This led her to be able to form the first centre for gems processing in Afghanistan which was a revolution in the gems industry. Today, she not only deals with gems carving, cutting and polishing services in Kabul but she also officially started her company in Jaipur and continues supplying Afghan gems in the Jaipur market.



## SUCCESS STORY

Mohsina Saqeb

President, Jama-e- Saqeb Handicraft Production Company (Jama)



Mrs. Mohsina has always tried her best to be a self-reliant person and has overcome the challenges women generally face in Afghanistan and this was possible with the support of her parents and her husband. Today she is happy to have a family business of her own and take part in the development of her country.

### Early Life

Mrs. Mohsina was born in Mazar-e-Sharif city in the north of Afghanistan in a rather larger size family of four sisters and two brothers. Her father is a businessman and her mother is a homemaker.

She went to school and university in Mazar-e-Sharif. After graduation, she taught mathematics to grade 10 and grade 11 students in one of the largest girls' high school until she got married. After marriage she moved to Peshawar, Pakistan with her husband. She used the opportunity to continue her higher education and attended the Master of Business Administration degree courses in one of the private universities there besides taking English language, computer, and a teacher training short term courses.

### Career Highlights

She got occupied with bringing up her children, and thus did not try any full time employment. However after repatriation to Kabul, Afghanistan, she again started teaching and worked as intern and assistant in finance sections of two international NGOs. She also started volunteer work by becoming a member of one of the International NGOs (Swedish Committee for Afghanistan) as the deputy head of its local chapter in Kabul. She was elected as representative of the local chapter to attend the annual meeting of the organization in 2015 and got the chance to have a European tour. She always wanted to have an ideal full-time job but she didn't get what she was looking for. This made her think of opening her own business. After consultation with her husband and daughter they started their family business. In less than three months they were able to open their family company (Jama-e-Saqeb Handicraft Production Company "Jama") as of 1st January 2017. With no prior experience, the business progressed well, from two swing machine and two tailors to now more than 15 swing machines and 33 staff (65% female) members both in production and support departments as well as more than 200 home based women in Kabul and other provinces who regularly produce handmade materials for the company. Jama design is the first branch/section that consists of a larger swing/tailoring workshop and a show room. They have recently opened their furnishing branch/section by the name of 'Jama Carpets' with a number of unique and quality hand woven carpets, rugs, pillow and mattresses, covers, table cloths, vehicle seats cover, etc. The third branch/section by the name of Jama Furniture with unique handmade wooden work has also been opened which is on a small scale for now. Jama has a long term strategy and will expand step by step if the business goes well and the security situation of the country allows them to continue developing further. The aim of the business is not only financial gain but to also offer the best quality products to the customer and to contribute to the economic growth of the rural women by purchasing their handcraft materials and use them in their own products.

Mrs. Mohsina has always wanted to use her potential in the best way and she found that she is quite good at the handcraft production, especially dress designing so she started her business. She wanted to serve her people, especially women by providing them employment opportunity and to design their favorite variety of cloths for them so that they do not run after foreign made cloths.

Within a period of three and half years her business is a huge success and the following achievements are a proof of that:

- Rapid expansion of the business and arose as one of the top dress designing entity/brand in the country and thus not only got the very high class clients within the country but also globally.
- Being invited to a number of regional and national conferences including RECCA (Turkmenistan), exhibitions, and fashion show in Dubai and Colombo where Jama arose very well.
- Being invited to a number of TV programs those which have the biggest number of spectators for instance Tolo, Ariana, Arezo, Zan (women) TV channels.
- Being granted with a number of Awards and Appreciation Letters e.g. Letter of Sincere Appreciation from BusinessDNA 2019, The Superior Exporter of the Year 2019 Award and Appreciation Letter from Afghanistan Chamber of Commerce and Investment, Creative Women of the Year (2018) Award from the Ministry of Commerce and Industries, , Made By Afghan Women Certificate from AWCCI 2019, Membership of the Northwood University (USA) Global Network and Certificate In Recognition Entrepreneurial Spirit and Commitment to Community 2018. 2018 Enterprising Women of the Year Award by Enterprising Women (THE MAGAZINE FOR WOMEN BUSINESS OWNERS), Bibi Khatija Honorary Award from AWCCI and PTBN 2017. Appreciation Award from the most professional private university in the country, Kardan University, for designing and producing graduation dress for their 700 graduates and its chancellor and professors 2017.
- Got the chance for a professional business training (Peace through Business) both in Kabul and the USA.



She is immensely proud to be an Afghan businesswoman and is also proud of the fact that she is able to contribute towards improving Afghanistan's economy situation.





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