

# NEWSLETTER

EDITION #08 • AUGUST 2021

## PUNJABI CHAMBER

*of* COMMERCE

[www.punjabichamber.com](http://www.punjabichamber.com)



### Punjabi Chamber of Commerce Team

**Dr. Rajeshree Dutta Kumar,**  
Executive Director

**Jinia Nath,**  
Manager-HR, Designs & Programs

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**Vidhi Shah,**  
Content Writer and Social Media

**Anurit Sachdeva,**  
Research and Global Youth Squad

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# 1 FOUNDER'S DESK

**"There are no secrets to success. It is the result of preparation, hard work, and learning from failure." - Colin Powell.**

With the rapid changes and exponential speed in technology, information, and communications, the doors have opened up innumerable opportunities to everyone. The expectations have risen and we are all geared up to take on the next big thing. The Chamber has committed itself to increasing the engagement of its members.



**PCC aims to make virtual networking events more personal and easier for its members by building concrete steps they can follow. Our undivided attention will be given to the newly on board geographies who have taken their first steps with us, and we pledge to make their associations successful.**

**We have not taken a pause on our fundraising activity as it is a task that has remained unfinished. Please join us and help us fulfill our commitment to give back to our communities.**

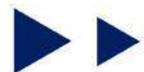
The Chamber is undergoing transformation with various committees firmed up to guide, support and assist the Chamber with its long term goals. There have been new leaderships joining in various chapters. There is a surge of new events happening globally and this is the new phase. Partnerships, alliances and collaborations are welcome. It was certainly the highlight of the conference, among many other activities, to host the virtual meet-up of Global Co-Chairs. During the leadership team meeting across the globe, workable ideas were discussed. We often witness solutions within a problem itself. Co-Chairs meet was a witness to this.

**Thank you for sharing your ideas with us and assisting the Punjabi Chamber of Commerce in creating a global impact. Please let us know, what issues, you feel, we should concentrate on, in the nearer future. Together We Serve!**

**Cheers,**

A handwritten signature in purple ink, appearing to read 'Gurpreet S. Pasricha'. The signature is fluid and cursive.

**Gurpreet S. Pasricha  
Founder Trustee, Punjabi Chamber of Commerce**



## 2 GLIMPSE OF GLOBAL CO-CHAIRS MEET

### ATTENDEES

**KEVIN SINGH**  
(SYDNEY CHAPTER)



**DEEPINDER LOOMBA**  
(TORONTO CHAPTER)



**NEERAJ SACHDEVA**  
(TORONTO CHAPTER)



**CJ SINGH**  
(CHANDIGARH CHAPTER)



**OJASWEE SHARMA**  
(CHANDIGARH CHAPTER)



**HARPREET RANDHAWA**  
(MUMBAI CHAPTER)



**HARVINDER MATHARU**  
(MUMBAI CHAPTER)



**PROF. JOGINDER SINGH**  
(AMRITSAR CHAPTER)



**KARAN BHATIA**  
(NEW DELHI CHAPTER)



**VIVEK AGGARWAL**  
(DELHI CHAPTER)



**AKANKSHA KALRA**  
(PHILADELPHIA CHAPTER)



**SANDEEP AGARWAL**  
(PHILADELPHIA CHAPTER)



**RAVEESH DEWAN**  
(WASHINGTON D.C. CHAPTER)



**SANDEEP DHALL**  
(SAN FRANCISCO CHAPTER)



**KULWANT SANDHU**  
(SAN FRANCISCO CHAPTER)



**RIPPI KARDA**  
(NEW JERSEY CHAPTER)



**JASJIT BINDRA**  
(NEW JERSEY CHAPTER)



**DR. RAJESHREE DUTTA KUMAR**  
(EXECUTIVE DIRECTOR)



**JINIA NATH**  
(MANAGER- HR, DESIGNS & PROGRAMS)



**ANSHU SINHA**  
(SENIOR EXECUTIVE CONTENT & SOCIAL MEDIA)



### KEY POINTS OF THE MEETING

This month, our Co-chairs meeting was conducted in two slots, during which all the above active attendees attended. The following points were discussed.

- \* It is important that Punjabi Chambers of Commerce connect with communities whose motives are aligned with PCC's and aim to help immigrants struggling to find employment abroad.
- \* It will be beneficial for all if the chapters are split into smaller groups in order to earn revenue.
- \* For increased membership, focus sessions should be rolled out to all chapters.
- \* A cross-marketing approach to PCC can increase organizational productivity."
- \* In order to build PCC's image, we should emphasize how our projects can change lives.
- \* Networking committees can be formed on the basis of professions where members from all over the world can meet and discuss their work.



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**PCC must step up, team up & achieve global success.**

**PCC is a generous organization.**

**PCC has made networking so easy.**

**PCC always cares and shares.**

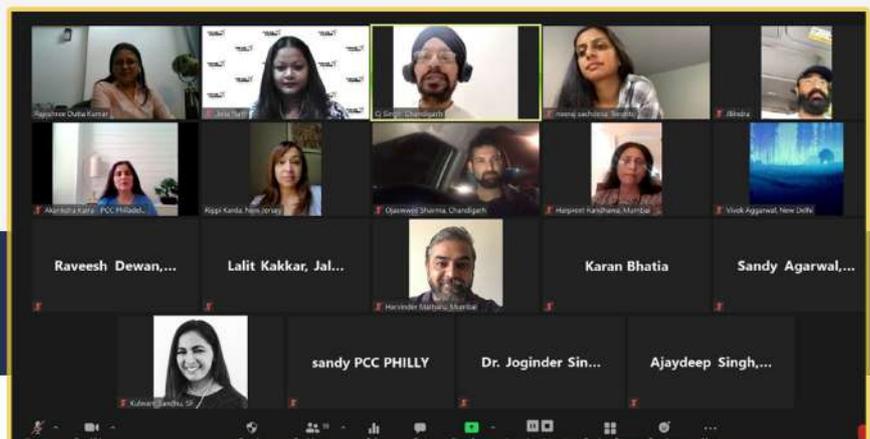
**LEADERS SPEAK**

**PCC yields us both attention & recognition.**

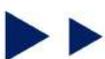
**PCC provides us the mutual support we need.**

**Collaboration is essential and must be focused on.**

**PCC strives to provide Service to our organisation & Self Sewa.**



**CO-CHAIRS MEET  
JULY 2021**



## 3 LEADERSHIP SERIES

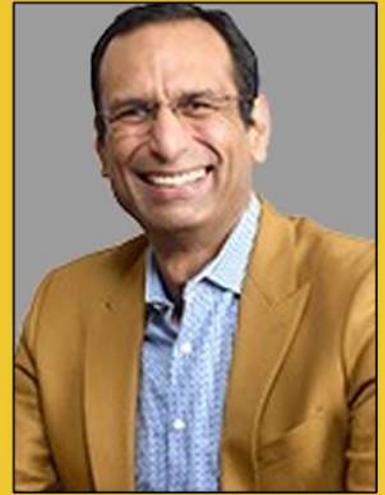
### \* How would your co-workers/colleagues define your leadership style?

I follow two leadership styles " Servant Leadership style" and "Transformational Leadership".

I believe in serve-first mindset, and I am focused on empowering and uplifting those who work for/with me. I primarily focus on the growth and well-being of people and the groups to which I belong. I believe enabling teams ensure predictable, consistent growth of the company. I seek to inspire my team with a vision and then encourage and empower them to achieve it.

### \* Have any of your personal experiences helped you to evolve into the leader you are?

I worked with many types of leaders in the past from Authoritarian Leadership to Servant Leadership style. I saw first-hand how I and teams around me that worked under e.g., Authoritarian Leader, never owned a decision, assignment, or project to the level as if it their own business and they were the entrepreneur. Over the years I developed my style as more of an enabler of success of my team with the belief that "their success is my success".



**SANDEEP DHALL**

Founder & CEO  
Win4Local and SMB  
Capital Partners

### \* What virtues are the most valuable to you?

I am a lifelong learner who always seeks to do something that goes beyond my comfort zone. That stretching out of my comfort zone has helped me go above and beyond my goals in the past. I believe that "the best gift we can give to our kids is our own health"!

I believe enrolling into Walking, Running, Traffic university (in other words Podcasts and audible) through my iPhone has transformed me and my family.

### \* What is your favorite thing to do when you are not working?

I love to read (on mindset, business, health), meditate, cook, and exercise. During this time, I contemplate how I am going to achieve my target of positively impacting 50 million people

### \* Looking back, what was the biggest takeaway from your professional journey?

The biggest take away is that I should have started entrepreneurial journey 15 years ago. On reflection I found that the reason of not jumping into the uncharted waters of entrepreneurship was the fear of failure, scarcity mindset. During the last 7-10 years I actively worked on and turned this scarcity mindset into abundance mindset with the help of books, podcasts, videos, courses etc. With the help of PCC, we Punjabis will be able to " Make a Dent in the Universe (Punjabi Style) that it is visible to everyone"

### \* What is your perception of PCC?

PCC has embarked on a journey to connect Punjabis (one of the most entrepreneurial communities in the world).

PCC provides a platform through which Punjabi business owners will thrive in this complex world where disruption to their (from technology etc.) can come from any part of the world. This platform provides an opportunity to transact business between members, build Joint ventures, partnerships to grow their own businesses and help Punjabis globally. With combining both professionals and business owners together, we can leverage the strengths of both

and help build a community full of Riches of all kinds (happiness, culture, and of course tons of money so we can give back more to the communities where we live globally and back home). With the help of PCC, we Punjabis will be able to " Make a Dent in the Universe (Punjabi Style) that it is visible to everyone"

## 4 BUSINESS WISE



**ANANTDEEP DHILLON**  
Victoria B.C., Canada

### "HOW HAS TECHNOLOGY INFLUENCED YOU"

In the past year or so life has changed in a fast pace, technology has taken important place in our lives front, right & center. We became more attached to technology, it brought us closer to families, friends & work in virtual terms. The implementation of technological advancement leapfrogged in these times. Even though we may not realize technology helped us tide over these tough times, keeping us entertained, connected and helping find information that we needed, order stuff that we required. The flip side of all this is that, it brought detachment from the world out there. **"I believe, when technology is mastered, we reach disaster faster."**

### "I HAVE A DREAM"

The phrase that had once struck a chord with millions of people, is now what people recognize leaders with.

The leaders we have known, are the faces of people with a voice, dream, vision and a plan to make that come true.

In this article, we discuss 5 signs that will resonate with you if you are that strong leader.

#### **1. You do not dwell on your past mistakes.**

"To err is human but to make an innovation off the error is a leader." You are unafraid to make mistakes and you acknowledge every error as a learning curve in your career.

#### **2. You constantly take up calculated risks.**

You possess the habit of weighing the risks and benefits thoroughly, and assessing the potential downsides and even the worst-case scenarios before taking action.

#### **3. People pleasing is not something you are familiar with.**

A strong leader strives to be kind and fair and to please others where appropriate, but is unafraid to speak up. You usually are able to withstand the possibility that someone will get upset and will navigate the situation, wherever possible, with grace and consideration.

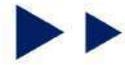
#### **4. You do not shy away from change.**

Changes can be unavoidable and difficult sometimes but a strong leader has the grit to step up and embrace the change around them. You try to work out the best solutions possible and even use them to your advantage.

#### **5. Waste time feeling sorry for themselves.**

A good leader knows their strengths like they know their business environment. You often realize the need for taking responsibilities and emerge from unfair circumstances, without wallowing in self-pity.

# 5 MEMBER SPOTLIGHT



## 1. How did you decide that you would want to be a Finance Leader and how did it all start?

Ever since I can remember, I knew I wanted to be a Chartered Accountant and I didn't even know what being one meant. As it turned out, I didn't even like accounting, tax, audit or law, four main subjects in the CA exams! But things worked out well in the end, as most things usually do.

## 2. What makes your start-up unique?

We sell cyber insurance to SMEs, which protects them if they have a data breach, ransomware attack, etc. We use our AI-powered platform to derive proprietary Cowbell Factors for each business that shows their unique threat rating, and then customize the policy and premium accordingly. And the assessment is done continuously, not just once a year. No hardware or software to install. Not only that, we help businesses improve their security posture so they become more resilient against cyber-attacks, and by improving their Cowbell Factors, they save money on their premiums when they renew their policy with us. Win-win.

## 3. How do you stay productive, every day?

Honestly, I don't – there are days when I'm not productive at all. Most days, though, I

focus on the big picture, on contributing to building an amazing company that provides such a critical service to our customers to protect them against something that has the potential to cripple their business or bankrupt them. Being part of a Series A startup, one has to wear multiple hats, and you do what needs to be done, not just what your role/title might say. For example, after attending our Board

meeting last week, I walked down to the mailbox to collect the mail and then deposited checks in our bank account.



**NEERAJ JUNEJA**

Chief Financial Officer and  
Insurance Geek

## 4. What is your advice to budding entrepreneurs?

**It's hard, and you cannot do it alone. Have your tribe of mentors, hire for passion, and always be humble. Have at least 2-3 people you respect who will tell you the truth, not just what you want to hear (but what you need to), and then actually listen to them! Believe in your idea but not blindly – at the end of the day, the fundamentals of business rule.**

## 6 TECH TRENDS (IN BUSINESS)

### ► SOFTWARE UNIFICATION

In the modern workplace, more and more tech solutions are becoming popular for communication. Companies use Slack to connect teams, Outlook to send important documents, Salesforce to manage customers, Basecamp to plan projects and Google Drive to store company information, for example.



"Connecting software to work with other software is hard," said Roy Mann, CEO and co-founder of Monday.com.

"There is going to be a breakthrough with integration platforms that will allow any software to connect well with any other software."

### ► E-COMMUTING & CYBERSECURITY

The outbreak of Covid-19 made businesses rearrange their priorities. Clear and efficient communication came first. To ensure a transparent working process, companies had to reconsider their communication frameworks. That's when the search for the right remote work software became a pressing issue.

The report by Cisco shows that 85% of the respondents believe that cybersecurity is more crucial now by contrast with the pre-pandemic era. Moreover, 33% of the organizations that took part in the survey by IDG are planning to invest more time in security management activities in 2021.

## ► INFLUENCER MARKETING

Social media influencers and personalized marketing are becoming viable avenues for connecting with customers and showcasing products. Gone are the days of driving sales through traditional print advertising. Now, a business must have a dynamic marketing strategy, and in 2021, that will mean working with influencers.

"Consumers want more authenticity in their advertisements, often in the form of a recommendation from someone they trust, like an influencer," said Alex Shvarts, chief technology officer and director of business development for FundKite.

With customized marketing, you can connect with your customers and develop a niche market.



# TECHNOLOGY TRENDS

Artificial intelligence, e-commerce, and the Internet of Things are already well established on the tech trends radar. Education and healthcare, fields notorious for being conservative with technology adoption, suddenly took center stage and progressed in months compared to years previously. It's clear that digital connectivity is important. Despite this, we never imagined it would become the center of our everyday lives so quickly.

## 1 – DIGITAL WORKPLACES

The 'WFH life' offers convenience for employees, and can save employers money on office rentals and upkeep costs. Most business decision-makers anticipate reducing their office space by 2030, with 43 percent strongly anticipating none at all. Early indications suggest that remote workers are 40% more productive than their office counterparts.



Our IndustryLab report, "Dematerializing the Office - Insights into the Future of Work in 2030," found that half of the respondents would want a virtual presence at work wherever they are. With a digital workspace, you can share coffee and cake with your colleague across the room.

Twitter and Facebook announced their plans to work from home permanently after COVID, and business as usual is no more, it seems.

## 2 – ONLINE LEARNING

The benefits of digital workspaces and dematerialization go beyond the workforce. In 195 countries, only one-third of classes were open during the height of the COVID epidemic.

Online courses and language learning apps are also in high demand. Keep America Running shows how society can unite empathically and digitally with a common cause in tandem with these initiatives. With remote learning, students without internet access can now learn from anywhere.



E-learning may continue in class rooms once students have returned, but the significance of connectivity has been demonstrated. The possibilities will only continue to expand as 5G networks accelerate Internet speeds and improve connectivity.

## 3 – TELEHEALTH

There is a history of resistance to the adoption of IT and digital technology in the healthcare sector. In contrast, the COVID-19 pandemic demonstrated the tremendous potential and effectiveness of telehealth technologies as essential tools to help prevent the spread of viruses by tracking, testing, and treating them.



Ericsson, Telia, and Sahlgrenska University Hospital in Sweden are using artificial intelligence to manage and monitor the demand for healthcare resources, utilizing advanced AI models for planning and predicting how many resources will be needed. The project is expected to launch in September 2020.

Telehealth also provided other game-changing ways to address the challenges of providing health services at home, through video conferencing, e-mail, telephone, or smartphone apps.

## 4 – CONTACTLESS CONVENIENCE

Besides touch-free payments and 'just walk out of the store' shopping, contactless technology is defining the customer experience post-COVID.

Nearly 90 percent of shoppers in the US now prefer touchless or self-checkout features when shopping in stores. In a rapidly globalizing world, security is always a top priority, and facial recognition is becoming more common.





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# 7 CHAMBER DASHBOARD

## EVENTS RECAP

July 22, 2021

CHANDIGARH CHAPTER

### MENTOR DATING SESSION

Panelists discussed how one can make a startup successful in a mindful manner. Entrepreneurs of all levels found it to be an enlightening experience.

July 24, 2021

CHANDIGARH CHAPTER

### WALKING WITH NANAK A RENDEZVOUS WITH WRITER

PCC, in partnership with the Sangrur Heritage Preservation Society, recently sponsored A Rendezvous with Writer, a literature-based discussion featuring Haroon Khalid and Roopinder Singh, editor of the Tribune.

July 30, 2021

WASHINGTON, D.C. CHAPTER

### DIVERSITY & AI THE WORLD OF AI

Artificial Intelligence has a colossal impact on lives and businesses. A panel of experts discussed how AI can benefit not only society but also businesses during this discussion.

July 13, 2021

MENTAL HEALTH SERIES PART 2

### PEER PRESSURE WORKSHOP

The Global Youth Squad at the PCC held a workshop to discuss peer pressure and recognize its effects on students who have a difficult time believing in oneself and their peers.

July 23, 2021

MENTAL HEALTH SERIES PART 3

### RESILIENCE WORKSHOP

Global Youth Squad of PCC hosted an intriguing workshop that imparted wisdom and courage for staying ahead in life, and to understand how vital resilience is.

July 30, 2021

GLOBAL CHAPTER

### NETWORKING EVENT

PCC members gathered for an evening of intriguing discussions, celebrations and conversations about businesses and more.

July 31, 2021

SAN FRANCISCO CHAPTER

### PROTECT YOUR BUSINESS REPUTATION TO SELL MORE

PCC's San Francisco Chapter organized an event to discuss what affects a company's business reputation and how to enhance it.

## UPCOMING EVENTS

August 06, 2021

DELHI CHAPTER

### MIX FIX FRIDAY

Business networking, meetings, and communication on a Friday.

August 06, 2021

SYDNEY CHAPTER

### SESSION ON MENTAL HEALTH AFTER THE PANDEMIC

Sushant Kalra, TEDx Speaker and Parenting and Teacher Coach, will discuss Mental Health After The Pandemic at PCC's Sydney Chapter.

August 13, 2021

### MENTAL HEALTH SERIES PART 4 SKILLS AND PRODUCTIVITY

The Global Youth Squad at the PCC will be conducting a webinar on Skills and Productivity.

August 21, 2021

SAN FRANCISCO CHAPTER

### CYBER SECURITY

Speaker- Jack Kudale, CEO of Cowbell Cyber would be taking a webinar on cyber security.

August 28, 2021

SAN FRANCISCO CHAPTER

### GET FOUND & TRUSTED BY CUSTOMERS

Webinar on Get Found and Trusted by customers by San Francisco chapter on 28th August.



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GLIMPSE OF NETWORKING EVENT (NEW YORK CHAPTER)



GLIMPSE OF NETWORKING EVENT (GLOBAL CHAPTER)

