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MBA (FULL TIME) 2019-21

Final Summer Project Report



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(Section -C)

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TITLE DETAILS

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Submitted to:	Dr. Mahesh K.C

DECLARATION

I Aman Sharma, accept that this project titled "The Smart Cube's Asia-Pacific BD strategy for professional services clients as well as identify sectors and companies by country to approach for new business" is done by me under the guidance of Mr. Sourabh Gogna.

I also declare that this project is used as a part of our course, and has not been submitted in any of the universities with the same or different titles. Moreover, work that has been used from other sources has been mentioned in references.

ACKNOWLEDGEMENT

I would like to convey our gratitude to Mr. Sourabh Gogna who has supported throughout with patience and immense knowledge. I would not be able to finish this project without his guidance and encouragement. I have gained lateral and in-depth knowledge of the assigned topics due to this Summer Internship. Also, I want to thank my faculty mentor (Dr. Mahesh KC) who has helped me during my summer internship and with the preparation of my Final Report. I would also like to extend my thanks to the Institute for giving me such a wonderful opportunity to work with such a great organization.

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EXECUTIVE SUMMARY

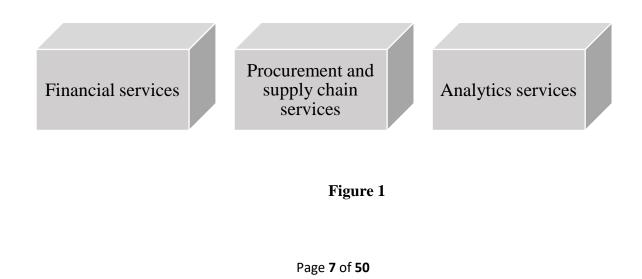
This project deals with doing the secondary research across various sectors in which The Smart Cube provides services to its clients and then with that research develop strategies for business development in the assigned region for the clients as well as suggesting the strategies to target new clients in the identified sector to approach for new business. The region that has to be considered for above activity is Asia-Pacific region and the countries like Singapore, China, Japan and Australia. The project is divided into four phases. In the first phase 1 study has to be done about the market dynamics in the listed countries and how the industries as well as the sectors have been impacted by COVID-19. This has to be done with a lot of secondary research across various sources from the databases, reports and listing the findings. The second phase involves research and analysis of a particular segment in which The Smart Cube (TSC) offers its services to its clients. The sector which is considered in this phase is Consulting and the main objective is to find the sub-segments that are expected to grow during economic downturns and thereby list the Potential clients which TSC can target and the expected winners across the listed subsegments. In the third phase and fourth phase similar type of research and analysis has to be done for Legal firms and Private Equity firms respectively and finally crafting Business Development strategies across these sectors to target potential clients.

<u>Part-A</u>

Company details

Smart Cube is London based global service provider, which provides services like sector specific research as well as analytics solution to its clients. The sectors in which it provides services includes CPG, Financial services, Energy and chemicals, Life Sciences, industrials, and retail sector. Smart cube addresses the needs of the businesses in this business intelligence and and thereafter provides customizable solutions to its clients which are delivered by talented minds and strengthened by vast research with the help of their organisational intelligence platform which are coupled with cutting edge tools and advanced data analytics. The Smart cube works with almost one third of top fortune 500 companies, helping them to make smart and wise decisions, which can give them competitive edge over their competitors. They are UK based company with their other offices in US, India, Romania and Switzerland. It do analysis of the key challenges faced by the global firms and provide them solutions for the challenges they are facing currently or may face in future. Due to these clients are able to make better and informed decisions which help them to excel in markets around the world. The smart cube work as a team combining the strength of knowledge, analytics, research and intelligence. Their portfolio consists of clients across various fields such as marketing, strategy, procurement and analytics roles. They provide the real business results and help them with business intelligence, which in turn help clients to grow.

Products/Services



• Financial Services

1.Credit Research: - The Smart cube help its clients to overcome challenges which includes delivering high performance when the yield is poor with the help of credit research intelligence. They have a digital delivery platform which helps in providing the unbiased credit research across various types of products and categories spread across region. These region include developed, developing or emerging markets. They have a team of experienced credit research analysts, who use cloud technology gives solution to clients which in turn helps them in their investment needs.

2.Equity Research: - With the advantage of having the quick and detailed access to the research they boost the operational efficiencies of their clients. They respond quickly to the competing pressures that their clients face from buy and sell sides. The clients get benefitted from the combination of sector specialist team and experienced analyst team who with the help of tools and techniques provide differentiated research to their clients. Their powerful technology enabled solutions help them to widen their universe coverage without any significant increase in cost.

3.Quant Analytics: - They deliver actual intelligence that is needed in finance by the amalgamation of quant analytics, technology and machine learning. They have a large team of industry experts who are experts of using robust techniques and state of the art technologies. These industry experts have vast domain experience which help them produce business values for the world' leading banks, hedge funds and asset managers. They provide a customized model approach for the problems of clients without any additional cost of building as well as maintaining a custom solution for their clients. They have a team of skilled financial modellers that provide them results and also address the risks and opportunities involved in the present as well as in the future.

• Procurement and supply chain services

1.Category Excellence: - The smart cube transforms the ability of clients which help them to achieve their goals faster. They used a focused and proactive approach for the category management which provides them with specific insights as well as values. They provide a custom category by category approach which eliminates risks and also provides opportunities which drive

strategic change in the organization. This also helps the clients to reduce their operational cost and achieve their goal more efficiently. With the help of intuitive platform they provide internal as well as external intelligence.

2.Commodity Volatility: - It uses tools such as custom-made forecasts as well as predictive analytics which help in managing commodity price volatility. They use the intelligence provided by commodity specialists, which enables them to manage volatile price risk and procurement services more efficiently. With vast amount of research and insights of supply and demand forces they can predict their impact on future prices of product.

3.Supplier Engagement: - The smart cube collaborates with various critical suppliers and with the help of innovation it manages performance and risk with 360-degree strategic relationship. The supplier engagement solution that is provided by The Smart cube is designed in such a way that it provides a holistic view of supplier relationships. With the help of talent and technology that they have they provide insights which are helpful in building buyer- supplier relationships which becomes fruitful as the time progresses.

4.Supply Chain Excellence: - With the help of research and data across various segments, they combine and connect disparate data to see the hidden opportunities in strengthening the supply chain. The team of supply chain analysts collect data from disparate supply chain systems and study them, they then give useful insights that help the clients to make better decisions. The specialists also access and create scenarios that help the clients to make better investment decisions and with that managing the risk in supply chain.

• Analytics Services

1.Business Analytics: - With the help of large amount of data, combining with their analytics solutions they gain deeper insights of the market which help their clients in making better decisions. The field of business analytics has a power to transform any organisation which help them in accelerate towards their growth. This also helps in gaining operational efficiencies and in turn help in driving the revenues and gain competitive edge. The approach which they use provide end to end solution from data engineering to end to end data visualization of the market which is delivered by pool of specialists. They are custom developed for clients and on the basis of technology they want to use.

2.Category Growth: -They believe in maximizing product opportunities along with fast actionable insights that help them manage product portfolio efficiently. The category growth solutions provided by them help the managers to develop product category strategy which in turn helps to deliver growth. They help category managers in planning and executing strategies at granular level which help them to having deeper insights of the data and in turn helps them to respond faster to consumer needs.

3.Loss Prevention: - The have the data across various sub-segments which helps them to mitigate the shrinkage. Retailers often have less amount of access to data and also there is the possibility of key data loss across various departments. The end to end technology delivered by them helps effective organization wide reporting and provides in depth analysis which help in making future loss prevention strategies. They identify current losses as well as high risk areas which helps them to prevent losses in the future.

4.Pricing & Promotions: - They help their help clients in making pricing and promotion strategies which help the clients to increase their profits. The pricing and promotion solutions assesses the true promotional return on investment and according to that they are optimized. They along with retailers look for the opportunities across store environment. The key in making any pricing and promotion strategy is to create profitable environment which are based on consumer trust of fair pricing along with them eliminating loss making strategy.

5.Trade Promotions: - They help in protecting market share of their clients by optimizing clients performance, promotion and sales across various competitive market places around the world. Their end to end data connects all the trade promotions and allows the clients to make strategic tactics and also to make informed investment decisions. They collaborate eith their clients to get a range of data that includes data from sales, competitive intelligence, economical and socio cultural factors. They combine this data with their research and then they produce a detailed and interactive dashboards with which they can track their trade promotions , provide their clients predictive data which help them to optimize current and future spends and along with this make quick and effective decisions.

Customers/Clients

The Smart cube's client are spread all across the globes in various countries and across various sectors as well as sub-segments. From their clients portfolio we can easily say that they have almost worked with clients from majority of the sectors. Their work varies from full range of

activities such as marketing, strategy, research and the in-depth financial data analytics. The industries in which they have their clients are mentioned below. These clients cover all sectors.

- Automotive
- Aerospace & defence
- Chemicals
- Consumer Packaged Goods
- Energy & utilities
- Financial services
- Technology
- Telecom
- Media & entertainment
- Metals & mining
- Pharmaceuticals & life sciences
- Retail
- Travel & transportation

The clients in these industries are spread across various countries in the globe. The main geographical area includes North America and South America, Europe and Asia-Pacific. They have advised Asian clients in the market across these sectors in North and South America, similarly the North and south American clients for the markets of Asia. They have also advised European hedge funds to access the market and take investment decisions accordingly, at the same time they have helped global consulting firms evaluate operational complexities of the sourcing from middle east countries. When it comes with the organization size and type of organization they have worked with almost one third of fortune 500 companies and various Law firms as well as private equity firms. When is comes to professional services they have also worked with various banks as well as VC firms and insurance companies. Their main aim to provide their clients with best business intelligence and research which in turn help them in making better decisions which can be helpful in growth of their organization as well as along with it help in gaining market share and profits.

Some of the Clients of The Smart Cube are

- Deloitte
- Accenture
- Samsung
- HSBC
- A.T Kearney
- Rolls Royce
- EY

The Smart Cube covers most of the clients from Consultancy, Law firms as well as private equity firms that consult smart cube for the strategies and research required to penetrate a market across global markets.

Market and competition

1.Integreon- They are process experts which means they are the expert on the intersection of people as well as technology. They believe in streamlining the operations of their business and along with that they add their experience and insights which help them to get more from their work. They have a range of skilled experts from various fields and of wide skills which help them to boost their speed , quality of work delivered by them and also they have a team of legal experts which help them to grow across various sectors and sub-segments.

2.Evalueserve- This company was established in the year 2000.Since then it has become a leading provider of business solutions that range from services for research and data analytics and data management to its clients which are found in various industries. They have a team of about 3500 people who work dedicatedly to achieve their as well as clients goals. They have applied an approach called mind and machine which has helped them transform the business processes across varied functions. They have more than 500 satisfied clients and their clients portfolio is increasing day by day.

3.Aranca – This company is global provider of services which include investment research (which is customizable), business and intellectual property research as well services such as valuation and M&A to its clients. They have a unique blend of deep market research and strong market capabilities which help them gain good market insights across various sectors and segments in which they serve their clients. They provide cost effective research which help the

clients to take informed and better decisions. This company was founded in year 2003 in UK. Globally it is present in US, Europe, middle east as well as Asia – Pacific.

4.Grail Insights- This company provides strategic consulting to its clients that help its clients to seize opportunities in rapidly changing market structure and applying insights in their businesses. They help their clients in identifying new market opportunities along with it understanding consumer behaviour and according to it streamlining their operations. They have a team of about 300 consisting of analysts, consultants and data scientists that provide their deep expertise across various sectors. They mainly help clients in sectors such as retail, telecom, healthcare as well as travel and tourism.

5.Genpact: This is a global firm whose main motive is to make business transformation the reality. They believe in digital led innovation as well as digital innovation for their clients. They provide their expertise among top fortune 500 companies. They believe in solving complex problems with the help of data analytics. They have their AI based platform called Genpact Cora with which they help their clients to gain operational efficiency as well as gain competitive intelligence. They work in about 30 countries which includes New York and New Delhi. They believe in re-imagining each step from one end to another which will create better business opportunities. With the help of digital transformation they are always ready to serve their clients providing them digital transformations.

6.Moody's Analytics- They focus on providing financial intelligences as well as data driven analytics tools to help business grow on a large scale and they are able to make better and informed decisions. Their innovative technology and risk expertise help their clients to navigate across various markets across the globe. They are world wide known for their industry as well as award winning solutions. They have a team of research, data and software professionals who work in a seamless manner to give best customer experience. Due to this they have developed a lot of confidence among various organization across the globe for their commitment to excellence and open mindset approach and also focusing on customer needs.

Financial performance

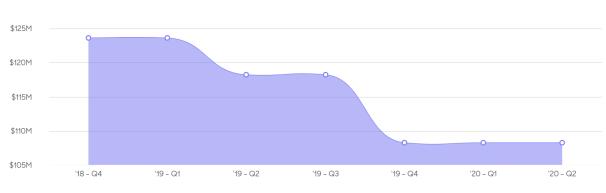


Figure 2- Revenue of the smart cube from past 6 quarters

The financial performance of The smart cube can be seen from the chart which denotes the performance of smart cube from past 6 quarters. It can be seen that that from 2019 quarter 4, the revenue has been decreased, this is because of the COVID-19 pandemic which has the effect on company's operations from different parts of the world. The latest reported revenue of The Smart cube was \$108 million.

Industry classification

The Smart cube is an organization which has a place with research and consulting (KPO) industry. Organizations in this industry give the board, logical, and specialized consulting administrations, including particular administrations, for example, ecological, HR, IT, coordinations, and showcasing consulting. Major worldwide organizations incorporate Accenture, Bain and Company, Booz Allen, Boston Consulting Group, IBM Services, and McKinsey and Company, just as the consulting arms of the Big Four bookkeeping firms - Deloitte, Ernst and Young, KPMG, and PricewaterhouseCoopers.

The overall consulting and KPO administrations industry create about \$490 billion in income every year, as per Plunkett Research. The US and Europe are the biggest markets for consulting administrations, however worldwide firms are focusing on other industrialized districts with rising economies for development. Financial change endeavours have as of late supported interest for consulting administrations in India. The US consulting administrations industry incorporates around 170,000 foundations (single-area organizations and units of multi-area organizations) with joined yearly income of about \$265 billion.

Information process redistributing (KPO) depicts the re-appropriating of centre data related business exercises which are seriously significant or structure a vital piece of an organization's worth chain. KPO requires progressed investigative and specialized abilities just as a high level of authority mastery. Purposes for KPO remember an expansion for particular information and aptitude, extra worth creation, the potential for cost decreases, and a lack of talented work. Districts which are especially unmistakable in information process re-appropriating incorporate India, Sri Lanka, and Eastern Europe, particularly Poland, Romania, and the Baltic States. KPO is a continuation of business process redistributing, yet with rather a greater amount of business multifaceted nature. To be effective in information process redistributing, a great deal of guide is required from interorganizational framework.

Industry structure

In this industry demand is generally driven basically by corporate spending. The productivity of individual organizations relies upon the proficiency of their activities and their capacity to keep up a consistent progression of business. Enormous firms have preferences in having the option to offer expansive scopes of administrations and to take on increasingly complex tasks. Little firms can contend viably by practicing.

The present pattern in the market is an away from of Management Consulting firms by work. Major/Strategy-Focused firms, for example, Bain, BCG and McKinsey hold their prevailing worldwide brand in methodology arranged activities, with littler, progressively particular firms, for example, L.E.K. what's more, Oliver Wyman contending viably in the top of the line advertise for explicit activities in which they have an upper hand. Numerous other generalist Management Consultancies are expanding their contribution incorporate higher volume, lower edge activities, for example, IT sending and retail deals examination. There has consistently been a touch of a muddled partitioning line between Management Consulting and other Consulting rehearses, for example, Information Technology Consulting and Human Resources Consulting, and this line keeps on being obscured.

The board Consulting likewise keeps on stretching out increasingly more into non-business related fields also—explicitly, working with governments, semi government offices, and not-revenue driven associations. As the requirement for proficient and particular exhortation in these regions develops, these other establishments are depending increasingly more on the equivalent vital and systematic rules that have helped companies for a considerable length of time.

Importance and challenges in industry

The creating contention has offered about shorter time for sale to the public cycles, and customers are getting the chance to be all the more requesting in regards to quality. This has obliged the organizations to give operational capability and increment the estimation of their items and administrations. The client can dispatch a thing snappier and get to the market right away. An organization can diminish the complexities remembered for administering and continually developing data in a broad pool of HR. Organizations are continually looking for dependable KPO specialist co-ops and experts who can drive the best business technique by breaking down the accessible information and data in a particular case.

The KPO and consulting territory has significant proportion of potential advancement in India. Be that as it may, India stands up to different troubles to make sure about itself as an overall KPO pioneer. The genuine test in setting up a KPO will be to acquire talented workers. KPO associations incorporate high hazard and classification and most of the work would be redistributed from the US. The territory in like manner obliges bigger measure of control,

Emerging trends

Countless Indian organizations are looking towards extending their tasks by setting up conveyance focuses over the globe. Indian players are focusing on districts, for example, China, Latin America and Eastern Europe to set up new seaward areas. A portion of the noticeable purposes behind this pattern incorporate the accompanying:

- Clients are progressively requesting confined administrations. In this way, Indian KPO merchants are investigating seaward areas where they can use the neighbourhood ability and language capacities.
- Operating in various geologies with fluctuating time zones helps in offering 24*5 administrations, which goes about as a significant differentiator for any KPO player.

Factors Making India a Favourable Destination for KPO Services

India offers all the essentials important to execute KPO administrations, be it proactive government arrangements or an enormous ability pool of architects, MBAs and PhDs. India has figured out how to recreate its accomplishment in IT re-appropriating in the KPO business too. Coming up next are the variables that make it the main player in the worldwide KPO showcase:

- Competitive work cost combined with quality administrations
- Large ability pool
- English language aptitudes
- Ideal time zone distinction
- Proactive government arrangements
- Extensive involvement with manufacturing and solid customer connections

Growth story of The Smart Cube

The co-founders of The Smart Cube, Gautam Singh and Omer Abdullah, initially met at business college and proceeded to join A.T. Kearney in the acquirement and change practice. After ten years they joined their business and information aptitude to set up The Smart Cube: precisely named for the smart knowledge it conveys to customers, and the cube, or cubical, from which it attempts to bring a coordinated expert group to clients, rather than redistributed work.

At that point, 2003, the firm was cantered around the difficulties obtainment was looking from the majority of information the advanced world was delivering. Aware of the progressions ahead, they made another business way to deal with understand this information for clients.

After 15 years, the firm has a worldwide impression and is driving the market with long haul customer connections, working with 33% of Fortune and FTSE 100 organizations. Its examination and investigation arrangements cross numerous segments, and its centre expectations address the requirements of the organizations by giving business sector insight and investigation answers for help them succeed, develop and increase a serious edge. It does this by joining the influence of innovation, as its information rich, authoritative knowledge motor, Amplifi, with cutting edge examination and the human insight of a group of segment and classification master investigators to convey smart dynamic help to customers.

Evolving with the market

In the course of recent years, they have been caught up with expanding their extension. As they were developing - and customers were obviously cheerful since the larger part remain with them as long as possible, reflected in their 90%+ YoY consistency standard - the market was additionally developing, and advancing. They concluded the time had come to investigate themselves ,from the outside-in, to perceive how they could more readily perform to address the present issues of their customers. This prompted the rebuilding and rebranding of the firm, with a more prominent spotlight on their center arrangements, which have been essentially strengthened through innovation and examination. Their 'go to showcase' recommendation is currently more grounded and better adjusted to advertise needs. It's everything about conveying more an incentive to their customers – by distinguishing reserve funds, however by offering

market bits of knowledge that can assist them with conveying on their more extensive objectives.

Organisation culture, vision and values

Culture

The firm believe that their colleagues' opinions matter. It's one of the cornerstones of their culture. So at The Smart Cube, everyone who works with them is a partner in their decision making. Together, they thrive on transparency and openness, so their people are always first to hear about our news and developments. These are just some of the reasons why their India office has been recognised as a Great Place to Work.

Vision

To be an employer of choice and therefore focus on commitment to work-life balance, a strong vision and core values, and creating a pool of fantastic people.

Values

The company practices core values which are as follows:

- **EXCELLENCE** They go the extra mile for their clients and their colleagues.
- **RESPECT** They value all ideas and approaches, not simply their own.
- **HUMILITY** They know they don't know everything, and they work together to know as much as they can.
- **HONESTY** They are transparent; what they see is what they get.
- **OPENENESS** They listen and encourage open dialogue across the organisation.
- **FAIRNESS** They don't judge or discriminate.
- **COLLABORATION** They know the power of the team is greater than any individual.
- **OWNERSHIP** They own the task and are committed to delivering.

Achievements and recognition

The Smart Cube, an honor winning worldwide investigation and think-tank, has been perceived for giving the Best Analytics Service in Predictive Modeling at the fourth Big Data and Analytics Awards 2017.

- The Smart Cube, a worldwide supplier of research and examination arrangements, has been shortlisted with its customer, Smart DCC Ltd, in the 2019 CIPS Supply Management Awards, for their entrance —Smart DCC drives execution improvement and innovation.
- The Smart Cube, a worldwide supplier of research and investigation arrangements, has been recorded as one of Spend Matters _50 Providers to Know'.
- The Smart Cube, a worldwide supplier of research and investigation arrangements, has been confirmed as a Great Place to Work, for the subsequent year running, by the Great Place to Work® Institute.
- Omer Abdullah, Co-Founder and Managing Director of The Smart Cube a worldwide supplier of research and investigation arrangements – has been named a gracefully tie _Provider Pro to Know' by driving industry distribution, Supply and Demand Chain Executive.
- The Smart Cube, a worldwide expert administrations firm having some expertise in custom research and investigation, declared that it has been remembered for the Spend Matters Almanac 50/50 rundown of Providers to Know in 2015, for the second back to back year.
- The Smart Cube, a worldwide expert administrations firm gaining practical experience in custom research and investigation, today declared that Omer Abdullah, the organization's Co-originator and Managing Director, is a 2015 Supply and Demand Chain Executive Magazine's —Pros to Know Award champ.
- The Smart Cube an honour winning worldwide supplier of research and investigation arrangements, has been shortlisted with its customer, Nomad Foods, in the 2018 CIPS Supply Management Awards, under the _Best Process Improvement Initiative' classification.

- Sameer Walia, prime supporter and overseeing executive of The Smart Cube, has been granted the pined for —Entrepreneur of the Year (Innovation in Financial Services) grant by the US-based Entrepreneur Media Group.
- The Smart Cube, an honor winning worldwide examination and think-tank, has been picked as a 2017 Spend Matters _50 to Know' organization, as a feature of the Annual Spend Matters 50/50 Almanac posting.
- The Smart Cube, a main worldwide business and venture investigate benefits firm, today declared that it has been named as the #1 Knowledge Process Outsourcing (KPO)
 Firm internationally, in view of generally consumer loyalty, operating at a profit Book of Outsourcing's lofty 2011 KPO Survey Rankings.

Competitor analysis

- Genpact- It was founded in 1997. Genpact has 6200+ employees globally. The main services include analytics and market research, media services, engineering R&D and database generation. Global presence includes India, US,UK, Romania, China, Africa etc
- Evalueserve- This was founded in 2000. It has 2700+ employees. The main services include Market and investment research, business research, legal support and financial analytics Global presence includes Chile, China, India, Romania and USA.
- **3. Grail Research-** This was founded in 2006. It has 350+ employees. The main services include strategic research, launching and enhancing new products and due diligence support for making acquisitions and strategic investments. Global presence includes Africa, china, India, global east and Russia.
- **4. Copal partners-** This was founded in 2001. It has 2900+ employees the main service areas include finance, consulting, market research and data mining. Global presence includes India, US, UK, China and UAE.

7- S framework

The McKinsey 7S Model is a framework for organizational effectiveness that postulates that there are seven internal factors of an organization that need to be aligned and reinforced in order for it to be successful. There are 7 elements are-

- **Strategy:** this is your organization's plan for building and maintaining a competitive advantage over its competitors.
- **Structure:** this how your company is organized (that is, how departments and teams are structured, including who reports to whom).
- **Systems:** the daily activities and procedures that staff use to get the job done.
- Shared values: these are the core values of the organization, as shown in its corporate culture and general work ethic. They were called "superordinate goals" when the model was first developed.
- **Style:** the style of leadership adopted.
- **Staff:** the employees and their general capabilities.
- **Skills:** the actual skills and competencies of the organization's employees.

7-S framework for The Smart Cube

- 1. Strategy- Key strategies of The Smart Cube includes to empower clients across procurement, marketing, strategy and analytical roles to become catalysts for new levels of organisational intelligence. Their clients harness the power of our solutions to deliver real business results, from driving innovation to unlocking new profit streams. They combine Artificial Intelligence and Human Intelligence in a powerful blend that adds value for their clients. Dedicated sector, category and domain specialists leverage Amplifi, their organisational intelligence platform, to accelerate delivery and results. The competitive advantage includes custom offerings span the entire spectrum of capabilities from corporate and marketing strategy development to competitive intelligence and market analytics. Their work is global, covering both developed and emerging markets, with specialist teams that span every major industry.
- Structure- The teams in the Smart Cube are divided department wise in almost 9 departments such as Finance, HR, marketing, life sciences, Market Research, CPG, M&A, taxation, Procurement. The hierarchy followed in this department is that there

is a head of each department whose designation is Vice-president and they report to COO's of the company. In each department the team is lead by Senior manager who reports to VP of each department, under the senior manager comes a team which consist of manager, senior analyst as well as analyst. This is the structural form of hierarchy followed by The Smart Cube.

- **3. Systems-** The teams within the organisation integrate dedicated teams focused on primary and secondary research, financial analysis, quantitative modelling and data analytics–capabilities not available through any other KPO, they deploy their own analysts on-the-ground across four global delivery canters, providing unparalleled access to local, regional and global category intelligence. They install a quality ethic that is reflected in every aspect of the client experience from engagement design to execution and delivery. Companies that utilize our strategy and marketing services range from start-ups that want to better understand the competitive landscape to Global 100 companies who deploy their analysts as an extension of their strategy teams.
- **4. Shared values-** The Shared values of company includes excellence, respect, humility, honesty, openness, fairness, collaboration and ownership. These are the core shared values of The Smart Cube.
- **5. Style-** The leadership style is motivating and inspiring. The CEO of the company is Gautam Singh. He always motivates all the employees of the company. He led the company by the examples and passes the above mentioned shared values to each of his employee. The leadership team along with him takes utmost care of employees and often rewards them for their handwork. This type of leadership style often gives advantage of cross functional learning among the teams which is helpful for the organisation to grow.
- 6. Staff- The Smart cube has almost 800 employees working for them across globe. The company has large pool of employees who are MBA's and Engineers. The average age of the employees working in India office is 33 years, so the main focus of company is to focus to young workforce, who ae the key drivers of its growth. The gender diversity is also good with 67 percent male workforce and 33 percent female workforce. The

talent pool consist of MBA's having specialization in Finance, marketing, HR and operations. There are various engineers specialising in data science and data analytics. This talent pool is that intangible asset on which companies' strategy depends upon. The organization must consistently seek to find out if the staff is compatible with the changes and if there are any competency gaps.

7. Skills-Actual skills of the employees include analyst teams that integrate industry, functional, and technical capabilities with local-market knowledge to generate critical insights that enhance our clients' strategy and marketing capabilities. Other skills include data analytics and strategic making which is prominent in most of the employees and that is responsible for the growth of The Smart Cube. The business intelligence along with quantitative modelling is the skill which differentiates employees skills in the Smart Cube than its competitors.

SWOT analysis of The Smart Cube

Strengths

- Awesome product line.
- Excellent customer service.

Opportunities

- Rapidly growing market.
- Moderate entry barriers.

Weaknesses

- Poor distribution
- Poor marketing

Threats

- High substitution
- High buyer power

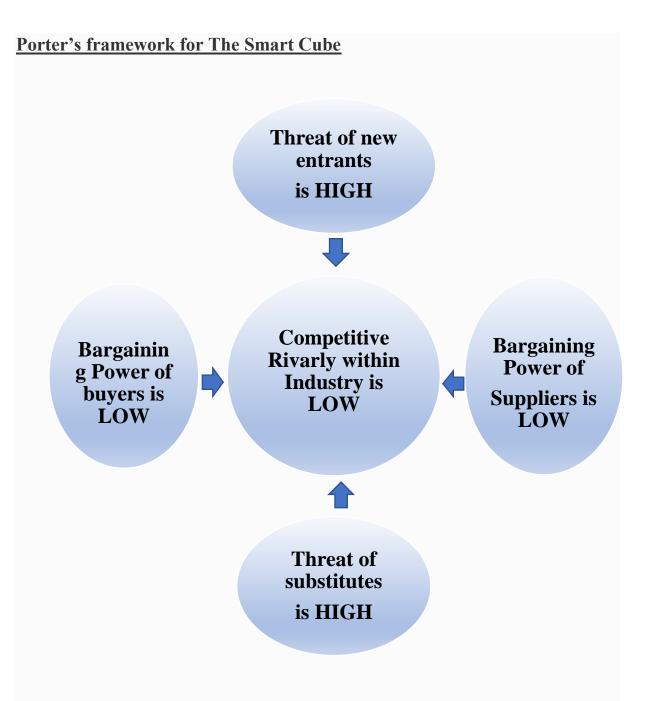


Figure 3

Threat of new entrants

- New and attractive Industry with high growth rate
- Low investment
- Knowledge based

Bargaining power of supplier

• Buyers always have option to do work in-house

• Becoming industries with low entry barrier

Threat of substitutes

- Attract new players because it is booming industry
- Clients may decide to do it themselves

Bargaining power of buyer

- In house knowledge centre is costly
- Lack of workforce in US/UK

Competitive rivalry

- Relatively new and booming industry
- Abundance of work availability

Specific problem areas that The Smart cube may face in 3-5 years

The three areas in which The Smart cube can face problems in 3-5 years are

- Automation and AI in most of the industries.
- Growing competition from rivals.
- Lack of talent pool

To overcome these challenges in the future The Smart cube should try to align their resources well and have the advancement in the field of automation and AI so that they continue to grow with the technologies, also competitor assessment can prove fruitful as it may give them edge over their rivals and finally they should focus on recruiting new talent pool according to the market that will provide edge them in coming year

<u>Part B</u>

Introduction

• Nature of Problem

The problem deals with the Impact of COVID-19 on the businesses currently and how the Business development strategies should be aligned to gain potential clients in the various sectors that are affected by COVID-19 in a post pandemic era

• Objectives

The main objectives if the research project are:

- (1) To have a better understanding of the services offered by The Smart cube
- (2) To understand how Business development strategies are made to gain clients.
- (3) To study how market conditions, behave and how to survive market conditions during a pandemic and also expected economic downturn at later stages.
- (4) To research across various sectors and companies and study how they have been affected by the global pandemic.

• Utility of study

The utility of the study includes understanding the importance of the secondary research for Business development for any organization and how resourceful secondary research can be in gaining competitive intelligence and market intelligence across various industries.

Methodology

• Approach

The approach that was used in this project include study quantitative variables. The quantitative data has been derived by doing rigorous secondary research of the data that was available from past downturns 2001-02 recession and 2008-09 recession. After collection of data the analysis of the current situation has been done and after this process a correlation has been made between all the downturns and then the decision of the expected sub-segments that can grow post downturn has been taken to target potential clients in the Asia-Pacific region.

• Sources of Data

The sources of data include secondary research across various markets and economy of many countries through various articles and reports published by reputed agencies and companies like BCG, Mckinsey etc. The Smart Cube's database was very helpful for secondary research. Subscription based websites such as pitchbook, CrunchBase etc were also used as sources of the data for this project.

• Method of Data Collection

The data collection was majorly from sources such as articles, surveys, reports and company databases. The methodology used was first to gain an understanding of the situation by reading various articles and surveys of the industries that have been impacted by the pandemic post this the data collection was done from reports that were published and the existing databases of the company. Finally correlating all the data from the reports, information from articles and insights from company databases.

• Size of samples and method of sampling

The sample here includes the companies across three sectors Consulting, Legal and Private Equity. In each sector approximately 50 companies were taken as a sample and the method Simple Random sampling was used. In each sector random companies were taken and the effect of previous downturns on them were studied, also what measures they took to counteract the effect of downturns were studied. Finally, from the samples the segments that are expected to grow in economic downturns are shortlisted and the companies that can emerge are winners are then shortlisted.

• Method of Data analysis

The method that was used to analyse data is shortlisting all the sub-segments that are expected to grow post economic downturn and mapping all the shortlisted companies with those segments. The more diversified companies and their past performance in those segments that are expected to do well post pandemic and thus they can be targeted as potential clients for The Smart Cube. The method of data analysis can be seen from the figure below.





Context of Industry Problem

Knowledge Process Outsourcing (KPO) specialist organizations around the globe are managing travel limitations for their staff. Void workplaces are an aftereffect of this. Numerous SMEs in creating nations give outsourcing administrations to organizations in Europe. Be that as it may, they don't have the gear, foundation or the board instruments to let their staff telecommute. They have basically no staff and are having incredible challenges attempting to convey work. With work not completing, many outsourcing accomplices need to take the work back in-house. This may bring about them halting outsourcing their work by and large, in any event, when the emergency is finished. Indeed, even organizations that can convey need to manage ventures that are currently waiting and the absence of new approaching tasks.

The lockdowns have slowed back the pace of the organizations. For some associations, it wasn't anything but difficult to rapidly adjust to another method of working. The equivalent has affected the outsourcing specialist organizations also. A portion of the administrations suppliers probably won't be practical. Or on the other hand, in the event that they were useful, they might not have 100% staffing. Along these lines, this has without a doubt affected the achievement or the development of the specialist organization.

Additionally, because of movement and transportation limitations in numerous nations, a few outsourcing specialist organizations probably won't have the option to work effectively. They probably won't have the option to get what they need to work completely. They probably won't have the option to move their item openly. Henceforth, the matter of the outsourcing firms would be affected also.

Data Collection, Presentation and Analysis

The Data collection and presentation and the methodology used for the same is presented below for Consulting, Legal and PE firms.

Consulting in Asia-Pacific

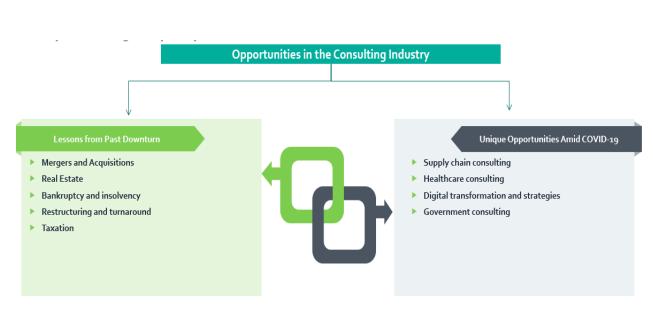
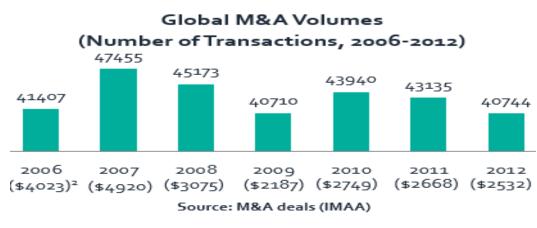


Figure 5

Lessons from past downturns

• Mergers and Acquisitions

- After a brief settling period post an economic shock, M&A consulting business typically picks up as cash rich companies as well as financial /strategic investors acquire other companies at attractive valuations
- According to empirical research, acquirers in a weak economy tend to increase their cash flow return on investment more than three times as much as those of their counterparts active during a strong economy
- M&As are expected to increase in healthcare, IT and digital technologies as well as automobile sector
- Post the past economic downturn, the M&A transactions in 2009 stood at 40,710 which then increased to 43,940 and 43,135 in 2010 and 2011 respectively





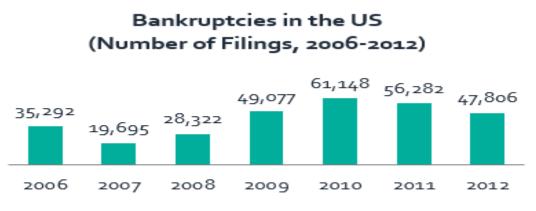
• Real Estate

- Real estate investments tend to pick up post a collapse in prices and in a low interest environment. During 2008-2009, post the collapse in property prices, the real estate activity picked up slowly as financial and corporate buyers were attracted to the deep value offered by real estate asset
- Real estate activity is expected to pick-up due to distress sales by retailers and companies looking to manage their short-term liquidity and long-term solvency
- Companies with sound balance sheets and financial investors are expected to invest in marquee locations to expand their real estate portfolio
- In the short-term, consulting firms will help struggling companies in availing government benefits and prune their real estate exposure
- Recently KKR announced the acquisition of four industrial distribution properties totalling 641k square feet across USA

• Bankruptcy and Insolvency

- During an economic downturn, many companies struggle with financial stress due to losses and debt burden leading to spurt in insolvency and bankruptcy proceedings
- 2008-09 was a banner year for commercial bankruptcies and bank and brokeragehouse failures around 49077 companies filled bankruptcies in 2009 in USA
- Post COVID-19 several companies are forced to declare bankruptcy due to their inability to manage liquidity, widening losses, and high debt burden
- Recently companies such as Neiman Marcus and J. Crew have filled for

bankruptcies



Source: Bankruptcies in USA (trading economics)



• Restructuring and Turnaround

- During economic downturn the burden of financials force many companies to restructure its financials as well as workforce in an attempt to save their businesses
- According to research, during first two quarters of 2009 there were a total of 120 companies that announced restructuring plans, including reprioritizing their programs and reduction of workforce. The percentage of workforce reductions ranged from as low as 3% to as high as 93%.
- During COVID-19 due to increase in financial difficulties and to save reputation and market perception many companies have opted for restructuring their operations which will continue post COVID-19 for many other companies
- Recently Airbus announced that it is looking for restructuring plans as well as job cuts

Taxation

- Post an economic downturn, governments typically support the economy through a slew of taxation changes for the corporate sector leading to demand for tax consulting
- During the past economic downturn, corporates who filed tax returns for either 2007 or 2008 qualified for recovery rebates

- In total, the rebates lowered federal taxes by about 5% in 2008, reducing the average effective federal tax rate from 19.6 % to 18.6%
- Due to the coronavirus-led economic downturn, the governments across the world have announced changes to taxation policies leading to uptick in demand for tax consulting
- In May 2020, India has provide a relief in paying taxes by corporates by extending statutory deadlines and providing cash flow relief to large taxpayers at a reduced rate of 9 percent

Opportunities Amid COVID-19

• Supply Chain Consulting

- Many manufacturing firms are planning to diversify their supply chains and move their manufacturing units away from China to other countries like Indonesia, Thailand, Vietnam, India, etc.
- Trade Tensions between countries like US-China has also fueled this movement of supply chain from China
- According to experts around 300 companies have approached Indian government to move their supply chain from China to India post pandemic

• Healthcare Consulting

- Due to Covid-19 pandemic healthcare systems are facing new clinical, operational and infrastructural issues in handling a lot of patients at the same time
- The opportunities created in the field of healthcare include healthcare architecture and construction, healthcare communication, healthcare project management, healthcare equipment planning and procurement
- Digital Transformation Consulting

- AI and ML have been reshaping business models during pandemic by bringing new approach in solving business problems
- AI and ML applications in various fields such as in chatbots, workplace communication, HR management, cybersecurity and logistics and supply chain will see a huge boost post pandemic
- Digital transformation in various areas of business such as customer focus, technology driven decisions, integration of data and organizational structure will continue to occur at a rapid pace

• Government Consulting

- Government engage consultants to study the impact of pandemic on economy, making exit strategies and also draw sector wise revival plans that can accelerate economic growth of the country.
- Top firms like McKinsey, BCG, Bain and AT Kearney are advising both central and state governments on ways to plan out resources, economy wide planning to counter the effect of pandemic on the economy

Potential Consulting Clients for The Smart Cube

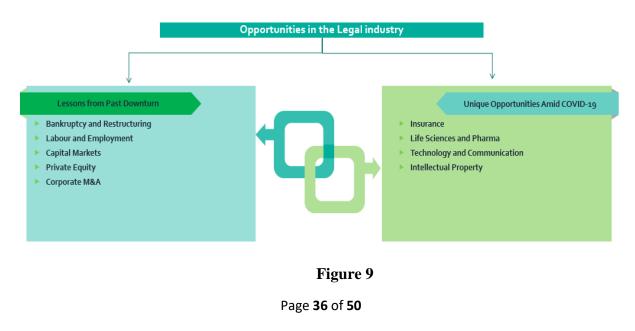
Here I have shortlisted some potential clients on the basis of their expertise in the sub-segments that are expected to grow post COVID-19. The Companies which have most diverse field of expertise in these sub- segment or expertise in a particular sub-segment are expected to be a winner as well as potential client for TSC.

	Identified Opportunity Areas								
Company	Mergers and acquisition	Real estate	Taxation	Bankruptcy and insolvency	Restructuring and Turnaround	Supply chain	Healthcare	Digital Transformation	Government consulting
Deloitte	× .	×	×	~	×	~	×	~	~
EY	~	~	~	~	~	~	×	~	×
KPMG	~	×	~	~	~	×	×	×	×
AT Kearney	~	×	~	~	~	~	×	~	×
Alix Partners	~	×	×	~	~	×	×	~	×
Legend: Expected winners in Sub-segments in consultancy in Asia- pacific									

	Identified Opportunity Areas								
Company	Mergers and acquisition	Real estate	Taxation	Bankruptcy and insolvency	Restructuri-ng and turnaround	Supply chain	Healthcare	Digital tranformat-ion	Government consulting
TBM consulting	×	×	×	×	~	~	×	×	×
Accenture consulting	×	×	×	×	~	~	×	~	~
BCG	~	×	~	~	~	~	×	~	×
FTI	~	×	~	~	×	×	×	~	×
Booz Allen Hamilton	×	×	×	×	~	~	×	~	×
Legend: Expected winners in Sub-segments in consultancy in Asia- pacific									

Figure 8

Law firms in Asia-Pacific



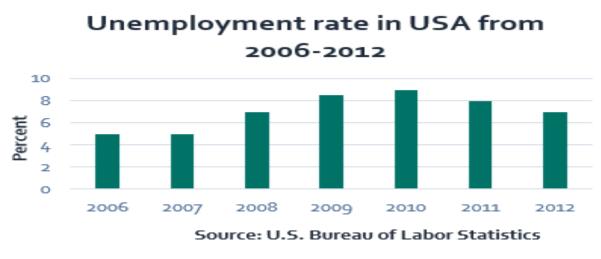
Lessons from past downturns

• Bankruptcy and restructuring

- At the time of economic downturn most of the companies find it difficult to manage their operations due to losses and thereby they are forced to liquidate their assets
- The 2008-09 proved to be not so good for many companies and corporates as most of them have to declare themselves as bankrupts, the increase in bankruptcy filed by the companies were even more than preceding years so the demand of legal consulting increased in this field
- In the present scenario of COVID 19 as many companies are facing tough to manage their finances, there will be soon a situation post COVID-19 that they may have to declare themselves as bankrupts or will need to restructure themselves, here legal companies have an opportunity to pitch in.
- Companies like Gold's gym and Hertz have filed for bankruptcy recently.

• Labour and Employment

- Economic downturn and recession bring a number of lay-offs and job losses in many industries, due to this the unemployment increases with time because most of the companies in order to manage their operations look for cost-cutting thereby reduction in man-power
- In December 2008, the number of unemployed persons increased by 632,000 to 11.1 million and the unemployment rate rose to 7.2 percent. Since the start of the recession in December 2007, the number of unemployed persons had grown to 3.6 million
- From the start of COVID 19 nearly 3 million workers in USA have been laid off and this is expected to continue post pandemic as well, more and more people across the globe are expected to lose their jobs, hence there is opportunity for legal firms in this sub-segment3

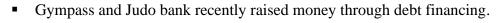


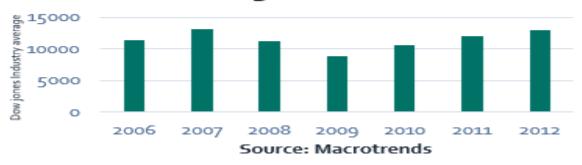


• Capital Markets

- Typically, the economic downturn may lead to crash to stock markets so companies use debt financing rather than IPO's to raise money
- During 2008-09 the markets crashed and the companies were making huge losses so they wanted to raise money through equity but they were not able to go for IPO's because of market conditions so they preferred to raise money via debt financing
- Many companies whose IPO's were scheduled, because of market conditions they have postponed their plans for IPO's due to pandemic, still many of them are in need of raising money so they are going with debt financing. The opportunity for legal forms is there in this sub-segment









• Private Equity

- During economic downturn most of the companies find themselves under financial stress due to losses and overburden of debt, this results in insolvency and the business will have to go into liquidation and maybe sold to a new owner
- 2008-09 was a banner year for commercial bankruptcies and bank and brokeragehouse failures; 136 public companies filed for bankruptcy protection, a 74 percent increase from 2007, when there were 78 public-company filings.
- Post COVID-19 most of the companies are finding it difficult to manage their operations due to which the losses are widening for most of them, some of them are already under the burden of huge debt. This will result into the scenario of bankruptcy and insolvency for them in the coming months

• Corporate M&As

- During economic downturn many companies face financial difficulties, they may consider entering into a process with their creditors for restructuring or turnaround in an attempt to save their companies or the businesses, this process broadly involves a reorganization of the company's debt and may also involve in selling non-essential assets
- According to research, during first two quarters of 2009 there were a total of 120 companies that announced restructuring plans, including reprioritizing their programs and reduction of workforce. The percentage of workforce reductions ranged from as low as 3% to as high as 93%.
- During COVID 19 many companies are facing financial in capabilities due to losses and increase in debt in their financials, this will force them to go for a strategic merger post COVID-19
- Recently Max has completed its merger with Radiant Life.

Opportunities Amid COVID-19

• Insurance

- Insurance is impacted by the industry sectors that it supports such as production etc.
- COVID-19 has encouraged all players in insurance sector to expediate their services by making a stride towards digitalization
- Covid-19 will trigger the digitalization post pandemic in the insurance sector and the insurance companies are planning to digitalize everything from premium payments to claims for its customers

• Life Science and Pharma

- The pharma industry is the epicenter of developing the tests and treatments for COVID-19 and getting them to the people around the world that need them
- Scientific innovation and investment are gaining importance in pharma and life sciences
- There is a lot of R&D going on to virtualize healthcare and enhance patient engagement. It is expected that high-valued deals in M&As will continue, as companies look to optimize portfolios to further home in on specific therapeutic areas

• Technology and Communication

- The technology and communication industry will grow by average 7-8 percent by the end of 2020
- The sub sectors that are expected to grow include telecom, remote and online educator, cloud service as well as IT sector
- Australian computer society predicted that post COVID-19 the global technology spending will increase by 1.5-2 percent beyond 2020

• Intellectual Property

- The lockdown has created financial stress for most of the companies, but they have still intangible assets like IP which they can use to minimize the losses
- Companies can earn royalties by licensing these intangible assets, they may look to exploit strategic alliances or they may earn money by suing infringers against these intangible assets
- IP has the potential for the companies to make their businesses more powerful than ever

Potential Legal Clients for The Smart Cube

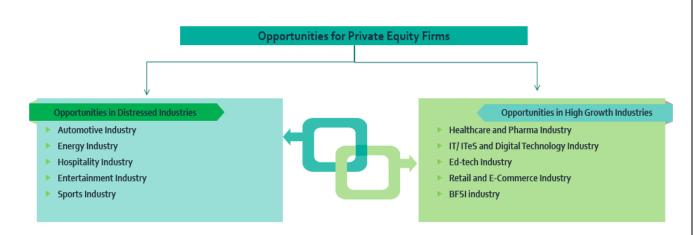
Here I have shortlisted some potential clients on the basis of their expertise in the sub-segments that are expected to grow post COVID-19. The Companies which have most diverse field of expertise in these sub- segments or expertise in a particular sub-segment are expected to be a winner as well as potential client for TSC.

·	Identified Opportunity Areas								
Company	Corporate M&As	Labor and Employment	Private Equity	Bankruptcy and Restructuring	Capital Markets	Insurance	Life Sciences	Technology and Communication	Intellectual Property
Baker McKenzie	× .	× .	~	~	×	×	~	~	×
King and Wood Mallesons	~	×	~	~	×	×	×	~	×
Herbert Smith Freehills	~	× .	~	×	×	×	×	×	×
Clifford Chance	×	×	~	~	×	×	×	×	×
JunHe	~	~	~	~	×	×	*	~	×
Legend: Expected winners in Sub-segments among Law-firms in Asia- pacific							X		

Figure 12

Page **41** of **50**

Private Equity firms in Asia-Pacific





Opportunities in Distressed Industries

• Automobile

Automobile and component manufacturing plants have been shut across many countries in Asia-Pacific. This has resulted in sharp fall of consumer footfalls in showrooms, vehicle sales are also dropping dramatically

• Energy

Energy industry has been affected by global pandemic. The outbreak has contributed to dampened demand for oil, resulting in falling prices and declining production, especially in the wake of the Russia-OPEC price war

• Hospitality

The Hospitality industry has already faced mass-scale cancellations for travel bookings and hotel accommodations and they may continue to do so in the months to come

• Entertainment

The Entertainment industry is vulnerable due to the pandemic as both the production and the consumption of its output require numerous people together in small spaces. The global entertainment industry includes various entertainment venues such as online video streaming, theatrical productions, live events, and trade shows

• Sports Industry

To safeguard the health of athletes and others involved, majority of sporting events at international, regional and national levels have been cancelled or postponed. The Olympics and Paralympics, for the first time in the history of the modern games, have been postponed, and will be held in 2021

Opportunities in High Growth Industries

• Healthcare and Pharma

The healthcare sector across the globe is growing at an exponential rate and the rate of growth of the pharmaceutical sector is directly related to the rate of growth of the healthcare sector

• IT/ITeS and Digital technology

Top IT companies are reducing their spending's due to outbreak in order to keep intact their core value proposition and restructure their offerings at competitive price points. This will help them in long run to capitalise on digital opportunities in future

• Ed-tech industry

The global online education market is projected to reach a total market size of US\$319.167 billion in 2025. The pandemic has served to accelerate this growth by making it essential for educators and learners to adopt more efficient digital processes and tools

• Retail and E-commerce

With work-from-home and social distancing becoming new normal due to COVID-19 people, world over, are taking to E-commerce sites to buy their regular supplies\

• BFSI

This is the best time for the companies in BFSI industry to re-invent their business models that are more digitally driven. By the use of advanced technologies and digitizing their existing offerings they can set themselves back on track

Potential Private Equity Clients for The Smart Cube

Here I shortlisted clients for TSC on the basis of The current size data that was available for the 10 largest funds closed in Q1 2020 and these PE firms have a lot of dry powder to invest and they are willing to invest in various regions as can be seen from the table and also the sector they are expected to invest

10 largest funds closed in Q1 2020								
Fund Name	Target Size (\$bn)	Current Size (\$bn)	Region Focus	Fund Sector				
Lexington Capital Partners IX	12.00	14.00	Multi regional	Diversified				
Baring Asia Private Equity Fund VII	5.50	5.50 6.50		Diversified				
CVC Capital Partners Asia Pacific V	4.00	4.50	Asia-Pacific	Diversified				
Tiger Global Private Investment Partners XII	3.75	3.75	Multi regional	Diversified				
New Enterprise Associates 17	3.60	3.60	Multi regional	TMT and Healthcare				
Energy Capital Partners Fund IV - Co-Investment	3.50	3.50	North America	Energy / Oil & Gas				
ArcLight Energy Partners Fund VII	-	3.40	Multi regional	Energy / Oil & Gas				
Energy Capital Partners Fund IV	5.00	3.30	North America	Energy / Oil & Gas				
Odyssey Investment Partners Fund VI	3.00	3.25	North America	Industrials and Business Services				
Mercer Private Investment Partners V		2.70	Multi regional	Diversified				

Figure 14

Conclusion and Managerial Implications

Conclusion

With many projects on hold due to global pandemic the outsourcing sector have not much of the new work coming and they are dependent on existing works and the clients but as the lockdown open all across the world, various companies will be starting there operations as well as resume some projects so there is also vast amount of opportunities that will be created as mentioned and analyzed in the previous section. So it depends on the diversification, the companies who have more diversified businesses as well as have cash in hand will emerge as winners. Another thing is adaptability which will come into the picture, companies who will adapt to the new trends as well as technologies will have a good future and that is the reason that the clients can be targeted on this basis for The Smart Cube.

Managerial Implications

The Managers implications can be stated as-

- The managers can form the business development strategies from the data mentioned in the study
- The managers can segregate the clients according to the project and the work area in which the company wants to deliver
- The managers can compare previous economic downturns with the current downturn that is expected in coming months
- The managers can study the effect of pandemic across various sectors and then can plan accordingly to gain potential clients
- The managers can also align the existing projects to the changes which are happening across various industries and help the clients adapt accordingly

<u>Part C</u>

Learnings from Summer Internship Project

- The main learning was the methods of secondary research that were studied in Business Research methodology and how the data from the samples can be used to make strategies for the Business development for an organization.
- Other learnings include developing an independent thinking of how to approach a problem, develop a research base methodology and how to correlate the various data gathered from various resources to finally coming to a conclusion
- The techniques that I have used in this project include use of company databases to gain a holistic view of the markets and economy and also going through research reports as well as articles has helped me immensely in delivering this project
- This project has also helped me to gain Industrial knowledge as well as market knowledge in various Asia-Pacific countries and how the businesses can be shaped post COVID-19 era.
- The Corporate skillsets that I have developed during my tenure with The Smart Cube include Business writing skills, Presentation skills, teamwork, problem solving as well as Leadership skills
- I have immensely developed my problem solving skills which has helped my organization in making decisions of how to approach business in a more better way, the soft skills that I have developed during my tenure with The Smart Cube include interpersonal skills through which I have interacted with my industry experts to gather

their view of the industry as well as market. This has helped me to make better decisions in making strategies to gain potential clients for The Smart Cube.

- I have gained a lot of insights about the managerial role of how to approach a particular business problem and how to develop the research mindset as well as the methodology that is involved behind it and finally summarizing all these key points in the form of presentation to be submitted in front of client. The data shown in the presentation should be such that it gives overall perspective about what the problem was and how the solution has been achieved for the problem and thereby suggestions for the client on the steps ahead.
- Last but not the least the learning that I have gained during the course of my project can be described in two words which are "Adaptability" and "Diversification". The internship project was carried out at the time of global pandemic so what I learnt that the business that are adaptable and have their portfolio diversified can be emerged winners even during this tough time so it is important to prepare your business for any possible scenario.

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ANNEXURE



Date: 03 July 2020

To Whom It May Concern

This is to certify that Aman Sharma has successfully completed his internship with Smart Cube India Private Limited.

He was working as an Intern with the Strategy & Marketing team of the firm for the period starting from 04 May 2020 to 03 July 2020.

We would like to thank Aman for his contributions to the firm and wish him all the very best for all his future endeavors.

Best regards,

Gaurav Bhari Manager – Human Resources Smart Cube India Pvt. Ltd.

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