



**VIDYABHARTI TRUST COLLEGE OF
BUSINESS, COMPUTER-SCIENCE AND RESEARCH**
Department of Business Administration's Newsletter

VOLUME : 1

OCTOBER-2021

ISSUE : 4



KNOW-WIZ
Spreading Knowledge

Vidyabharti Trust, Umrakh, At & Po: Baben, Ta: Bardoli, Di: Surat, Pin: 394601.

Entrepreneurial Journey of Mark Zuckerberg

Mark Zuckerberg was born on May 14, 1984, in White Plains, New York, and was brought up in adjacent Dobbs Ferry. He was naturally introduced to a knowledgeable family and fostered an interest in PC programming at an early age.



At 12 years old, Zuckerberg made an informing program named Zucknet that he carried out as an official message framework for his dad's dental practice. Due to his initial indications of success, his folks got him a PC programming mentor while he was as yet in secondary school, and they selected him in a private academy in New Hampshire. Subsequent to moving on from private academy, Zuckerberg selected at Harvard University.

While numerous wise individuals go to Harvard University, Mark Zuckerberg became referred to rapidly as the go-to software engineer nearby. By his sophomore year, he had as of now constructed two projects: CourseMatch and FaceMash. The two projects turned out to be stunningly well known, yet the college shut down the last program after it was considered to be improper.

In light of his approval nearby, Zuckerberg banded together with companions to make a person to person communication site that permitted Harvard understudies to interface with one another. The site formally went live in June 2004 under the name "The Facebook," and Zuckerberg forced it to leave his apartment.

After his sophomore year, Zuckerberg exited school to seek after what was currently called Facebook, full-time. The site arrived at 1,000,000 clients before the finish of 2004.

This blast of client development pulled in the consideration of many funding (VC) firms, and Zuckerberg ultimately moved out to Silicon Valley in 2005. Facebook accepted its initially round of funding ventures from Accel Partners, which put \$12.7 million in the site that was still simply open to Ivy League understudies.

Before the finish of 2005, be that as it may, Facebook had opened up to understudies going to different schools, making the site arrive at 5.5 million users.¹ Since 2005, Facebook got various securing offers from any semblance of Yahoo and Microsoft, has experienced fights in court, and has incredibly expanded its client base.

On April 28, 2021, Facebook delivered first-quarter profit for 2021. The organization detailed quarterly income of \$26.17 billion, up 48% from the year-sooner quarter, outperforming gauges, just as higher profit per offer and net gain. Month to month dynamic clients, a key measurement, all out 2.85 billion, an expansion of 10% year-over-year.

As of Jan. 30, 2020, the organization has a market cap of \$932 billion. Zuckerberg possesses more than 375 million Facebook offers and holds 60% of casting a ballot rights in the organization.

- **Pranjal Desai (Assistant Professor, VTCBCR)**

CRYPTOCURRENCY - THE FUTURE MONEY

In simple words, Cryptocurrencies are systems that allow for secure payments online which are denominated in terms of virtual "tokens." A cryptocurrency is a digital or virtual currency that is secured by cryptography, which makes it nearly impossible to counterfeit or double-spend. Many cryptocurrencies are decentralized networks based on blockchain technology - a distributed ledger enforced by a disparate network of computers. A defining feature of cryptocurrencies is that they are generally not issued by any central authority, rendering them theoretically immune to government interference or manipulation. There were so many cryptocurrencies introduced, among them some got very popular which are, Ethereum (ETH), Litecoin (LTC),

Cardano (ADA), Polkadot (DOT), Stellar (XLM), Chainlink (LINK), Binance Coin (BNB), Tether (USDT).

Bitcoin is a decentralized digital currency, without a central bank or single administrator that can be sent from user to user on the peer-to-peer bitcoin network without the need for intermediaries. The cryptocurrency was invented in 2008 by an unknown person or group of people using the name Satoshi Nakamoto. The currency began use in 2009 when its implementation was released as open-source software. Bitcoins are created as a reward for a process known as mining. Bitcoins are created as a reward for a process known as mining. They can be exchanged for other currencies, products, and services, but the real - world value of the coins is extremely volatile. Research produced by the University of Cambridge estimated that in 2017, there were 2.9 to 5.8 million unique users using a cryptocurrency wallet, most of them using bitcoin. The current price of a bitcoin today is Rs. 42,36,961.44.

How it works?

Each Bitcoin is basically a computer file which is stored in a 'digital wallet' app on a smartphone or computer. People can send Bitcoins (or part of one) to the digital wallet, and you can send Bitcoins to other people. You can buy Bitcoins using 'real' money. You can sell things and let people pay you with Bitcoins.

According to the survey Bitcoin has become highest adopted Crypto currency in the globe. The country named “El Salvador” becomes the first country to use Bitcoin as legal tender for the commercial transaction and many country including India are planning to legalise it in future.

- **Viran Chauhan (HOD, VTCBCR)**

“Tech Life”

TV came in the house,

I forgot to read.

The car came at the door,

I forgot to walk.

Mobile came in hand,
I forgot the letter writing.
From the usage of calculator,
The clock forgot to speak.
With the company of AC,
Forgot the cool breeze under the tree.
From living in the city,
Forgot the vase of soil.
Handling bank accounts,
Forgot the value of money.
Through the indecent pictures,
Forgot to see the beauty.
Through the vase of artificial scent,
Forgot the smell of flowers.
In the age of fast food,
Forgot the odds of satisfaction.
Keeping selfish relations,
Forgot to love truly.
In the greed of momentary happiness
Forgot the joy of Satkamah.
In the life of continuous running,
Forgot the rest of the moment.
Due to the arrival of Whatsapp,
Forgot to sleep happily...

- **Priya Patel (Teaching Assistant, VTCBCR)**

5 Awesome Stock Market Facts that will surprise you!

1. The Stock Market is more than 400 years old!

The New York Stock Exchange is not the oldest!

Many people think that the stock market is something modern. Most people would say that it started about 100 years ago. But in fact, the stock market is ancient.

The idea of the stock market was started in the Netherlands in 1602. The Dutch East India Co. company started issuing paper shares. Shareholders could sell and buy these paper shares. This company was the first concept of a stock market. This led to the creation of the oldest Stock Exchange, the Amsterdam Stock Exchange. Today it is known as the Euronext stock exchange.

2. There are more than 60 stock exchanges in the world!

When people talk about stock exchanges, they are talking about the New York Stock Exchange (NYSE) or the NASDAQ. These two are the biggest stock exchanges in the world. But there are over 60 stock exchanges in the world.

After the two American giants, there are three large Asian stock exchanges in the top 5. In order, these are the Japan Exchange Group (JPX), the Shanghai Stock Exchange (SSE), and the Hong Kong Stock Exchange.

Interestingly, the Swiss Stock Exchange is still the 13th on the list, even though we have a tiny country.

The smallest stock exchange in the world is the Seychelles Stock Exchange. It only has four different stocks and a total market capitalization of about 100 million U.S. dollars.

3. The stock market is 70% likely to go up on any year

In any given year, the stock market is more likely to go up than to go down. For instance, in the last 100 years, the Dow Jones Industrial Average (DJIA)

was up 70% of the year. And in the last 40 years, the Standard & Poor's 500 (S&P500) was up 77% of the years. This is a very significant difference.

Of course, this is only historical data. But this has been going on for 100 years. There is a good chance that this continues.

It is one of the reasons why Dollar Cost Averaging (DCA) is not a great idea. Indeed, DCA is betting that the market will go down. But the stock market not likely to do so.

4. October is the most volatile month

There is a myth surrounding October in the stock market. There is even an effect called The October Effect.

People think that the stock market declines more during October than during all the other months. There were two big crashes in October. The Great Crash of 1929 and the Crash of 1987 were both in October.

But if we take the statistics over a long time, this effect is not significant. More bear markets were ending in October than starting in October. This data makes it more interesting. And these two crashes are old enough for most people to ignore them. Because of these points, fewer and fewer people believe in the October Effect.

However, according to data, October is the most volatile month in the stock market. There are more large swings in the stock market during October than during any other month. So, you need to be ready for some strong volatility during October.

5. September is the worst month

We just saw that a lot of people believe in The October Effect. On the same idea, September is the worst month for the stock market.

On average, since 1950, the Dow Jones Industrial Average (DJIA) has a decline of 0.8%. And for the same period, the Standard & Poor's 500 index has a 0.5% decline. This decline is significantly less than all other months.

We do not know why this happens. It could be that some people cash their returns at the end of the summer, causing some downturn. Another possible reason would be that some traders are taking vacations in August. And when they come back, they exit some of their positions to cash their returns. This lead to some selling pressure and decline. But these are just suppositions. Overall, the September Effect is just another anomaly.

Now, should you sell everything before September? No, of course not! This result is just an average over many years. It could well change in the future. You should not do market timing based on such averages.

- **Chirag Mahida (Teaching Assistant, VTCBCR)**

A Golden Key: LISTENING

• What is listening?

- We listen not just to the words, but to what's behind the words of HUMAN. We listen for the underlying emotions, and feelings, the underlying needs, what that person really needs or wants.
- It is a most precious gift to give anyone!
- Listening is a golden key which helps in Broken Relationships, friendships or Business, Sense less wars and conflicts.

Why it is important?

Listening help us understand other side. *You can't change someone mind if you don't know where the mind is!!*

It build trust and shows you care.

We have to listen instead or talking.

If there is any conflicts or any debates with your Partner (life partner, Business partner).

Do nothing...just listen them once...

Just try it.

I know it's difficult to listen...

But isn't impossible!!

Speaking and listening!

There is a lot of difference between the two

It is in everyone's mind that wrong has happened to me, yes it must have happened. We cannot judge.

There are two types of people.

1. No one is listening to me
2. Everyone listens to me but no one understands

It's not just about listening and being heard

Why do these complaints happen?

Either this is the reason no one is listening to your words, or they do not want to listen. And Explain!

There is a lot of difference between the two

It is in everyone's mind that wrong has happened to me, yes it must have happened. We cannot judge.

Don't complain about a person, understand his condition, just listen to him, don't understand his condition too.

By understanding your condition, you can stop any war, in the same way you can calm someone by listening.

He is assured by listening to the disturbance of his mind, then someone plays it with understanding. Why not listen to the person in front before narrating your sorrow, you want no one to only listen to me, understand it too.

So why not start becoming such a person from you? Who knows what he is looking for, he will find that in you.

It is difficult to do this, but if you start with you, then there is peace too.

The only solution is that it is just a matter of listening and reciting it.

- **Naziya Pathan (Student, SYBBA)**

The coronavirus (COVID-19) pandemic's impact on mental health

A pandemic isn't just a medical phenomenon; it affects individuals and society and causes disruption, anxiety, stress, stigma, and xenophobia. Isolation, social distancing, and closure of educational institutes, workplaces, and entertainment venues consigned people to remain in their homes to assist break the chain of transmission. The restrictive measures undoubtedly have affected the social and psychological state of people from across the board. Quarantine and self-isolation can most likely cause a negative impact on one's mental state. Under the present global situation, both children and adults are experiencing a combination of emotions.

CHILDREN & TEENS AT RISK:

Children, far from their school, friends, and colleagues, staying reception can have many questions about the outbreak and that they look toward their parents or caregivers to urge the solution. Some common changes in children's behavior are:

- Increased sadness, depression, or worry
- Changes in, or avoiding, activities that they enjoyed within the past
- Changes in eating habits

To help offset negative behaviors, requires parents to stay calm, and answer all of the child's inquiries to the simplest of their abilities. Parents can take a while to speak to their children about the COVID-19 outbreak and share some positive facts, figures, and knowledge. Parents can help to encourage them to interact in some healthy activities including indoor sports and a few physical and mental exercises. Parents may develop a home schedule that may help their children to stay up with their studies.

ELDERS AND PEOPLE WITH DISABILITIES AT RISK:

Elderly people depend upon young ones for his or her daily needs, and self-isolation can critically damage a family system. The elderly and disabled people living in nursing homes can face extreme mental state issues. However, something as simple as a telephone call during the pandemic outbreak can help to console elderly people.

Family members may witness any of the subsequent changes to the behavior of older relatives:

- Irritating and shouting behavior
- Change in their sleeping and eating habits

The World Health Organization suggests that members of the family should regularly check on older people living within their homes and at nursing facilities.

HEALTH WORKERS AT RISK:

Doctors, nurses, and paramedics working as a front-line force to fight the COVID-19 outbreak may be more susceptible to develop mental health symptoms. Fear of catching a disease, long working hours, unavailability of protective gear and supplies, patient load, unavailability of effective COVID-19 medication, death of their colleagues after exposure to COVID-19, social distancing and isolation from their family and friends, and the dire situation of their patients may take a negative toll of the mental health of health workers.

- **Ami Mistry (Teaching Assistant, VTCBCR)**

THE BACKBONE OF SUCCESS

Have you aware with any instance who got success without facing failure?

I think it's rare, very rare!

May be you get the idea what I'm aiming to convey in this article. Yeah, it's "Failure" which is responsible to frame outline of success in real sense.

Bill Gates who was Harvard drop-out, Involved in business Taraf-O-Data became fail, but passion towards software makes him centibillioner. In his words "*its fine to celebrate success but it is more important to heed the lessons of failure.*"

Not only one, but Steve Jobs, Albert Einstein, Walt Disney, Dr. APJ Abdul Kalam, Dhirubhai Ambani, and so on. All come up after the failure in their life.

Failure brings some **qualitative characteristics** in individual such as,

- It makes person flexible to act according to circumstances.
- Imparts the maturity in person.
- Person can realize that odds are temporary, and give you next hope to achieve something unique in your life.

- Sometimes it opens the new Opportunities.

But the above qualities can build if you are not taking FAILING as end result, you must have to try one more time with upgraded experience.

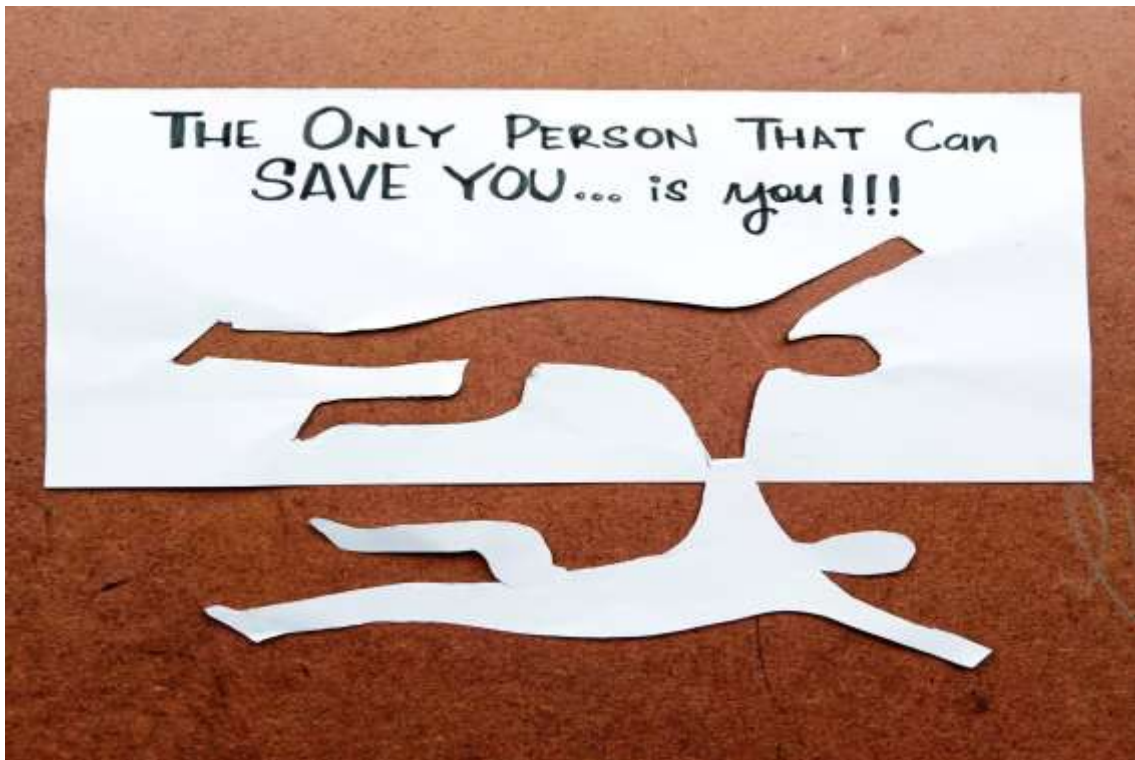
Let's take some key points from the book, "**FAILING FORWARD – Turning Mistakes into Stepping Stones for Success**" by John C Maxwell.

ACHIEVER'S 7 QUALITY

1. The achiever always takes responsibility to failure, they can't argue & excuses to others.
2. They strongly believe that the failure isn't for permanent, it's temporary.
3. They learn from the consequences, and wisely ensures to not repeat the mistakes.
4. They always prepared for all possible uncertainties, and shows their stability in odds.
5. They focus on their strengths as well as they use their weakness as armor.
6. They always try to find unique ways to achieve the targets to breaking the existing lines.
7. They not stuck themselves after failure, they try again, again & again till success.

With above points, we can conclude that Normal people where goes stop and demotivated, in the same condition an achiever feels positive attitude like learning, experience, encourage, creativity. The Cream of the piece is it's depends on you whether you take it positively or negatively.

- Prashant Maurya (Student, SYBBA)



- Tanisha Akbari (Student, SYBBA)