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TECHNOLOGY

Understanding AI as a service

You have probably heard of SaaS or Software as a Service. But have heard of AIaaS? AIaaS refers to Artificial Intelligence as a Service. It is a new service offering that has become popular thanks to the growth of Artificial Intelligence. Since AI is new, it is challenging for businesses to use AI.

AIaaS is a service offering by technology companies. If you are running a business, you can use AIaaS to implement AI in your organization. It is a great way of using the power of AI in a cost-effective way.

What is AIaaS?

AIaaS is 'Artificial Intelligence as a service'. It involves making use of AI tools available off the shelf. Using this service allows businesses to implement AI in their work in an effective way without having to invest too much money. AI is popular today, but it has been around from a long time.

Traditionally, AI has been expensive and there are reasons for it. AI required huge investments for hardware (specialized hardware was needed). AI programmers were expensive since there were very few of them. It was a new field about which not much was known.

Even today, using AI from scratch is expensive. This explains why AIaaS has evolved. AI is big business and it is estimated that by 2024 spending on AI will increase to \$110 billion. For a company to implement AI, they need to build their own cloud. They also need AI systems. Creating this is expensive and involves not only money, but also a lot of effort. AIaaS makes AI easily available to businesses.

Why use AIaaS?

AIaaS is a service just like software as a service. It offers many benefits for businesses that include:

- It allows the business to focus on its core work while getting AI services from experts in the field.
- A lot of money is needed to implement AI from scratch. All this money can be saved by using AIaaS.
- The reduced costs bring with it immense benefits. The benefits are worth the expenses spent, which is a small fraction of the costs involved in creating your own systems.
- AIaaS helps you get immense benefits. You can use your data in the most effective way to improve your business.
- You get off-the-shelf AI tools that you can easily customize and use for your business.
- AIaaS offers you flexibility while using AI. You can use the services you need and pay for it.
- Creating AI solutions is not easy. It is a better idea to use ready solutions created by experts.
- Scalability is another great benefit of AIaaS. You can scale the service starting small and then increasing the use.

Challenges using AIaaS

There are some challenges that have to be addressed when you use AIaaS:

- Since AI works with data, you may have to share the data with third parties. It is a security issue that must be handled in the right way.
- You rely on third parties to work with your data and provide you information you need. If they are not reliable, then the information you get may not help you.
- When you use AIaaS, you are getting the service but don't get access. You won't know how it works. The lesser transparency can lead to problems.

AIaaS types

The following information will help you understand the types of AIaaS and how to use them:

1) Chatbots and digital assistants

A popular application of AI is using chatbots to interact with your customers. The chatbots make use of Natural Language Processing (NLP) algorithms. The algorithm allows the chatbot to converse with humans and learn from the experience.

2) APIs

Application Programming Interfaces or APIs are popularly used to help services communicate with each other. The use of AI helps to create cognitive APIs. They can be used for translation, detecting emotions, knowledge mapping, etc.

3) ML frameworks

ML or Machine Learning frameworks are tools that learn over a period by studying data. An ML framework offers many benefits to companies who need not have to use Big Data.

4) Fully managed services

Fully managed ML services are offered as a part of AIaaS. It brings with it ready templates to use, models, and drag-drop tools. Using these services can help you create a customized machine learning framework.

What to expect?

AIaaS is highly beneficial since they allow companies to use AI without investing heavily in it. AIaaS is fast growing and is being used in many sectors. We can soon expect its use to be common across sectors. Businesses can use it to maximize productivity and get a better ROI.

Top 5 Digital Marketing Trends Every Person Should be Aware Of

The [average American](#) has ten devices at home connected to the internet. This shows the proliferation of internet and its importance in today's world. In a digital world, digital marketing plays a very important role. Every business needs to promote themselves in the online world, just as they do it offline. **Digital Marketing NJ** helps businesses engage with customers online. This is the best way of reaching out to customers, which is the secret for success in today's competitive world. Everyone needs to be aware of digital marketing and the latest trends. We tell you about 5 such trends you need to know.

Basics of Digital Marketing

Digital marketing or **Online Marketing NJ** is the use of the internet or digital communication by businesses to connect to customers. When you use digital marketing, you can connect to potential customers and existing customers. This will help you to promote your products, build your brand, and increase your sales. From search engine optimization to email marketing, and mobile marketing to social media marketing there are various types of digital marketing. Businesses can use any of these to reach out to customers. With rapid advances in technology, digital marketing is also changing. There are new trends that when implemented can help you get better results.

5 Digital Marketing Trends to Know

1) Video marketing

Video is the preferred type of content in the market. It is a known fact that content is king. The trend today is that it is video content that is king. Earlier, people preferred to read text content but now most people prefer watching well-created videos. This is why 90% of companies use video marketing. It is [estimated](#) that by 2022, 82% of all consumer traffic on the internet would comprise videos. Here are some ideas for you to use video marketing in your business:

- Create a video where you present your text content. Converting your text content to video can help you get more views. A professional video can be very useful in helping you get traffic to your website.
- Make a video that shows customers talking about your product. This can be in the form of interviews with the customers or customer providing testimonials. This type of a video can be very useful in convincing people to buy your product.
- Make demo videos that show how to use your product or service. You can also create videos that show how your product is manufactured/created. These kind of videos provide information and are preferred by customers.
- Make videos that offer information or advice to customers. Anything of value to customers would be appreciated. Apart from using video marketing to showcase your brand and product, use it to offer useful content. Such value-adding content will help you get higher traffic to your website and is a very good strategy to implement.

2) Google Verified Listing

A Google verified listing can be very useful in promoting your business on Google. This is mainly useful at the local level. Trends shows that more and more people are searching for 'xxx near me'. When they do this, Google shows them local businesses in their area. If your business is listed, then it would be shown in the search results. This can help boost your business in a big way since the listing will show your business with customer ratings and a link to your website. It can also show updates like if the store is temporarily closed or there any changes in timings.

Google My Business listing is vital for local SEO ranking. You need to get your business listed on Google My Business. You need to update the name of your business and your website address. Your business has to be marked on Google Maps, so that directions to your store/office are displayed. By updating your business timings, you can ensure potential customers know when to visit you and how to find your store.

You can take the help of an **NJ Seo Agency** to get assistance in listing your business on Google My Business.

3) Voice Search

Digital assistants have become popular with Alexa and Siri becoming household names. While earlier people would use text search to find information, today voice search has become popular. Statistics reveal that 27% of people in the world are using voice search on their mobile devices. In the US, [36.6% of all people](#) use voice search. Nearly 50% of all smartphone users are making use of voice search to find information or content. The statistics shows how important voice search is and why your business should capitalize on this digital marketing trend.

As a business, you need to know the difference between text search and voice search. When typing a person may type 'dental clinic near me'. However, when they use voice search they would probably ask, 'Where is the nearest dental clinic?' When you optimize your website, you must ensure that your website is displayed even on voice search results.

The following explains how your business can use voice search in your strategy:

- A voice search is longer than a text search. Rather than use a phrase, the voice search would be in the form of a conversation.
- Most voice searches are made for local businesses. This makes it important to focus on local SEO.
- Generating the right keywords requires you to think like a user. More of long tail keywords are needed for voice search SEO.
- You need to ensure your webpages are relevant, since voice SEO focuses more on relevance of the content.
- Creating FAQ pages can be helpful in getting a higher rank on voice SEO queries.

4) Influencer marketing

In the world of social media, one of the most popular digital marketing trends is influencer marketing. Influencers are celebrities in the world of Facebook, Instagram, and TikTok. Just as film stars and sports stars endorse products, so do influencers. An

influencer is someone who has a popular social media account that is followed by millions of people. Whenever any influencer posts contents, it becomes popular very quickly. So, when an influencer endorses a products or posts promotional content, it would become viral very fast. As a business owner, it makes a lot of sense to have an influence promote your content. This will help you reach out to a large number of people.

The returns from influencer marketing is 11 times more than that of traditional marketing. Brands are expected to spend around 15 billion dollars on influencer marketing in 2022. This shows why your business should capitalize on this trend. You don't have to reach out to the very big influencers, look for influencers who can help you reach your target audience. Here are some ways in which you can use influencer marketing in your business:

- Partner with influencers on the social media platform relevant for you. Run a sponsored or collaborated campaign where the influencer promotes your brand or products.
- Remember, relevance is more important than the number of followers. Look for an influencer who has followers relevant for your business. You need to spend time and effort in identifying the right kind of influencer.
- Track the metrics from your campaign. This will help you find out if you are getting more traffic to your website or increasing sales as a result of the influencer marketing campaign.
- Don't copy strategies followed by others. Choose a strategy that is relevant to you and works for you.

5) Shoppable social media posts

Thanks to social media, posts by a business can get shared and become viral very quickly. Whether it is Facebook or Instagram, your social media posts can become very popular if they are attractive and offers something of interest. As a business, your aim would be sell your product. The conventional strategy was to use social media posts to attract people to your website. They would then find out more about you, browse your products, and then decide what to buy. This trend has changed with shoppable social media posts becoming popular.

A shoppable social media post is content that is linked to your online store or a website like Amazon. Here is what you need to know about this trend:

- Post a picture featuring your product. When a user clicks or taps on the picture, they can see the product name, description, and its price. When they tap on the price, they can be redirected to your online store where they can view the product and order it.
- Instagram Shopping allows you to showcase your products through your Instagram account. You can do this seamlessly in the form of Instagram posts.
- When you create a post on any social media platform, tag it with the price and store link. You have created a shoppable post – it is that easy!
- Create attractive visual content that display your product and make people want to buy it. Providing the link to your online store is very likely to make people click on the link, increasing the chances of making a sale.

If you have a business or are a marketer, then you need to start using digital marketing in your business. You can capitalize on the latest trends in digital marketing by implementing them for your business. Getting in touch with a reputed **Internet Marketing Company NJ** will help you create and implement a digital marketing strategy to boost your business.

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FAMILY & RELATIONSHIPS

What science says about raising kids?

Raising kids is a challenging job, one that every family has to accept. The onus is on the parents to bring up kids in the best possible way. Every parent wants their children to be good mannered and successful. Families have their own ways of raising kids. There are many successful instances of raising kids that act as a model for others to follow.

But what does science say about this? Yes, scientific studies have lessons on raising kids. Studies by various organizations have clear pointers about what works well while raising kids. Paediatricians and health experts have also their view on what is best for kids. Let's look at some key suggestions backed by science to help you raise kids well.

Successful ways to raise kids

1. Involve them in household chores

Kids must be involved in household chores. From making their beds to cleaning the house, and helping in cooking to dish washing kids must be involved in all activities. Doing this at an early age makes them feel involved in all household activities. It lets them understand their responsibilities towards the household.

Studies have shown that kids who do household chores are better at team work in the future. They are empathetic because they understand what work means. So, they try to help others do their work and also work on tasks independently. They get practice lessons on life when they do their share of house work.

2. Spanking can cause serious damage

Whacking a child on its bottom is a common punishment. Parents believe that it disciplines them and helps them be a better person. But science doesn't agree! Psychologists are of the view that spanking and hitting children does not improve their behavior. Rather, it can be counter-productive.

Studies show children who were spanked are more likely to have behavioral problems in the future. They are more likely to get into drugs and other such habits. The American Association of Pediatrics says that spanking must be avoided. They instead asks parents to identify good behavior and praise it, rather than punishing bad behavior.

3. Talk to kids to help them improve language skills

If kids have to improve their language skills and be better communicators, then the parents have a role to play. Don't wait for teachers to do it at school. It is the parents who play decisive role. Scientists at MIT have shown that kids who had regular conversation with parents had better language skills.

Some studies said kids pick up language skills when they hear parents talk. But rather than passively listening, they need to actively participate in conversations. Doing this helps kids improve their vocabulary, grammar, and comprehension skills.

4. Teach social skills to kids

Kids who are brought up well are successful in socializing with others when they grow up. For this to happen, they must learn social skills. It is the parents who have a role to play here. Parents need to teach social skills to their children. The kindergarten stage is when kids can learn social skills.

Parents should be involved here and not wait for schools to impart the skills. Studies have shown that kids with good social skills were more likely to get a college degree and a good job. They were also less likely to be involved in bad habits and in crime.

5. Teach kids math at an early age

The importance of math skills cannot be ignored. Studies in different countries have shown that kids who learn math at an early age benefit later on. The basic concepts of numbers, arithmetic, and other basic math concepts are crucial. If parents ensure their kids learn these concepts at an early age, it helps the kids.

6. Build a strong bond with the kids

It is very important for parents to bond well kids. They must develop a strong and positive relationship by showing love and affection. Kids who are brought up with love and affection tend to do better in academics later on. Studies have shown that parents who invest on relationships at an early age would ensure great returns in the long-term.

7. Encourage them to find and pursue their passions

Most people regret that they chose the wrong profession and missed out on pursuing their passion. To avoid this future disappointment, parents must encourage kids at an early age. Parents must talk to kids about their future. They must help find out what interests the kids. Helping the child discover its passion will help share the future career. Parents must also encourage children to pursue their passion.

How to Move on with a Broken Heart

One of the most disappointing moments in a person's life is experiencing a broken relationship. When a person with whom you have had a great time together breaks up, then it definitely causes heartbreak. Even if both of you had decided to part on amicable terms, the heartbreak will remain. This worsens if the breaking up has been bitter. A broken heart can cause pain. While physical pain can be treated with medicines and balms, the pain of separation is not so easy to treat.

If you are experiencing the pain of a broken heart, then you will be probably suffering every day. You will want to get over the suffering and move on forgetting the pain of the breakup. Once you have decided to move on, then the question is how to do it? We present to you some tips on how to move on with a broken heart.

1) Take time to heal

It is easy to talk about moving on but it takes time. Trying to hurry up the process may not help. It can lead to more pain. Sufficient time should be spent on grieving to allow the heart to heal. It is not possible to forget a memorable relationship so easily. Give yourself time to grieve over the loss. Consider taking a break for a few days. Go on a solo holiday and spend time in solitude. This will allow you time to grieve and create a change of scenario. The grieving period will allow your heart to heal.

2) Don't get into another relationship immediately

One of the big mistakes a person grieving from a broken heart does is to jump into another relationship. This is almost as though to teach a lesson to the other person. Starting another relationship so quickly can be a costly mistake. When you do this for revenge, then the chances of this relationship failing are high. This can cause problems and another heartbreak. Give yourself time before getting into another relationship.

3) Enjoy your independence

All these days you were in a relationship and in a close tie with someone else. Look at the broken relationship as a chance to be independent again. You can look forward to enjoying your independence for some time. You now are free and don't have to answer to anyone or depend on anyone. Revel in your independence for some time. This will allow you to get over the pain of the breakup in a smooth way.

4) Spend time with friends

You can either choose to be alone for some time or spend time with a very close friend who understands you the most. It can also be a member of your family. Spending time with a good friend will help you share your heartbreak. It will allow you to vent your feelings. This will help you unburden all that is there in your mind. This can help you get over your breakup easily. Make sure you choose to spend time with a good friend or someone very close to you.

5) Do something different

Try to do something different. Maybe you can take up a new responsibility at work. You can even look at a change of job if your partner still works there. You can take a backpacking holiday or start a new hobby. You can even join a course. The idea is to do something different. This will help you get over the heartbreak and in the process, you do something else that distracts your mind from the pain of the past.

Once you heal a broken heart, you will definitely find love again. It is a matter of time, what is important is to keep your confidence.

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FITNESS

Improve your health and be fit through Cardio

Cardio or cardio-vascular exercise is physical activity that increases heart rate. It is also referred to as aerobic exercise. The term 'aerobic' mean 'with oxygen'. It refers to controlling oxygen movement to the muscles, so they burn fuel. It is physical activity that is moderate or high in intensity that gets the heart pumping. Cardio is recommended as an exercise to be healthy and fit.

Importance of cardio

Cardiovascular conditioning is beneficial for health. It helps improve the health of the hearts and lungs. It also aids weight loss. There are multiple health benefits from doing cardio exercises. This is why fitness experts and doctors recommend doing cardio exercises. This is a perception that cardio only means hard exercise in the gym. This is not correct. Even a brisk walk or a swim is also cardio as it gets the heart pumping.

The importance of cardio has been acknowledged by the American Heart Association (AHA). They recommend cardio exercise to be done for at least 30 minutes a day for 5 days a week. You don't need to do the 30 minute exercise at all one time but can break it down into three 10-minute sessions. It is advised to do cardio exercise on all days of the week. The American College of Sports Medicine recommends that at least 3 sessions a week should have moderate to intense sessions.

Health benefits of cardio

The many health benefits of cardio are:

- It helps improve heart health by strengthening the heart.
- Cardio can help reduce the risk of heart attack, high blood pressure, and diabetes.
- It helps improve lung capacity and strengthens the lung.
- It is one of the best ways to burn calories and lose weight.
- Cardio can help increase bone density, which leads to strengthened bones.
- It helps in reducing stress and creates a feel-good experience.
- Cardio offers mental health benefits. It can improve brain functioning and improve emotional stability.

Simple cardio exercises

As mentioned earlier, cardio does not mean exercising in the gym. There are a number of simple cardio exercises that can help get the heart pumping. Cardio exercises can be low-impact or high-impact. Those who have joint pain and other problems can opt for low-impact cardio exercises. These include:

- Walking by taking a brisk walk.

- Jogging.
- Swimming.
- Cycling.
- Climbing the staircase.
- Playing a game of tennis/badminton, football, Frisbee or just running around with kids in the park.

Cardio exercises that are high-impact include:

- Skipping or jumping using a rope.
- Running.
- Performing aerobics routines.
- Exercise routines like burpees, squat jumps, mountain climbers

Cardio using equipment

Those who want to increase their fitness levels or want to lose more weight can opt for cardio using equipment. Gyms have a range of equipment that help you carry out cardio effectively.

Treadmills are great for exercising all your muscles while getting your heart rate up.

The rowing machine can help you burn a lot of calories.

The elliptical trainer is a low-impact equipment for cardio exercises.

A stair climber is one of the best cardio equipments in a gym.

Maintaining heart rate

Cardio increases your heart rate. It is important to ensure that the heart rate remains in the target range. This can help you exercise correctly and safely. Your maximum heart rate can be calculated as 220 minus your age. When you do cardio, your heart rate should be between 55% and 85% of your maximum heart rate. For example, if you are 25, your maximum heart rate should be between 107 and 166. If your heart rate is below that it means the exercise you are doing is not sufficient and you need to increase the intensity. If it is above 166, you would do well to reduce the intensity.

Conclusion

Cardio-exercise is one of the best forms of exercise and is recommended for people of all age. If you have any health conditions, especially cardiac problems consult your doctors before starting on cardio exercise. You don't need to go to a gym to do cardio; you can even do it at home or a park.

If you aren't doing exercise, it is time to get started. Cardio helps you improve your health and [can even extend your life](#). Start exercising today and achieve your health goals.

Achieving Weight Loss: How important is the diet

If you were trying to keep your weight under control, you would have tried out various types of exercises. While exercise is very helpful in burning calories, it is equally important to reduce the calories you consume.

It's a simple equation, you will lose weight only if the calories you consume is lesser than the calories you burn. This is what makes diet important. The best exercise thus happens on your plate. It is what you eat that determines how much weight you lose.

Importance of Diet

Ensuring energy balance is the key to weight loss, which means we need to consume fewer calories than we burn. If you want to lose one pound of weight, you need to burn 3,500 calories. It is obvious that you cannot burn 3,500 calories only through exercise.

One hour of rigorous workout in a gym can help you lose around 600 calories. This is a level of exercise not everyone can hope to replicate. So, what then is the solution? You need to combine diet with exercise. Dieting helps you lose a lot of calories, which can contribute to your weight management effort in a big way.

The 80:20 ratio

There is a simple formula to help you in your weight control effort. It involves 80% diet and 20% exercise. What does this mean? Let us take the above example. If you need to lose 3,500 calories, then you need to lose 80% of it through diet. So, you will need to burn 750 calories and the balance calories need to be burnt through diet.

Let's assume you want to lose one pound weight in a week. This mean, you need to lose 750 calories in a week. Three days of exercise where you lose 250 calories per day should be sufficient. You need to lose the balance through diet. This means you need to cut down around 600 calories per day from your daily consumption.

You must know that 80:20 is not a strict and scientific rule. It is a general guideline to follow. You need not follow the exact numbers and can approximate it. So, you can even target 1,000 calorie loss per week weight loss through exercise and 2,000 calorie reduction in your diet.

It is easier to achieve weight loss with more focus on diet. If you want to lose one pound a week only through exercise, then you need to run around 10 miles a day every day. This may not be feasible. This is the reason, reducing calorie consumption is as important as exercise.

The Perfect Diet

While reducing calories, you need to ensure your body gets all the nutrients it needs. Many people make the mistake of following a diet that starves the body of nutrients. This can make you end up becoming weak. Your food plate should have:

- Half of the plate should have fruits and vegetables.

- Quarter plate should have whole grains.
- Quarter plate should be proteins.
- Avoid potatoes, sugary drinks, processed foods, and use plant oil to ensure your calorie loss happens as planned.

Conclusion

Exercise is good for health, and can help you in your weight loss efforts. A balanced diet is more important when it comes to weight loss. You must cut down the calories you are consuming, and ensure you get a balanced diet. Eat well, eat healthy, and achieve your goals of weight loss.

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SELF-HELP

10 Life Skills Everyone Should Have

Skills are the abilities needed to do work. To succeed at work, you need to have certain skills. But to succeed in life, you need life skills. Life skills are those characteristics, experiences, and learnings that people need to possess to cope up with life's challenges. Everyone, including adults, needs to possess certain life skills. Let's examine 10 such essential life skills

1) Communication

Be it at college, work, or home, we communicate to express ourselves. Communicating well with others and making them understand what we want to say is a vital life skill.

2) Self-confidence

Confidence, many a time, is the difference between success and failure. A talented sportsman lacking confidence may easily lose to a novice brimming with confidence. Self-confidence is the inner feeling that we can do no wrong and that which boosts us to do well. This is absolutely essential in life.

3) Interpersonal relationships

We are a part of society and have to get along with others. Ability to relate to others and live with them requires skills. Social skills help you get along with your neighbours, teachers, and friends, making you accepted by others. A successful person always has good social skills.

4) Empathy

Empathy is the ability to feel for others genuinely and understand their problems, feelings and connect to them. When you empathise with someone, you put yourself in their position. This helps you to understand situations and handle them more effectively.

5) Decision making

In life, we take many decisions. The decisions we take decide the future course of our life. Crucial decisions like career, life partner, family size, etc. need careful thinking and analysis. Skills to take decisions are crucial and are something everyone needs to have.

6) Problem solving

Life is not a bed of roses. We are likely to face problems at every stage. The ability to confront the problems and solve them satisfactorily is important. The ability to calmly and dispassionately understand a problem, find out ways to solve it and then decide on one method to solve the problem is an important life skill.

7) Healthy living

Health is wealth. Understanding what good health is and how one can stay healthy is actually common sense. Sadly, not many possess this. Drug abuse, alcohol addiction, addiction to junk food, lack of exercise can lead to serious health problems including diabetes, obesity, and cancer. So understanding how to be healthy to live a long and happy life is an absolutely vital life skill.

8) Creative thinking

Creativity is what enables us to break free and reach the sky. Ability to think creatively and apply the thinking in life plays a major role in the success of people. Creativity leads to innovation and invention, and one who creates something new will be a grand success in life.

9) Resilience

When a child walks and stumbles, the mother is on hand to help it get up again and walk. But sadly in life, someone may not always be there to pick us when we stumble. Resilience is the ability to face difficulties and look for light even in the darkest hours. It is a very significant life skill needed to face the battles of life.

10) Ability to learn

Learning is also a life skill. It is not easy to learn something. You need to have the interest to learn. If you need to pick up all the life skills discussed above, the ability to learn is that life skill, which you need to have first.

Skills needed for a job may vary, but everyone needs the skills listed above. You must do your best to acquire these fundamental life skills, so you can lead a happier and better life.

How to prepare for a job interview

The job interview is without doubt the most important stepping stone in an individual's career. It is a test of one's knowledge, skills and presence of mind. An interviewer would meet many candidates and select probably just one of them. So success in the job interview needs careful planning and preparation. This article discusses practical tips to prepare for a job interview.

Planning

The interview is just like any other activity and needs to be planned properly to achieve desired results. The first step in planning is to know the organization. Thanks to the internet and social media, information about the company can be found out easily. One needs to understand what the company does, its vision, its goals, products offered and also about the management. Understanding the organization would help the candidate to prepare well for the interview.

Apart from knowing about the company, being well-versed about the industry and the company's competitors is an added advantage. An interviewer would definitely be impressed with a candidate who is knowledgeable about the industry as also present trends.

The Intro

The first few minutes of the interview acts as the clincher. As they say, first impression is the best impression. The first few minutes of interaction where the interviewer in all likelihood asks the candidate to introduce himself/herself would determine the candidate's fate. The introduction must be powerful and must clearly convey the candidate's knowledge and skills and showcase his/her confidence. Proper preparation for a self-introduction is vital. A candidate would do well to write down a self-introduction, which explains how he/she is suitable for the position applied. The self-introduction must not take more than two minutes and should focus more on the qualification, skills and aptitude rather than dwelling on personal and family details. The candidate should remember that the resume is in front of the interview, so repeating what is already given doesn't help. The introduction should be a crisp and precise summary of the entire resume.

Practice

Practice makes a man (and a woman) perfect. Practicing answers to the questions with friends or in front of a mirror helps to improve one's confidence. The self-introduction needs to be practiced thoroughly, making sure that it is not learned by rote. Effective preparation involves making a list of possible questions that could be asked and preparing answers for these questions. The combination of preparation and practice helps to gain confidence.

On the interview day

On the big day arrives, the candidate needs to firstly ensure that he/she knows the venue for the interview and leaves home well in advance to reach on time. A well-dressed and presentable candidate would always make a good impression on the interviewer. Being properly groomed is important. Research on the organization would tell how to dress – formal or 'business casuals'. Nothing would be more embarrassing than going for an interview in t-shirt and jeans and finding the interviewer decked up in a suit and tie. Dress matters and so also personal hygiene.

Preparing an interview docket with copies of resume and other credentials (educational certificates, training certificate, experience letters, testimonials, etc) is essential. Candidate must carry this during the interview. It would be advisable to include copies of sample work, project reports, etc. in the docket.

On reaching the venue, the candidate must make sure to report to the front desk so that the interviewer is aware of the candidate's arrival on time. And in case the candidate is late, the candidate must apologize without trying to give excuses and hope for the best.

Confidence is the key

Practice and preparation are the two mantras to gain confidence. Practicing deep breathing techniques just before entering the interview room would help to relax the body and mind. During the interview, listen carefully to what the interviewer is asking and think and answer calmly. Self-confidence, composure and demonstrating a positive attitude go a long way in succeeding in an interview.

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Healthcare/Medical

Everything You Need to Know About Diabetes

11.4% of people in India have Diabetes. An even more worrying fact is that 15.3% of the country's population is pre-diabetic, which means they are at high risk of developing Diabetes. Diabetes is today a serious health issue in India. In 2020, 7 lakh Indians died as a result of Diabetes and its related complications. If you want to know all about diabetes, then read on to get all your questions answered.

Types of Diabetes

1) Type 1 Diabetes

Type 1 Diabetes is an auto-immune disease where the body's immune system attacks and destroys the cells producing insulin. As a result, your blood sugar levels go up. It is a disease that cannot be cured.

2) Type 2 Diabetes

Type 2 Diabetes is the most common type (90% prevalence). Here, the body either does not produce sufficient insulin or cells cannot effectively utilise insulin. It is a metabolic disorder and occurs mainly due to an unhealthy lifestyle.

3) Pre-Diabetes

Pre-diabetes is a condition where your blood sugar levels are more than normal but not high enough to be classified as Diabetes. It is not a disease but a health condition that needs to be addressed to prevent diabetes.

Know the symptoms of Diabetes

If you have diabetes, then you may have one or more of these symptoms:

- Increased thirst.
- Increase in frequency of urination.
- Feeling weak or tired.
- Losing weight without trying.
- Blurred vision
- Sores that do not heal well.

Causes of Diabetes

Type 1 Diabetes is an auto-immune disease. It may occur due to genetic reasons or due to a virus.

Type 2 Diabetes is a lifestyle disorder. Being overweight or obese is one of the key reasons for developing type 2 Diabetes. Excess belly fat is a key factor that causes Diabetes.

When to see a doctor for Diabetes

Diabetes is a serious disease that you must never ignore. If you experience any of the symptoms of Diabetes, you must see a doctor. The doctor will use blood tests to diagnose diabetes and will suggest treatment options. It is extremely important to follow your doctor's advice on treatment/prevention,

Risk factors for Diabetes

The following factors can increase your risk of becoming diabetic:

- Being overweight.
- Aged 45 or more.
- Have parents or siblings with Diabetes.
- Leading a sedentary lifestyle with not much exercise or physical activity.
- Having high blood pressure.

Possible complications of Diabetes

If you don't take prompt action, your blood sugar levels can increase rapidly. Serious complications from very high blood sugar levels include kidney failure, heart attack, and stroke. Loss of sensation in the nerves (neuropathy) and vision loss are other complications.

Prevention of Diabetes

While you cannot prevent type 1 Diabetes, type 2 Diabetes is preventable. You must follow a healthy diet and exercise for at least 150 minutes a week (at moderate levels).

Remedies / Treatment for Diabetes

The main treatment for Diabetes is medication. Oral drugs can improve glucose absorption ensuring normal blood sugar levels. Some patients would need insulin through injection or an insulin pump. Apart from these remedies, lifestyle modification is essential. You must exercise to lose weight and reduce consumption of foods that increase your blood sugar levels.

Conclusion

While Diabetes is a serious issue, it is not something to panic about. You must get timely treatment to ensure your blood sugar levels are under control. Meet a doctor today to find out if you are diabetic or at risk of developing Diabetes.

FAQs on Diabetes

1) What kind of food should diabetics consume?

Food that is low in sugar and unsaturated fat and high in fibre.

2) Do I need to take medicines for life?

It is possible to reverse diabetics through lifestyle changes where you can stop taking medicines.

3) Can stress cause Diabetes?

If you are stressed all the time, your risk of becoming diabetic increases.

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How To Successfully Follow A **Sugar Free Diet**

*A **sugar free diet** has many health benefits. But, is it practically possible to give up sugar? How do you manage? We tell you all you need to know to follow this diet and get its benefits.*

Going Sugar Free

A **sugar free diet** has many benefits for your health as giving up sugar has proven health benefits. It helps to reduce blood sugar level, reduces cravings for food and helps to lose weight. There are many other such benefits for your health when you cut down on sugar.

But how do you implement such a diet? Is it possible to give up sugar altogether? Let us look at the answers.

What To Give Up

A **sugar free diet** calls for giving up sugar and everything that has sugar. This includes no sugar in coffee, tea, juice, yogurt. Honey and syrup also have to be given up. You have to say goodbye to all foods that have sugar like cakes, pastries, bread, potatoes, bananas, dates and dried fruits. All artificial sweeteners have to be given up.

You also have to reduce intake of stevia, cherries, mangoes, grapes, pineapple, watermelon, and dairy products.

What To Eat

You can eat all types of meat. You can eat seafood and all vegetables. You can eat fruits with low sugar content like apples, blueberries, cantaloupe, coconut, grapefruit, kiwi, limes, peach, orange, plum, pear, and strawberries.

You can eat all legumes, beans, nuts, seeds, whole grains, spices, eggs, and protein powder. As you can see there are many items allowed in this diet to sate your hunger.

Do It Slowly

When you start with a **sugar free diet**, do it slow and steady. Don't give up sugar completely in one go. Your body will revolt and you may find it difficult to manage. It can also lead to a drastic fall in blood sugar levels affecting your health.

First give up on white sugar added to tea, coffee, milk. Here again, first reduce your sugar intake by 50%, maintain the diet for a couple of weeks and then give up added sugar completely.

Give up on pastries, cake and the like. Follow this diet for a couple of weeks. When you get adjusted, then give up on potatoes and other prohibited fruits. Finally, give up on artificial sweeteners.

Increase Calories

Yes! When you give up on sugar, increase on calories from the permitted good for some time. This helps you to manage the cravings that otherwise would create withdrawal symptoms.

Fatty meat, veggies with butter, spice, high carb and low-fat snacks like dark chocolate. Eat more of such food for a few weeks without worrying about calories. Do this until your body adjusts to being sugar-free, after which you can then cut down on calories.

Eat Well

Eat small portions once every three hours. Don't eat anything after 8 pm. Limit caffeine and alcohol. Make use of spices that add flavor to your food, so you can reduce craving for sugar.

Going on a sugar free diet is difficult. Do it slowly in a phased way. Ensure you avoid all food items containing sugar and have good carbs and proteins to reduce craving for sugar.

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BUSINESS

How to start a software company

We live in a world where computing power is used for virtually everything. Computers need software to run. From a mobile app to an online game and airline reservation to stock inventory, software is needed everywhere. There is a great demand for quality software, as more and more individuals and companies start using them. A software development company develops and distributes software that can be used for various purposes such as learning, performance of various tasks, entertainment, etc.

Starting a software development company can be a lucrative business idea. The demand for software and the fast changing technology ensures quality software sells and allows its developers to earn a lot of money. Everyone knows the story of Bill Gates, who discontinued his schooling to develop software. He started developing software and founded Microsoft and the rest is history. There are many entrepreneurs who have become rich and famous by foraying into software development.

If you have the technical skills, management skills, and the desire to succeed, then you can start a software development company. In this article, we will cover the 7 steps involved in setting up a software development company.

1. Carrying out a detailed market research

The most important thing is to conduct market research in order to identify competitors and clients. Software development is a highly competitive industry with many players in the market. There are already established companies as well as hundreds of startups developing software. You need to understand with whom are you competing, what their strengths and weaknesses are, and how you can match up to them. Market research will give an idea as to what stage the software development market trend is in, whether that be - introduction, maturity or decline.

This will further give clarity as to what product your company will need to create to stay aligned with the latest trends. Today Artificial intelligence, Internet of Things, Blockchain, and cyber security are the latest trending areas. Developing software that cater to these trends can help you get a market for yourself. This is where market research will be of help.

2. Creating a business plan

Once you decide what product to create, it is important to draw up a business plan that will list down the purpose, product, target audience, competition, and product delivery timelines. It is important to know your target audience. If you are developing retail software, then your target audience is retailers. Similarly, if you are developing a music app, your target audience could be

teens. It is important to know the target audience so that you can understand their needs and develop software accordingly.

3. Protecting intellectual property

Getting patents and Trademarks for the ideas you conceive in starting up a software development company is the next step considering that the market is highly competitive. Trademarks are an asset and help you build your reputation. Not getting a trademark can be costly and can lead to infringement by others.

4. Deciding on a name

You need to name your company. Look for a catchy and unique name that people would remember. Try and related the name to your business. Remember that your company name is likely to become a brand in the future.

5. Choosing a business location

Your business location will depend upon the location of your target customers, purchasing power of your clients, and the strategic location of similar software development companies, such as Silicon Valley. Countries like India, China, Philippines, Taiwan, and South Korea are now working on outsourced software development for clients in the US with more than [40% US companies](#) outsourcing their work to these countries

6. Hiring outsourced developers

Setting up your own team of software developers can be seen as an ideal situation since you are in control of the entire development process. However, when starting up a new software development company, it is recommended to initially outsource your development process to reliable and experienced specialists. This can be useful in the initial stages of your business as it will cut down costs and is less time consuming. This will also help in delivering your projects in time, which is an important factor when dealing with new clients. A word of caution - remember to keep the ownership of the source code and refraining from getting trapped by suspicious outsource vendors. Hence, conduct a thorough check before outsourcing your projects.

7. Setting up a legal structure and getting insured

Defining a legal structure for the business is required to overcome situations where client contracts are involved. Also, insurance can help in situations beyond ones control such as health issues, etc. Not having insurance can be costly as you face the risk of being sued by customers for software defects. It would be worth spending money on professional liability insurance to address these risks.

8. Creating a prototype

While taking care of the above mentioned steps, it's important to also create a prototype of your software and allow enough time for testing by the end users and collection of feedback. This will make it easier and cheaper to correct the mistakes before the final product is launched in the market. This prototype is known as an MVP (Minimum Viable Product). An MVP can sure help in finding investors or even attract venture capital or grants and loans.

In the end, for a successful venture, it is important to create products that are self-explanatory, simple, and not too technical for the customers to understand. Also, provide features that are not available with the competitors' products to have an edge. When you develop software that is easy to use, you are likely to win over more customers. Providing value-added features will help differentiate your product from that of competitors allowing you to succeed.

A planned and systematic approach to software development as explained above will help you create a company that can taste the fruits of success.

-----Source:

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How to write a Business Plan?

“There are dreamers and there are planners, the planners make their dreams come true – Edwin Louis Cole”.

Entrepreneurs who start a business dream of achieving success. Their dreams would remain a mere dream without a proper plan. A business plan is a document that acts as guidance to help you realize your dreams. It is a plan that translates your vision into concrete action. Writing down what you want to achieve in the form of a plan is very important. It is this document that will help you get funds. A well-written plan will tell you clearly, what you need to do to achieve success.

Writing the business plan is half the battle done. Once the plan is ready, all you need to do is follow the plan sincerely to achieve success. Now that you have understood the importance of the business plan, let's see what goes into a business plan.

The Structure

A business plan is a detailed document that outlines your ideas and how you plan to put the ideas into practice. As mentioned above, the document is what investors or bankers would study to decide if your business idea is feasible. The plan, therefore, should be comprehensive. The following is a standard structure that you can follow:

1. Cover page with title and table of contents
2. Executive summary: This gives an overview of your entire plan in one or two pages.
3. Company description: Here is where you need to talk about your company. Explain the type of company, brief background of promoters/owners, vision and goals of the company.
4. Structure: You need to explain the proposed organization structure and how the company would be managed.
5. Business model: The business model you are planning to follow to earn revenue can be explained.
6. Product/Services: You need to write in details about the products and services you are offering. Describe what is unique about your product/services and how it would attract customers.
7. Marketing and sales plan: You need to talk about how you would market the product/service and reach out to customers. Sales and revenue targets need to be clearly outlined.
8. Financial plan: This is the most important section for investors. You need to clearly explain how much funds you need and how you are going to use the funds raised. You also need to explain how finances would be managed, expenses, profits, plan to repay loans, and expected returns for investors. Projections of profit and loss should be enclosed.
9. Operational plan: You need to explain how regular operations would be carried out. If production is required, plan for production needs to be prepared.
10. Annexures: Any documents relevant to the business commencement can be attached. This includes statutory and regulatory approvals, land documents, etc.

A detailed plan as per this structure can help you present your ideas in a structured way. This can not just help you get funds, but can be a basis to carry out your marketing, operations, and manage your finances.

How to write the plan

Now that you are clear with what the plan should have, here are some tips to keep in mind while writing the business plan.

1) Carry out proper research

This is the most important thing to do while preparing a business plan. You need to research everything related to your business. Understand the industry sector you are working in and the market trends before making the plan. Proper research will help you to prepare an accurate plan. You can talk to experts in this field and analyze competition before preparing the plan.

2) Write the summary at the end

Even though the summary is the first section of the plan, you should prepare it at the end. Once your plan is completely ready, then prepare the executive summary. It will help you make a perfect summary of your plan. Most potential investors would decide based on what they read in the summary. If needed, get it written by a professional who is experienced in writing business plans.

3) Take your time to write the plan

Don't hurry while writing a plan. If you have a meeting with investors coming up, start working on the plan many weeks ahead. Take your time to prepare the perfect plan. The content of the plan and the presentation are both important. Write a draft, review it, make changes, edit it and make a second draft. Repeat this process, as many times as necessary until you are completely satisfied.

4) Include a detailed profile

You need to include a detailed profile of your company and your own profile. The profile should have as many details as possible. The profile of all the promoters should be included. It should list out the qualification, experience, skills, and achievements. Both technical and business experience needs to be highlighted in the profile.

5) Don't make a standard plan

You may need to present the plan to different people. You can customize the plan depending on who would read it. Bankers may need a different type of presentation. They would be more concerned about the financials. A venture capitalist is more concerned about your business model and your profile.

6) Be accurate and honest

When you present projections, make sure they are accurate. Be honest while presenting information. Investors are smart people and can detect projections that are bloated up to create a rosy picture.

7) Focus on customer creation

Customers are the key to a business. Your plan should focus on how you plan to create customers and how you would convince them to buy your products. Your plan to promote your product using both conventional methods and digital marketing should be highlighted.

8) Use ready templates

Ready templates are available on the internet. Search for them and use them to create a professional business plan. Ready worksheets to create business projections would be available. All you need to do is fill in the data. This simplifies the process of writing a business plan.

A professional business plan is a recipe for your business success. Put in effort to create the perfect plan that can help you achieve your dreams.

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FINANCE/INVESTING

How to build wealth by investing in stocks?

Everyone would like to be wealthy and have enough money to enjoy life. Wealth building to most people seems to be a difficult proposition. Those who earn regular income feel they may not be able to do it. The reality is that it is not difficult creating wealth. It just requires a systematic approach. One of the best ways of creating wealth is through the stock market. Investing in the stock market is a great way of creating wealth, even for a small investor.

Clichéd as it may sound, the rules of striking gold in the stock game are simple – planning, patience, and long-term commitment. Agreed, big money is made and lost overnight in stock but once you know the waters you are treading, creating wealth shouldn't be an issue. If you think it is all about staring at the computer screen all day, making rapid trades and keeping track of what big Fortune 500 companies did, it's not going to help. So what is that can help you make money in the stock market? We look at some tips that you can follow to make money investing in stocks.

1. Start with a plan

Before you do any activity, you need to plan it. Investing money in stocks is no different. You need to plan your investment. The first thing is to understand your risk appetite. The stock market can make you wealthy beyond your dreams; it can also make you lose all that you have. That is a risk you are taking to earn a reward. When you take risks, don't do it on your life savings. Have money for contingencies and use a part of your regular income to invest in the stock market.

Decide how much money you can afford to invest in the stock market. You need to make a budget and understand your income and expenses. Estimate how much money you can save and use some of it to invest in the stock market. Younger investors can invest up to 80% in the stock market, with the rest in safer investments like bonds. As you grow older, you can slowly reduce your investments in the stock market to reduce your risk exposure.

All this calls for planning. You need to make an investment plan in a systematic way. You can take the help of a professional investment advisor to make a plan. If you have a bit of financial knowledge, you can do your own research and plan yourself. Make sure you set your investment objectives. Identify how much wealth you want to generate and for what purpose (buying a home, children's college education, retirement funds). Based on that, make a plan.

2. Think long-term and stay the course

There are lucky investors who strike gold with their investments within a few months. Such stories are rare and few. Slow and steady wins the race for the tortoise and for the stock market investor. You need to think about the long-term when you put in your hard-earned money to buy stocks. Don't hope to become rich in a couple of years.

The secret to wealth creation is perseverance. Stay invested for the long-term and there is no reason why you can't become wealthy. On average, the stock market gives a return of 9%. When compounded, investing just 2800 every year can make you a millionaire in 40 years. It makes sense to stay invested for long term. Stay the course and your dreams can come true.

3. It is a roller coaster ride, so hold on tight

Once you start investing in the stock market, it's important that you don't stop. Time is your biggest ally in this business. It takes time to make money in the stock investment, but the key is to keep going. People who have made it big in the stock market have mostly kept their money in the market for long periods – even fifteen years if not longer. Most of them have reaped great results.

Investing in the stock market is like a roller coaster ride. Sometimes you are on the top and sometimes you can come hurtling down. So hold on tight and don't jump off. The market has its highs and lows. When the market falls, don't panic. It will recover! It may take a few months or even a year or two. When you are there for the long term, don't worry when the bears take over, the bulls will come back for sure.

4. Don't lose your sleep

There is no one rule for everyone when it comes to investing in the stock market. Make sure you assess your situation well before making an investment. Don't make an investment you're not comfortable with. If you can't sleep at night thinking you will lose your money, you probably will. Have an objective regarding where you want your investment to take you.

You may be looking to generate tax-free interest, preserve capital, or create current income. If you have an idea of what your objective is, you should be good. Never invest in stocks just because your friends, family or neighbors are doing it. Make an informed decision and invest in stocks that you understand. Don't invest in any stock blindly, do your own homework. That will ensure you don't lose your sleep.

5. Create a diverse portfolio

You must have heard of the saying - don't put all your eggs in one basket. This holds good for the stock market too. Don't invest everything in one company or similar type of stocks. The secret of minimizing your risk and getting optimum returns is to diversify your portfolio across instruments and assets. There are a few factors to be noted to know how to spread your risk. Some of the factors include fixed income, real estate, company growth and value irrespective of size, commodities, real estate, emerging markets etc.

The number of investments in stock market you make is not as important as how you spread your risk. There are various types of stocks. For instance, you have blue chip stocks of established market leaders, where you are unlikely to lose money and can expect steady growth. You have small and mid-cap stocks of emerging companies. These are the companies poised to take off and can help you get huge returns. So invest some of your money in blue chip companies and some in small and mid-caps.

Also, invest across sectors. Don't put all your money in one industry sector. For instance, if you put all your money in IT stocks and the IT industry faces recession then you can end up losing money. Buy stocks of companies from different sectors. This ensures your risk is very well diversified. Even if one company or sector faces a setback, you would have others to fall back on. Also, make sure you re-allocate or rebalance your investment in different sectors every six months.

6. Don't ever try to time the market

The secret to earning big in the stock market is to buy low and sell high. How do you know what is high and what is low? It's never a good idea to time the market. Even ace investors like Warren Buffet wouldn't dare pull such a stunt. Small investors plunge into the market at the slightest surge in the stock market. It's not always a great idea to go with the positive investor sentiment, instead of looking at the companies' profit performance.

Instead of trying to time the market, you should rather invest over a period in a systematic manner. Also, avoid investing in smaller companies when the market is high. Such stocks may look lucrative but they tend to be quite volatile. Leave it for seasoned investors. A systematic investment plan is a good way to invest in stocks. Invest a fixed sum of money every month to buy select stocks. When the market is at a high, your overall investment appreciates. When the market is down, you can buy more stocks. Systematic investment is a great option for small investors.

7. Review your investments periodically

Now that you have invested money, probably in a systematic investment plan, you can sit back and relax and watch your money grow, right? No! The market doesn't work that way. You cannot afford to take things easy. The stocks you selected were the ones that were doing well or expected to do well. However, you never know what can happen in the future. You need to track how the stocks you have invested in are performing.

You need to periodically review your investments. If the company you have invested in is sinking and is expected to face serious problems, then it's probably time to stop investing in that company. Similarly, the sector in which you have invested may face serious issues, which are unlikely to be resolved soon. These things do happen and in such a situation, you need to review your investment and make a decision on whether you want to continue investing in those stocks or change your investment.

When you make an investment plan, it is not something that holds good forever. You need to review your plan and make changes in it. Various situations like change of job, hike in salary, loss of job, or addition in family can happen. You need to relook at your investment plan and make changes accordingly. So review your investments and your investment plan regularly.

8. Cut your losses

If you find you are making losses with one or two stocks, then it is time to take a hard look at these stocks. You need to review the performance of these companies, the industry sector they are from, and understand their future prospects. If you feel the

stock holds no future, cut your losses. Sell the stock and take whatever money you get. You can use it to invest in some other stock that is doing well and has better potential. These are decisions you need to take fast, else you can end up losing everything. It is essential that you follow news regularly and are aware of what is happening in the stock market.

9. Book profits

The stock you bought for 100 may have risen to 1000. What do you do? If you feel that your stock has earned sufficiently for you, then go ahead and book profits. You can always reinvest your profits back into the company, if you feel it will continue to do well. Book profits when the market reaches new highs. You can always get back into the market. Don't be in a situation where you watch your profits slipping away and rue the situation.

10. Don't get emotional

The stock market is cruel. It has no places for emotion. Getting emotional and sticking with the stocks you bought because you liked the company or because the stocks came to you from your dad will not help. Be logical and analytical. Understand what is happening and take a decision based on data. Don't ever be emotional with a stock for any reason. An emotional investor is unlikely to succeed.

11. Take help from brokers

Getting a good investment broker to handle your transactions really gets you going. If you're just starting out, and don't feel very confident, get yourself a full-service broker. You may even choose to go with an online brokerage firm. Just make sure you tick a few things off the list when you are going with an online brokerage firm. Check if the broker is registered and approved by the regulators.

You can also use the broker's service for investment planning, if you wish. This will save you the trouble of regularly monitoring your stocks. The investment advisor would do this for you. Make sure you select an advisor who you can trust and has a good reputation in the market.

Well, these are the simple rules of making it big in the stock market and building wealth. Happy investing, wish you success!

Take control of your life through financial planning

Planning for Kris

At a party, I met Kris, an executive at an MNC who was who had just got engaged to be married. Having enjoyed a bachelor life, now on the verge of entering married life, he was curious to know about financial planning. Its very simple, I told him, “Will you allow your life to be controlled by money or will you control money? That’s all financial planning is. Now that you are starting a family you need to start thinking for the future. School fees for your child, future college expenses, a home for yourself, and most importantly planning for retirement.”

Kris laughed, “Come on, I am just 27 why should I worry about retirement now?”

“That’s the problem with planning for finances. People take it too lightly and think about it too late. This is the right age for you to start planning. Let me tell you how. If you start investing now and let’s say you invest `5,000 every month in mutual funds. What will happen when you are 58 and planning to retire? Assuming a very modest return on your investment at 12%, you would have earned `1.62 crores.”

“Wow! Is this possible? Is it for real?”

“Definitely, we talking here about 12%, the good mutual funds usually give higher returns. Now assume you decide it’s a waste of time planning for the future so soon. You continue to enjoy life. At 40 you decide you want to start investing. The same `5,000 you invest every month, but this time it is for 18 years. You would have earned around `36 lakhs. See the difference when you start early.”

“You are right,” said Kris. “But tell me how does `5,000 help me earn so much?”

“It’s called compounding. You invest money every month. The money earns interest. You then earn interest on interest. And remember you are continuing to invest. So, it all adds up. That’s how a regular and disciplined approach can help you plan your retirement. But remember, this is just one aspect of financial planning.”

“What do you mean?”

“What if you face a medical emergency and you need a few lakhs. Will you stop your monthly investment and use that money? No, you need to plan for an emergency. For that you need insurance. You need insurance for your life. This ensures your family is protected in case something happens to you. Health insurance helps covers medical expenses in case of hospitalization. Insurance is something everyone must have.”

“Ok, I am convinced about financial planning. Tell me how do I proceed.”

How to plan

I drew a table to explain how he should plan his finances, after finding out the data from him.

Annual income	8,00,000
Annual expenses (including student loan payments)	5,50,000
Savings per year	2,50,000

“After all your expenses, you are able to save `2,50,000 per year. That’s pretty decent. 25-30% of your income should be saved for the future. You are on the right path. Now here’s how you plan it.

You need to save for taxes, right? 1.5 lakhs is the deduction every year you can claim on savings. Right now you don’t have tuition fee. So, let's see how you can invest this amount.

You need insurance coverage at least 10 - 15 times your annual income. This means you need to have life insurance for around 70 lakhs. I suggest you take a term insurance policy for 70 lakhs. You would spend approximately `16,000 towards insurance premium. You can invest in tax saver mutual funds to get returns and also save on taxes. You start monthly investments in tax saver funds for `2,000 per month. Since you tell me, you are buying a house. You would be paying an EMI of around `15,000 per month. So, you are spending `2,40,000 per year and getting exemptions.

Apart from this, you can spend 3,000 per month for equity mutual fund investments, as they would give you a higher return on investment. You can take health insurance for yourself and your spouse and spend around 10,000 per year for coverage of `5 lakhs.

Kris’ plan

Insurance premium (term plan)	16,000
Home loan EMI	1,80,000
Medical insurance	10,000
Tax saver mutual fund investment	24,000
Equity mutual fund investment	36,000
Total savings	2,66,000

Now your financial plan is complete. You have covered life insurance, health insurance, you would be contributing to provident fund from your company. You are saving 5,000 per month on mutual fund investments and also covering a home loan. You would need 2,66,000 on savings every year. Now you are already saving 2.5 lakhs. Cut down a bit on your partying and movie-going expenses and you can save another 16,000 and your plan for the future is done.

“Wow, that was great. Thank you, I will look into right now.”

Reviewing the plan

“However remember that is a plan for the present. You need to review your plan. After 5 years, you will be earning more. So, you can save more. Also, at that time you start to think about children’s education, marriage, etc. Maybe you want a bigger home. So, financial planning is a continuous process. You need to review the plan. One more thing is you need to review how your investment is doing. For instance, if you have invested in some mutual funds, follow their progress. If you are not happy with the fund’s performance, you can stop investing in them and invest in newer funds. So, make sure you review and update your plan periodically.”

Conclusion

Financial planning is a must for everyone. Whether a person is 25 or 45, he/she needs to plan for the future. Planning for retirement, planning for expenses for a health emergency, insurance – these are the areas to be covered in a financial plan. A good financial planner would be able to help you make a plan so you can stop worrying about what the future holds for you.

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TRAVEL

Tiger Safari in India - take a walk on the wild side

Who doesn't want to see wild animals? From an excited kid to the busy corporate executive, there is hardly anyone who wouldn't like to catch a glimpse of wild animals. And the zoo is definitely not the place to see a wild animal. A wild animal is best seen in the wild - in the forests, its natural environment.

Let me take you on a journey deep into the forests of India to spot the most amazing wild animal one can see in India – the majestic Royal Bengal tiger.

Go on a tiger safari in India – wildlife tourism at its best

“Tiger Tiger burning bright, in the forests of the night”, William Blake's poem gives you a vivid description of the tiger. Amid the trees and bushes, hidden inside the tall grass, a bright orange spectacle holds you spell bound – behold the tiger, the real king of the Indian forests.

The tiger's orange black velvety skin and its burning eyes will enthrall you and one sighting of the tiger will leave you sated, creating an image in your mind which you will carry for the rest of your lives. On a rainy day, you can sit with your grandchildren and recount the tale of how you saw the regal tiger in the forest.

The tiger is India's national animal and is hence protected. Under the 'Project Tiger' initiative of the Indian government, tiger reserves have been setup all over the country to protect this beautiful but endangered animal. Ranthambore, Corbett, Bandipur, Kanha, Bandhavgarh are the names of some of the popular national parks in India, where you can spot the tiger.

Let me walk you through an experience of spotting a tiger in the Kanha National park.

Tiger safari in India at the Kanha reserve – a memorable experience

Kanha reserve is where Mowgli played in the tall grasses with Baloo and Baghera and watched out for the terrifying Shere Khan. The tales of Rudyard Kipling's "Jungle Book" reportedly took place in these jungles. You can write your own jungle book, describing your adventures in Kanha as you try to spot the real life Sher Khans - the Bengal tigers who rule these forests.

Kanha Tiger reserve is located in the state of Madhya Pradesh, in Central India. The park is spread across 940 sq km. The nearest airport is Jabalpur, 175km away, a three hours journey by car. There are a number of resorts located near the park, which provide luxurious accommodation suited for your budget.

The best time to visit the park is during summer, April to June, when the shortage of water brings all animals near the water sources and makes spotting animals easy. But the weather would be very hot and temperatures can shoot up to 109° F (43° C). So November to January would be a better time to visit the park, as the weather would be

pleasant. The park is closed during the monsoon season from July to the beginning of October.

The highlight of the park visit is of course the open jeep safari where you are taken into the jungle accompanied by a trained guide. There is also an elephant safari, where you can take a ride on an elephant and are promised a close view of the tiger. The safari operates from sunrise till noon (11:30 local time) and from 15:30 till sunset.

Attractions of the tiger safari

Apart from the tiger, which is undoubtedly the star attraction at Kanha, there are plenty of other animals waiting to be shot - on your camera. Leopards, Jackals, Sloth bears, Wild Dog (Dhole) and a variety of deer (Sambar, Chital, Barking deer) are found here. The Barsingha (swamp deer) can be found only in this park.

Bird watchers can get to see more than 300 species of our feathered friends, including the Ibis, Bee eater, Egret, Drongos and other birds. Cobra, Python, Krait and Russell's viper are some of the reptiles found here. But those who have come for the 'tiger experience' will in all probability go back with an unforgettable experience and with the coveted snap in their camera. As you are taken deep into the jungle, you spot deer, mongoose, and bison when suddenly everything goes silent and the animals look around anxiously.

The monkey on the tree raises the alarm call and all the animals flee for their life. As you wait with bated breath, you see a flaming flash of orange and the tiger appears. He walks down the trail, royally ignoring the horde of tourists. Make sure your camera batteries are fully charged, lest you miss the golden opportunity. And if you are in luck you may even spot the king making a kill.

Don't miss the golden opportunity of seeing this awesome animal live in its own environment, Tiger safari in India at Kanha or for that matter at any of the tiger parks, will give you an experience of a life time, one you will cherish for a long time.

Five winter experiences you cannot miss in God's own country

Meta Title: The 5 best things to do in Kerala, God's own country this winter

Meta Description: Visit Kerala this winter and enjoy the beauty of God's own country. The **things to do in Kerala** at the 5 places will make your holiday memorable.

Excerpt

Enjoy a fantastic experience visiting Kerala, a place blessed with nature's abundance. **Travelling in Kerala** would be a great holiday experience when you visit the top 5 places listed.

Introduction

God's own country! What an idyllic place that would be! Visualise yourself in paradise, where God dwells. How would such a place look like? There would be greenery all around, with forests, waterfalls, mountains, and beaches. Such a place exists and is the beautiful state of Kerala in India.

Known as God's own country, **Travelling in Kerala** is a unique experience, one that every traveller must soak in. Listed at 9th place in Time magazine's top 50 places in the world to explore, Kerala is a traveller's delight. The many **things to do in Kerala** make it such a popular destination. If you are looking for the best travel destination this winter, Kerala is the place to visit.

Is Travelling in Kerala during winter a good idea?

The best time to visit Kerala is during the winter season. The period from October to January is winter in Kerala. The summer months are hot and humid. Apart from the hill stations, the climate would be oppressive in other places. During autumn, the rains are heavy, and travel is a bit tough.

Winter is the best time to visit since you can experience pleasant weather everywhere, including at the beaches. The rains would have filled up the rivers, and the waterfalls would be at their attractive best. You can enjoy God's own country at its best during winter. If you want to enjoy a great holiday amidst nature, Kerala is your go to holiday destination.

Top 5 places to visit in Kerala

Kerala has many beautiful places where you can enjoy Kerala's natural beauty along with its amazing culture and awesome food. Deciding which place to visit can be a bit tough. To help you plan your itinerary, you can go through the top 5 list we have curated for you. These are the best 5 places to visit in Kerala.

1. Enjoy the houseboat experience in the backwaters of Alleppey

Imagine you are on a boat relaxing in the cool breeze on the rivers sipping your favourite drink. How would it be if the boat you are travelling on is also your house? Yes, this experience is possible in the backwaters of Alleppey in Kerala. The houseboats come with a roof, and have comfortable bedrooms, toilets, showers, with a dining area.

The friendly boatman will show you the beauty of Kerala along the river. He will also cook fresh karimeen (a local specialty fish) and other Kerala delicacies. It is the perfect way to *enjoy* a holiday amidst nature with good food and pleasant weather. You can even try your hand at steering the boat.

2. Refresh yourself at an Ayurvedic retreat in Kovalam

India is known for Ayurveda, its indigenous health system. Kerala has the best practitioners of this ancient healing system. Visit an Ayurvedic retreat in the beautiful beach city of Kovalam. Have a great time sunbathing and swimming. Once you are done, check-in to one of the popular Ayurvedic retreats.

You can experience a refreshing massage with a variety of oils. The traditional treatments will detoxify and rejuvenate you. Enjoy nutritious and healthy food in five-star facilities while experiencing the power of Ayurveda.

3. Have a great wildlife safari trip in Thekkady

The Periyar National Park in Thekkady is a great place for wildlife lovers. While **travelling in Kerala**, make sure to visit Thekkady. Enjoy elephant rides under the watchful eye of a trained mahout. Catch a sight of the elusive tiger as you visit the forest.

Boating and bamboo rafting are other activities to enjoy here. If you are an avid trekker, you will enjoy the variety of trekking activities on offer.

4. Relax yourself in the mountains of Munnar

Among the things to do in Kerala is visiting the hill station of Munnar. The amazing weather and the beauty of nature will leave you spellbound. Stay amidst the sprawling tea gardens and taste fresh tea.

Watch the ancient arts of Kerala, including the blistering kalaripayattu sword fight performance. Munnar is the perfect place to relax in the lap of nature.

5. Experience the beauty of the Athirapally waterfalls.

It would be worth your time visiting the magnificent waterfalls at Athirapally. The largest waterfalls in Kerala beckon you. Watch the falling waters, have a picnic, and trek to the bottom of the falls for an adventurous experience.

Just a few kilometers away is another beautiful waterfall – Vazachal. Enjoy a visit to both these falls and have a cool holiday experience.

Conclusion

The 5 places you read about allow you to experience Kerala at its best. You can create memories you will remember for long during your Kerala trip. Use this list while **travelling in Kerala** and planning your trip. If you want to enjoy a trouble-free experience while visiting Kerala, then use the services of a reputed travel service provider. Carpe Diem is a leading travel aggregator that can create a travel itinerary to meet your expectations perfectly. Get in touch with them today and plan your holiday for this winter in God's own country.

FAQ's

1. Is travelling in Kerala safe?

Yes, Kerala is a safe destination for travel. Kerala is a state where even solo female travelers can travel without any risks. Key tourist areas are well-policed. Incidents of crimes against tourists are rare. Most importantly, local people are helpful and polite.

2. What are the 3 most unique **things to do in Kerala**?

- i) Houseboat travel in the backwaters of Alleppey.
- ii) Go on an elephant safari in Thekkady and explore the national park.
- iii) Allow your body and mind to relax as you experience an Ayurvedic massage.

3. How many days do you need for a Kerala trip?

If you want to visit the best places in Kerala, a stay of 4 to 5 days is ideal. If you want to explore the beauty of Kerala fully, **travelling in Kerala** for 7 to 10 days is recommended. Plan your journey well so you can experience all that Kerala has to offer. Get in touch with a service provider like Carpe Diem to plan your travel itinerary.

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