स्वाध्यायान्मा प्रमदः

दिल्ली सरकार

Class 12

New Era of Entrepreneurial Ecosystem & Vision (NEEEV)

Students' Manual 2026-27

STATE COUNCIL OF EDUCATIONAL RESEARCH AND TRAINING, DELHI

New Era of Entrepreneurial Ecosystem & Vision (NEEEV)

सोच से सृजन तक – उद्यमिता की उड़ान

Students' Manual 2026-27

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STATE COUNCIL OF EDUCATIONAL RESEARCH AND TRAINING, DELHI

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This publication has been designed as part of SCERT's mission to provide high-quality, innovative educational resources that empower teachers and students across the state. It aims to foster 21st-century skills, including creativity, critical thinking, problem-solving, and real-world application of knowledge.

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सत्यमेव जयते

Rekha Gupta
Chief Minister, Delhi

MESSAGE

Our Hon'ble Prime Minister, Shri Narendra Modi ji, envisioned India's youth not merely as aspiring professionals, but as enterprise builders. Initiatives like Startup India and Atal Innovation Mission (AIM) have given shape to his vision, fostering a national culture of innovation and enterprise. These path-breaking steps aim to unlock the creative potential of every young mind.

The National Education Policy (NEP) 2020 builds on this vision by emphasizing skill-based, experiential learning that equips students to thrive in a dynamic world. In alignment with this, the New Era of Entrepreneurial Ecosystem & Vision (NEEEV) scheme supports these transformative steps. It aims to plant the seeds of entrepreneurial thinking right within our classrooms.

This Manual is a cornerstone in our efforts to empower our learners to turn learning spaces into hubs of innovation, where students are encouraged to ideate, explore, and take initiative.

The release of this manual is a testament to our shared commitment to shape a future-ready generation that is self-reliant, creative, and capable of contributing meaningfully to society and the economy.

I extend my deepest appreciation to all educators, curriculum experts, and contributors who brought this manual. Let this resource serve as a torchbearer, inspiring schools across our state and beyond to embrace the spirit of entrepreneurship and ignite in every learner, the courage to create, innovate, and lead.

Rekha Gupta

Rekha Gupta

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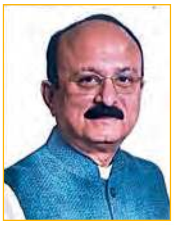

सत्यमेव जयते

ASHISH SOOD
MINISTER OF HOME, POWER, URBAN DEVELOPMENT, EDUCATION,
HIGHER EDUCATION, TRAINING & TECHNICAL EDUCATION
GOVT. OF NATIONAL CAPITAL TERRITORY OF DELHI

MESSAGE

Dear students and teachers,

Our country stands at the threshold of a new era, where innovation, self-reliance, and entrepreneurship will shape our future. The NEEEV (New Era of Entrepreneurial Ecosystem and Vision) curriculum has been developed with this vision in mind.

NEEEV isn't just a curriculum; it's a new way of thinking and doing. It teaches us that every idea, no matter how small, if pursued with hard work and dedication, can bring about profound change in society.

Through this program, students will learn how to turn problems into opportunities, how to build teams that bring ideas to life, and how failure is a necessary part of growth. It will inspire them to become confident, creative, and responsible citizens.

Our teachers are the true leaders on this journey, not just teaching students but also instilling confidence in them. I am confident that NEEEV will unleash a new energy of innovation and entrepreneurship in every school in Delhi.

Let us, together, ensure that every child becomes not just a job seeker, but an opportunity creator to take not only their dreams, but also their country to new heights.

ashish

(Ashish Sood)

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सचिव (शिक्षा)
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सत्यमेव जयते

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MESSAGE

In today's rapidly changing world, education must transcend the mere transmission of knowledge. Education today must do more than deliver knowledge; it must empower children to lead, to solve real problems, and to adapt to a world that is rapidly evolving. As we witness dramatic shifts in global economies and career landscapes, the need for an entrepreneurial mindset in our schools has never been more urgent.

The New Era of Entrepreneurial Ecosystem and Vision (NEEEV) scheme is a bold step in this direction. It aims to nurture critical thinking, creativity, leadership, and resilience among students right from the school level. Our schools are the foundation of the state's future workforce and innovation capacity.

This manual is designed to build an ecosystem where students can think independently, act ethically and solve local and global challenges with confidence. It will support our teachers in providing the right guidance with the right vision to achieve these goals. In the coming years, we envision more and more schools actively engaging students in idea generation, collaborative problem-solving and community-driven projects that extend far beyond the boundaries of textbooks.

This Manual is designed to help educators implement the vision of NEEEV through practical strategies, classroom activities and reflective practices. It reflects our belief that every student has the potential to develop ideas that can change the world around them for the better.

Let us work together to make NEEEV a catalyst for change where every school becomes a hub of innovation, every teacher a mentor of future leaders, and every student a contributor to the state and nation's progress.

(PANDURANG K. POLE)

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MESSAGE

We live in a world that is evolving faster than ever, in which creativity, adaptability and problem-solving are as important as academic achievement. As educators, we carry the responsibility of preparing our children not just for exams, but for life beyond the classrooms.

The New Era of Entrepreneurial Ecosystem and Vision (NEEEV) scheme reflects this commitment towards nurturing young minds into self-reliant, innovative and socially conscious individuals who can shape the future with confidence and compassion.

The purpose of NEEEV is rooted in a bold, yet practical vision to transform schools into vibrant spaces for entrepreneurial learning. Through this manual, we aim to enable schools to bring entrepreneurship out of fancy boardrooms to classrooms where every child, regardless of background, is given the tools to explore ideas, take initiatives and develop leadership qualities. It is not about creating future business owners alone, but about cultivating a mental framework that embraces challenge, takes responsibilities and contributes to the greater good for the community. This Manual envisions a space where our educators act as mentors, guiding students to think independently, work collaboratively and turn ideas into action.

Let us take this step together to build a generation of doers, dreamers and change makers.

Veditha

(VEDITHA REDDY, IAS)

Dr. Rita Sharma
Director SCERT

स्वाध्यायान्मा प्रमदः

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MESSAGE

Today's classrooms must inspire more than academic excellence; they must empower students to become creative thinkers, innovators, and leaders of tomorrow. The NEEEV (New Era of Entrepreneurial Ecosystem and Vision) scheme takes a significant step toward this goal by embedding entrepreneurial skills into school education. This manual aims to help our educators to nurture a generation of young entrepreneurs who are self-reliant, innovative, and socially responsible.

At NEEEV's core is the seamless integration of entrepreneurial skills across disciplines, encouraging students to think critically and creatively in their daily learning. NEEEV provides opportunities for students to prototype, experiment, and confidently bring ideas to life. It also connects students with mentors from the startup world, offering real-world entrepreneurial guidance from those who have navigated the journey. It provides learners access to a world of challenges that foster continuous innovation and collaboration.

Most importantly, NEEEV champions an inclusive culture where every child, regardless of background, is empowered to contribute meaningfully and build real-world solutions. This manual serves as both a guide for teachers and a commitment to our students, that their ideas matter and their future is bright.

Together, we will create schools where innovation thrives and every learner is prepared to lead with courage, compassion, and creativity.

Dr. Rita Sharma.

PREFACE

In today's rapidly evolving world, the landscape of education is undergoing an unprecedented transformation where learning no longer remains limited to textbooks and examinations. The need of the hour is to build a strong entrepreneurial ecosystem within our education system, that enables learners to identify real-world challenges, work collaboratively, ideate, learn from failure, and create value for society. Such ecosystem prepares students not only for future careers, but also for responsible citizenship by strengthening resilience, opportunity recognition, ethical decision-making, and a solution-oriented mindset.

The New Era of Entrepreneurial Ecosystem and Vision (NEEEV) scheme was launched by the Government of Delhi in September 2025 to integrate enterprise-oriented capabilities within the school education system. NEEEV is aligned with the National Education Policy (NEP) 2020 through its emphasis on competency-based learning, experiential pedagogy, and 21st-century capabilities. It also resonates with the national vision of Viksit Bharat 2047 by nurturing confident, capable, and contribution-ready young citizens. As emerging technologies reshape work and society, the scheme also incorporates AI awareness and application encouraging students to use AI tools responsibly for ideation, research, prototyping, communication, and productivity, while developing an understanding of ethics, bias, and data privacy.

The manual developed under NEEEV serves as a structured learning guide that supports progressive development of students' competencies from foundational concepts to practical applications. In addition, the manual builds essential skills such as financial and digital literacy, communication, collaboration, problem-solving, design thinking, market understanding, documentation, and presentation. Through structured activities, peer learning, and real-world linkages, students' ideas will be nurtured into meaningful solutions, strengthened through collaboration, and guided towards responsible impact. It also strengthens legal and regulatory awareness relevant to student innovation including basic contracts and agreements, intellectual property and attribution, consumer awareness, cyber safety, data privacy, and compliance. This integrates with ethical standards and social responsibility, enabling learners to design inclusive and sustainable solutions.

The manual is envisioned not merely as a learning resource, but as a transformative catalyst for nurturing a vibrant entrepreneurial ecosystem across all schools, empowering students to evolve into future entrepreneurs who drive sustainable growth within and beyond the school community.

Dr. Sapna Yadav
Assistant Professor / Chairperson NEEEV
SCERT, Delhi

Table of Content

CHAPTER 01

Introduction to NEEEV

No. of Periods: 2

Every big transformation begins with a simple idea. When learners observe their environment, ask meaningful questions, and apply their learning to real-life situations, education becomes purposeful. This chapter is designed to develop an entrepreneurial thinking and problem-solving mindset in the learners.

In today's technology and innovation-driven world, education goes beyond just marks and requires skills such as problem-solving, creativity, coordination, communication, critical thinking, financial literacy, digital literacy, legal literacy, and ethical thinking. Through real-life stories and hands-on activities, this chapter introduces entrepreneurship as a life skill and shows how ideas can be turned into action.

Aligned with National Education Policy **(NEP) 2020** and National Curriculum Framework for Secondary Education **(NCFSE) 2023**, this chapter follows a **learning-by-doing approach** under the **NEEEV Scheme (Classes 8–12)** to help learners become self-reliant and future-ready change-makers.

Let's read dialogues between a teacher and two students of the class.

Good morning, everyone! I want to know if you have ever tried to find an easier way to finish your work?

Yes, ma'am. I have used internet to find information and complete my project faster.

That's a good example of thinking beyond the textbook. Today, we'll talk about how education is changing and why skills are important along with marks.

Ma'am, aren't marks the most important?

Marks matter, but think about this—if two students get the same marks, the one who can solve problems, work in a team, and think creatively has better chances of success in real life.

Yes ma'am, that's true.

India is growing as a **startup and innovation-driven economy**. Today, success is not only about knowing answers, but about finding solutions. Skills like creativity, teamwork, communication, and adaptability are very important.

Don't we already learn this in our subjects?

Sometime, we do but often learning focuses on memorising. Real learning happens when we use our knowledge in real situations.

That's why **NEP 2020 and NCFSE 2023** focus on **learning by doing**

What does learning by doing mean?

It means solving real problems. For example, if the school canteen creates a lot of waste, you think of ways to reduce it, discuss ideas, try solutions, and improve them.

Do students in other countries also learn like this?

Yes. In countries like **Finland, Singapore, and Israel**, students work on real projects and small ventures in schools.

Is this happening in India too?

Yes. In states like **Gujarat, Rajasthan, Kerala, Maharashtra**, and now in **Delhi**, school-level entrepreneurship programmes are growing.

Ma'am, does this mean we will have the opportunity to initiate our own small business projects at school?

Yes. In Delhi, the **NEEEV Scheme** has been introduced for **Classes 8 to 12** to bring these global best practices into schools.

How does NEEEV help us?

NEEEV helps you observe problems at home, in school, or in your neighbourhood and think of solutions. It builds confidence and encourages you to take initiative.

Does it go beyond the school as well ?

Yes. NEEEV aligns with NEP 2020 and the Sustainable Development Goals by promoting quality education, innovation, and decent work.

So this will help us in the future?

Exactly. By building skills early, NEEEV helps you become problem-solvers, job creators, and innovators of the future.

India's growing startup and innovation ecosystem demands skills beyond textbooks and examinations. In line with the National Education Policy (NEP) 2020 and the National Curriculum Framework for School Education (NCFSE) 2023, education today emphasises experiential and competency-based learning. This approach helps learners develop creativity, problem-solving ability, ethical thinking, adaptability, and collaboration—skills essential for future careers and meaningful participation in society.

Aligned with the Sustainable Development Goals (SDGs), the NEEEV Scheme bridges the gap between classroom learning and real-world needs by introducing entrepreneurial thinking from Classes 8 to 12. Through learning by doing, learners are encouraged to identify problems, explore solutions, and create value. NEEEV prepares learners not only to seek jobs, but also to generate opportunities, reduce joblessness, and become confident, responsible, and future-ready citizens.

Acronym NEEEV stands for

- **N** New
- **E** Era of
- **E** Entrepreneurial
- **E** Ecosystem and
- **V** Vision

The name reflects the scheme's aim to usher in an **evolving era of entrepreneurial thinking**, innovation, and value creation within school education.

Objectives of NEEEV Scheme

- To prepare learners as future-ready entrepreneurs with confidence, adaptability, and readiness for higher education, employment, and emerging pathways.
- To build a strong school-based entrepreneurial ecosystem including community, mentors, investors, incubators, customers, government support, funding bodies, allied networks etc .
- To nurture entrepreneurial thinking and 21st-century skills such as creativity, initiative, collaboration, leadership, critical thinking, problem-solving, and related competencies.
- To attain startup development experience through funded prototyping, project-based learning, venture creation, and practical exposure.
- To apply design thinking by identifying problems, ideating solutions, prototyping ideas, testing models, and continuous improvement.
- To develop financial and business literacy through budgeting, costing, pricing, marketing, value creation, informed decisions etc.
- To strengthen digital literacy and AI awareness through responsible use of technology, innovative practices, cyber safety, ethical digital behaviour in alignment with their entrepreneurial journey.

Activity 1 What Would You Do?

Objective

To realize that everyday problems can become ideas when we think differently.

Instructions

- Read the situation carefully.
- Take 2–3 minutes to think quietly.
- Discuss your thoughts with one or two classmates sitting near you.
- Note down your ideas .

Situation

Imagine, it is a regular school day, and you have come to school as usual. Just before your practical exam begins, you suddenly realise that you have forgotten your project file or notebook at home. Today is the final practical exam, and submission is compulsory. Going back home is not possible because the exam is about to start, and you do not have much time. You feel worried, confused, and stressed, but you must decide what to do next.

This situation is not uncommon, many learners face similar problems in school life. The question is not just *what went wrong*, but how you respond to the problem.

Reflection Questions

Q.1. How would you feel in this situation, and what would you do next?

....

....

Q.2. Can this problem be solved without going back home?

....

Q.3. What things already exist around us that could help?

....

....

Entrepreneurial Insight : Most people stop at the problem; entrepreneurs look for possibilities.

Case Story 1 Turning a Small Problem into a Big Idea

Instructions

To understand entrepreneurship better, read the story of a 13-year-old boy who faced a problem because his study material did not reach him on time before an exam.

Tilak Mehta – a teenager who built an ecosystem before class 10

Tilak Mehta was only 13 years old when a delayed textbook delivery made him think deeply about everyday problems. Instead of feeling helpless, he asked a powerful question: *"If Mumbai's dabbawalas can deliver thousands of lunchboxes on time every day, why can't small parcels be delivered just as quickly?"*

Tilak Mehta

Tilak began observing how the dabbawala system worked so efficiently. He realised that this trusted network could be used not only for lunchboxes, but also for delivering small parcels and documents within the city. With curiosity and determination, Tilak took several important steps:

- He studied city routes and basic logistics.
- He learned how technology could be used to track deliveries.
- He built partnerships with dabbawalas.
- He gained the trust of mentors, investors, and customers.

With support from his parents and guidance from experienced professionals, Tilak created a digital platform called **Papers N Parcels**, which offered same-day delivery services. Many people doubted him because of his young age. However, Tilak's clear vision, strong values, and willingness to learn helped him overcome challenges. What started as a small problem faced by a school learner soon grew into a successful delivery company, providing employment to many people. Tilak Mehta's journey shows that entrepreneurship begins with observing problems, asking the right questions, and having the courage to turn ideas into impact using the available resources.

PAPERS N PARCELS

The role of entrepreneurial ecosystem in Tilak Mehta's journey

Ecosystem Player	Role	Contribution
Entrepreneur (Tilak)	Identified problem, created solution, led the vision	He observed a real problem, imagined a solution, validated it, and took action. He led the project, built the product, and shaped the brand.
Family (Parents)	Emotional support, guidance, and networks	His father helped him understand logistics, introduced him to networks, gave emotional support, and treated his idea seriously, crucial for a teenage founder.
Mentors	Strategic advice, planning support	Experts guided him in • Technology development. • Delivery routing. • Customer communication. • Financial planning. • Partnership building. • Mentorship accelerated his learning curve.
Mumbai Dabbawalas	Reliable delivery partners	The heart of the system is reliable, disciplined, and trusted. They • Carried parcels along with tiffins. • Ensured timely delivery. • Provided local knowledge of every route. This converted an existing system into an innovation.
Investors	Funding and scaling support	Funded the app, staff, and operations.They believed in the potential of the idea and helped to upscale the model.
Customers	Trust, feedback, and word-of-mouth	Their trust gave the company success. Word of mouth helped more users adopt the platform.
This is how an ecosystem works: Ideas grow when people connect, collaborate, and support a mission that is bigger than one individual.		

Reflection Questions

Q.1. What problem did Tilak Mehta face, and how did he turn it into a business idea?

....

....

....

Q.2. Which player in Tilak's ecosystem do you think was most important, and why?

Q.3. Think of a problem you face in your daily life—how could it become an opportunity if you had the right support?

Entrepreneurial insight

Tilak Mehta's story is not an exception- it is an example of what is possible when young minds are encouraged, guided, and supported. NEEEV exists to create such possibilities for every learner. Under NEEEV, *you* are not just a learner, you are a thinker, a problem-solver, and a future leader laying the foundation for tomorrow. This marks the beginning of our journey to explore new learning pathways and arenas under the NEEEV framework.

About NEEEV

NEEEV- Its Vision, Mission and Aim

NEEEV is a school-based initiative designed to develop entrepreneurial thinking, innovation, and leadership skills among learners. The scheme prepares learners to identify real-world problems, think creatively, and design responsible solutions that contribute to India's economic and social development.

VISION

To build a generation of empowered, entrepreneurial, and socially conscious innovators capable of shaping India's economic future.

MISSION

To nurture entrepreneurial skills, innovation, and real-world problem-solving abilities among school learners, while promoting inclusive and equitable learning opportunities.

AIM

To create a future-ready entrepreneurial ecosystem in schools, empowering learners with practical skills, confidence, and leadership qualities.

Key Components of the NEEEV Scheme

NEEEV Curriculum

A structured curriculum that introduces learners to entrepreneurship concepts, innovation, financial literacy, and problem-solving through real-life contexts.

NEEEV Dialogue

Interactive sessions with entrepreneurs, industry experts, and mentors to inspire learners and connect classroom learning with real-world experiences.

Startup Stormers

A platform for learners to develop, present, and refine startup ideas, encouraging creativity, teamwork, and entrepreneurial confidence.

Specialised Workshops

Skill-based workshops focusing on design thinking, business planning, communication, leadership, and digital skills.

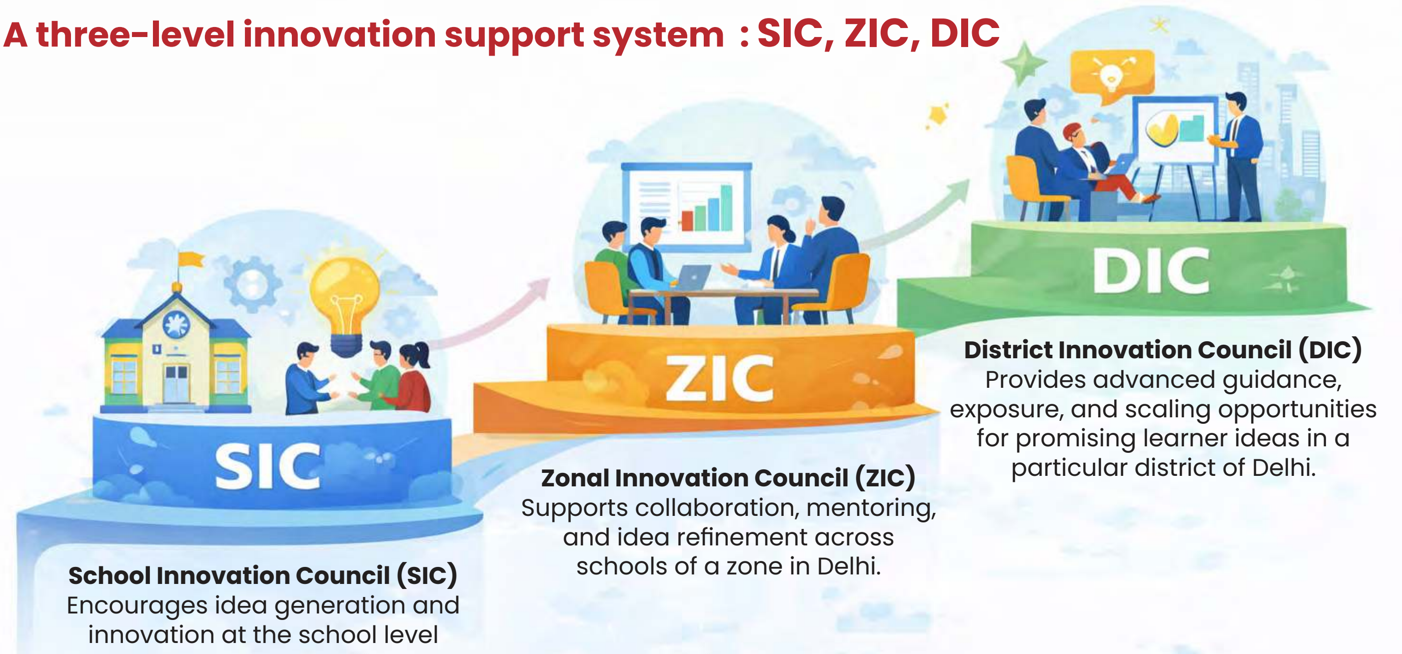
Industry/Incubation Cell Visit

Experiential learning opportunities where learners visit startups, industries, and innovation hubs to observe real business operations, understand workplace culture, and link theory with practical exposure.

Core values to be nurtured under NEEEV

- Curiosity and Creativity
- Collaboration and Community
- Integrity and Ethics
- Inclusion and Accessibility
- Sustainability and Vision
- Lifelong learning

A three-level innovation support system : SIC, ZIC, DIC



Spot – Question – Connect | Weekly Task

Look around your school, home, or neighbourhood. Think about one problem that keeps happening again and again. It can be a problem you face yourself or one that others face.

Write your answers

Q.1. What is the problem?

....

....

Q.2. Who faces this problem and how often does this problem happen?

....

....

Think Like an Entrepreneur

Now, ask one strong question about this problem. Your question must start with "**Why**" or "**How**".

Q.1. Write your question.

....

....

Q.2. How can this problem be solved easily or quickly?

....

....

Q.3. Is there any person, group, or service that takes care of a similar problem?

You may think about

- Teachers or school monitors.
- Bus services or transport.
- Local shopkeepers or vendors.
- Mobile apps or online services.
- Community helpers.

Write how they can help solve the problem in a better or new way.

....

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....

Support for Your Idea

Finally, think about who can help you make your idea work.

Complete the table by writing how each person or group can support your idea.

Ecosystem Player ***(person / group / service)***	**How could they help**

Exploratory Task

Explore different domains of entrepreneurship using open sources or internet. Be ready to discuss in the next class.

....

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Let's Summarise

- **What is NEEEV?**

  New Era of Entrepreneurial Ecosystem and Vision (NEEEV) is an entrepreneurship education programme introduced in schools to help learners develop practical life skills. It focuses on learning by doing and encourages learners to think creatively, solve real-world problems, and take initiative.

- **What is the Purpose of NEEEV?**

  The purpose of NEEEV is to bridge the gap between classroom learning and real-life needs. It aims to:

  - Build confidence and self-reliance among learners.
  - Develop entrepreneurial thinking, not just business knowledge.
  - Prepare learners for future careers in a changing economy.
  - Align learning with NEP 2020, NCFSE 2023, and the Sustainable Development Goals (SDGs).

- **How Does NEEEV Help Learners Grow?**

  NEEEV supports learner growth in multiple fields by developing essential skills such as:

  - **Entrepreneurship and Innovation:** Identifying problems, creating solutions, and generating value.
  - **Career Readiness:** Developing skills like decision-making, teamwork, leadership, and adaptability.
  - **Financial and Economic Understanding:** basic financial literacy and economic awareness.
  - **Social and Ethical Development:** Responsibility, ethical thinking, and contribution to society.
  - **Personal Growth:** Confidence, communication, creativity, and resilience

NEEEV empowers learners to think, act, and grow as confident problem-solvers who can create opportunities for themselves and others.

CHAPTER 02

Navigating the Paths of Entrepreneurship

No. of Periods: 5

Building on the foundation of NEEEV as a scheme which shapes confident, creative, and responsible learners, the next step is to explore **how these skills come alive in the real world**. If learning by doing helps you discover your strengths, then entrepreneurship shows you where and how to apply them. Every problem you notice, every idea you imagine, and every decision you take can become the starting point of something meaningful. As you move through this chapter, you will begin to see how ordinary observations turn into powerful actions, how different entrepreneurial paths open up exciting possibilities, and how you can experiment, reflect, and grow through hands-on activities. This journey will invite you to think deeper, act smarter, and discover the entrepreneur within you—ready to create value, make an impact, and shape your own future.

Learning Outcomes

Learners will be able to

- Identify major domains of entrepreneurship using real-life examples.
- Differentiate between small business, scalable startup, social, innovative, and tech-based ventures.
- Distinguish between entrepreneurs, intrapreneurs, and solopreneurs.
- Describe key traits of the entrepreneurial mindset and explain innovation within organizations.
- Reflect on their interests and strengths to choose a suitable entrepreneurial path.

2.1 Domains of Entrepreneurship

Entrepreneurship is the art of transforming ideas into meaningful action. It begins with identifying a need or problem and responding with a solution that creates value for people and society. Entrepreneurs are creative thinkers who take initiative, embrace calculated risks, and turn possibilities into reality.

At its core:

Entrepreneurship = Innovative Idea x Value Creation

Activity 1 Spot the Entrepreneur!

Objective

To identify different domains of entrepreneurship in real life.

Instructions

Match each entrepreneur with the correct domain of entrepreneurship and answer the reflection questions.

Entrepreneurs	Domain of Entrepreneurship
1. Ratan Tata	☐ Hospitality/Travel Tech
2. Falguni Nayar	☐ E-commerce
3. Ritesh Agarwal	☐ Social
4. Shaheen Mistri	☐ Home-based
5. Elon Musk	☐ Tech/Innovative
6. Sheetal Mehta	☐ Corporate/Industrial

Reflection Questions

Q.1. Why did you match each entrepreneur with that particular domain of entrepreneurship? Explain your reasons briefly.

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Q.2. Identify an Indian entrepreneur associated with the EdTech and Home-based domain.

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Q.3. Why do you think they belong to that domain?

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Concept Box

Domains of Entrepreneurship

Domain	Key Features	Example
Small Business	Local services, steady growth, family-run	Dilli Haat Handicraft Stalls
Scalable Startup	Tech-driven, rapid expansion, investor-backed	OYO Rooms
Social	Solves community/social issues	Teach for India
Innovative	Breakthrough ideas, disruptive tech	Tesla
Green/Sustainable	Eco-friendly, resource-saving	Phool.co
Homepreneurship	Digital, home-based, flexible	Sheetal's Home Bakery
Technopreneurship	App-based, Artificial Intelligence, Software as a Service EdTech	PayTM, Facebook

Case Story 1 Brian Chesky and Airbnb

Instructions

Read the case story carefully. Then answer the reflection questions given below.

Brian Chesky and Airbnb


Brian Chesky

In 2007, **Brian Chesky** and his friend **Joe Gebbia** were living in San Francisco and finding it difficult to pay their house rent. At the same time, a large design conference was taking place in the city. All hotels were fully booked, and many visitors had no place to stay. Brian and his friends saw this as an opportunity. They decided to place a few air mattresses in their apartment and offer visitors a place to stay for a small fee along with breakfast. They called this idea **"Air Bed and Breakfast,"** which later became known as **Airbnb.in** the beginning, many people were unsure about staying in a stranger's home. They were worried about safety, trust, and online payments. Brian and his team realised that without trust, their business would not succeed.

To solve this problem, Airbnb introduced safety measures such as verified user profiles, secure online payment systems, and reviews and ratings. These features helped both guests and hosts feel safer and more confident while using the platform. Over time, people began to trust Airbnb. Today, Airbnb operates in many countries around the world. The story of Airbnb shows that a successful business is not only about a new idea, but also about building trust and ensuring user safety.

Reflection Questions

Q.1. What opportunity did Brian Chesky and his friends identify during the design conference in San Francisco?

Q.2. Why was trust an important challenge for Airbnb in its early days?

Q.3. Mention any two steps Airbnb took to make users feel safe and confident.

Q.4. What is one key lesson this case story teaches about starting a business?

Entrepreneurship Discovery Trail — Weekly Task

- Think individually and write the name of one entrepreneur or business that you know. Observe what problem does this business solve or what service does it provide, You may take help and conduct basic research (home, school, market, or internet).
- Read the domains below and choose the best match for your example:

☐ Small Business ☐ Scalable Startup ☐ Social Entrepreneur

☐ Innovative Entrepreneur ☐ Green Entrepreneur ☐ Homepreneur

☐ Technopreneur

- Now, fill the following table:

Question	Responses
1. Which domain fits your example best?	
2. Give one reason for your choice.	
3. Who gets benefitted from this business? (Customers, community, environment, workers, etc.)	
4. If you were running this business, what one improvement or new idea would you add?	

- Complete the sentence:
In my opinion "Entrepreneurship is not just about money; it is also about ....
....

2.2 Entrepreneur Vs. Intrapreneur

Innovation can happen in two ways. Some people create new ideas outside an organisation they are called entrepreneurs. Others create new ideas within an existing organisation they are called intrapreneurs. For example, Gmail was created by employees working inside Google, making them intrapreneurs. Nykaa, on the other hand, was started independently by Falguni Nayar, making her an entrepreneur. This section will help you understand the basic difference between entrepreneurs and intrapreneurs.

Activity 2 Idea Within the Company

Objective

To understand intrapreneurship by exploring how new ideas can be developed within an existing company.

Instructions

- Read the scenario carefully.
- First think and write your ideas individually.

- Then, discuss your ideas with your classmate.
- Be ready to share one key idea with the class.

Scenario

You work as a product development executive in a well-known snack company. Customers are increasingly asking for healthier, low-sugar snacks. After observing market trends and customer feedback, you come up with an idea for a sugar-free snack that can be made using the company's existing machines and resources.

You are not the owner of the company, but you believe your idea can help the company stay competitive and meet customer needs. This situation shows intrapreneurship, where an employee takes initiative to create value from within the organisation.

Reflection Questions

Q.1. How would you develop and present your idea while following company rules?

....

....

Q.2. What steps would you take to turn your idea into a real product inside the company?

....

....

Q.3. Who within the company could support you in this process, and how?

....

....

Concept Box

Key Differences between Entrepreneur, Intrapreneur, Solopreneur

Role	How they work	Risk	Control	Example
Entrepreneur	Builds independent venture	Personal	Full	Falguni Nayar
Intrapreneur	Innovates inside company	Organizational/ project	Limited	Paul Buchheit
Solopreneur	Runs everything alone	Full	Full	Pat Flynn

Case Story 2 The Gmail (Google Email) Story

Instructions

- Read the case story carefully and think about how innovation can happen inside an organisation.
- After reading, answer the reflection questions given below:

The Gmail Story

Paul Buchheit

Google introduced a 20% time policy in its early years that allowed engineers to spend part of their workweek on independent projects. This policy gives employees the freedom to experiment and think creatively. One such employee was **Paul Buchheit**, who noticed common problems with email services: small inbox space, slow search, and difficulty finding old messages.

Using his 20% time, Paul worked on a new email system that focused on speed, powerful search, and large storage. **His idea later became Gmail, which was officially launched in 2004**. Gmail quickly became popular because it solved real user problems in a simple and effective way. Today, Gmail is used by millions of people worldwide. This story shows that intrapreneurship allows employees to turn ideas into impactful innovations when organisations support creativity and trust their teams.

Reflection Questions

Q.1. How did Google's "20% time" policy help Paul Buchheit develop Gmail?

Q.2. What problem did Gmail solve for users compared to earlier email services?

Q.3. How does intrapreneurship benefit both employees and the organisation?

Understanding Domains of Entrepreneurship

Weekly Task

This week, take some time to explore Indian entrepreneurs and how they built their businesses.

Look for two entrepreneurs—one from Delhi and one from any other part of India.

Find out what kind of entrepreneur each one is (for example, small business, startup, social, innovative, or tech-based). Note a few basic details like the name of their business, what they do, and what makes their journey special.

Now, complete the comparison chart given in the table.

Comparison Chart		
Comparison points	**Entrepreneur from Delhi**	**Entrepreneur from other states of India**

2.3 The Entrepreneurial Skill and Choosing your Path

Entrepreneurship is the process of identifying problems, exploring opportunities, and turning ideas into action. It can happen in many ways by starting a new business, working within an existing company, or running a venture from home. Regardless of the setting, entrepreneurship requires creativity, confident decision-making, and the ability to adapt to challenges. Understanding these basics helps us see how ideas grow into solutions that create value for people and society.

Activity 3 Who Am I?

Objective

To identify different entrepreneurial domains and recognise the key entrepreneurial skill required for Entrepreneur, Intrapreneur, Solopreneur, Homepreneur.

Instructions

- Read each clue carefully and match it with the correct entrepreneurial domain by writing your answer in the space provided (Entrepreneur/Intrapreneur/Solopreneur/Homepreneur).
- After completing the activity, discuss and compare your answers with your classmate.

1.	I started a business based on my own idea and vision.	I am ....
2.	I work from home using digital tools or by serving customers from my local area.	I am ....
3.	I run my business alone without any partners or employees.	I am ....
4.	I create new ideas and improvements while working inside an existing company.	I am ....

Reflection Questions

Q.1. Which entrepreneurial skill do you identify in yourself?

....

....

Q.2. What key entrepreneurial skill are needed for each type?

....

....

Q.3. Which type do you think fits your skills and personality?

....

....

Concept Box

Entrepreneurial skills: Skills to identify opportunities and create or run a new venture independently. They involve innovation, risk-taking, and decision-making.

Intrapreneurial Skills: Skills to develop new ideas and innovations within an existing organisation. They involve creativity, initiative, and problem-solving.

Skills	What It Means
Observation	Noticing problems, gaps or needs in everyday life.
Creativity and Innovation	Thinking of new ideas or better ways to solve problems.
Problem-Solving	Finding practical solutions when challenges arise.
Risk Awareness	Understanding possible losses and making careful decisions.
Decision-Making	Choosing the best option after thinking about outcomes.
Communication	Sharing ideas clearly with customers, partners, or teams.
Teamwork and Collaboration	Working effectively with others to achieve goals.
Adaptability	Adjusting plans when situations change.
Ethical Thinking	Acting honestly and responsibly in all actions.
Learning Mindset	Being open to feedback and continuously improving.
Key Entrepreneurial Mindset Traits: Creativity, Problem-solving, Risk-taking, Opportunity recognition and many more.	

Activity 4 Thinking Like an Intrapreneur (Dialogues)

Objective

To build intrapreneurial skills by identifying problems and suggesting practical improvements within existing systems.

Instructions

- Read the dialogues carefully, observe how the learners identify a problem and discuss possible solutions.
- Think about how the idea is suggested from within the system, not by someone in authority.
- Answer the reflection questions in short, clear sentences.

Solving a School Problem Together

Reflection Questions

Q.1. Which intrapreneurial skill did Khushi and Arjun show while identifying the school problem?

Q.2. What solutions did they suggest to improve the situation?

Q.3. which intrapreneurial skill make their actions an example of intrapreneurship?

Q.4. Think of one problem in your school. What simple idea would you suggest to solve it?

Zepto

Weekly Task

Reinventing Grocery Delivery Through Speed and Technology

In 2021, two young entrepreneurs, **Aadit Palicha** and **Kaivalya Vohra,** observed a growing challenge in urban India. Busy families and working professionals often struggled to get groceries on time, especially for urgent or forgotten items. Existing delivery services took hours or even days, which did not match the fast-paced lifestyle of city life.

Kaivalya Vohra and Aadit Palicha

To solve this problem, they launched Zepto, a quick-commerce startup focused on 10–15 minute grocery delivery. Instead of relying on traditional stores, Zepto created small, strategically located warehouses called dark stores near residential areas. Using advanced technology, data analytics, and route optimization, orders placed through the mobile app were processed instantly and delivered by nearby delivery partners.

Zepto's innovation was not just about speed—it was about understanding customer behavior, using technology efficiently, and designing a system that met real-life needs. Within a short time, Zepto expanded to several Indian cities and became a strong example of how identifying a simple, everyday problem and solving it creatively can lead to a successful startup.

This case highlights that innovation does not always mean inventing something new. Sometimes, it means doing an existing service better, faster, and smarter.

Reflection Questions

Q.1. What everyday problem related to grocery shopping did Zepto identify?

Q.2. How did Zepto use technology and local infrastructure to solve this problem?

Q.3. Why is speed an important factor in today's consumer services?

Q.4. What entrepreneurial qualities do you observe in Zepto's founders?

Q.5. Can you identify a daily problem in your locality where faster or smarter service could make life easier?

Let's Summarise

- **Entrepreneurship** means turning ideas into action to solve problems and create value.
- Entrepreneurs can work **independently, within companies (intrapreneurs)**, or **from home (homepreneurs/solopreneurs)**.
- India has many domains of entrepreneurs:
  - **Small Business** (local, steady growth)
  - **Scalable Startups** (tech-driven, fast-growing)
  - **Social Entrepreneurs** (solve social problems)
  - **Innovative and Tech Entrepreneurs** (new ideas, technology-based)
  - **Green Entrepreneurs** (eco-friendly solutions)
- **Entrepreneurs Vs. Intrapreneurs**
  - Entrepreneurs start their own ventures and take personal risk.
  - Intrapreneurs innovate **inside an organisation,** using company resources.
- Real-life examples like **Airbnb, Gmail, ChaiPoint, Zepto, Nykaa, OYO,** etc. show how everyday problems can become big opportunities.
- **Key entrepreneurial skills** include observation, creativity, problem-solving, decision-making, communication, teamwork, adaptability, ethical thinking and many more.
- Entrepreneurship is not only about money— it is about **impact, innovation, responsibility, and choosing the path that suits your strengths**.

CHAPTER 03

Building a Habit of Lifelong Learning

K8L4M2

No. of Periods: 4

As you explore the many paths of entrepreneurship, it becomes clear that ideas, skills, and opportunities alone do not guarantee success—**the real journey begins when challenges appear**. Every entrepreneur you read about has faced moments of doubt, failure, and change before finding their way forward. They are different from others in their ability to reflect,adapt and try again. This leads us to one of the most powerful strengths an entrepreneur can develop: **resilience**. In this chapter, you will uncover how setbacks become stepping stones, how goals evolve with learning, and how support and self-reflection help you bounce back stronger. Through meaningful activities, you will practice turning failures into lessons and shaping a mindset that prepares you not just to start, but to sustain and succeed on your entrepreneurial journey.

Learning Outcomes

Learners will be able to

- Understand the concept and need of lifelong learning and recognize why continuous learning is essential for personal and professional growth.
- Identify their preferred learning styles, areas for self-development, and effective ways to acquire new skills.
- Recognize the role of mentors, peers, and digital learning tools in supporting continuous learning and build a basic digital learning toolbox.
- Reflect constructively on setbacks, adapt goals when needed, and create a simple personal growth plan.

3.1 Learning That Never Stops

Learning does not end with school or exams, it continues throughout life. **Lifelong learning** means constantly improving yourself by gaining new knowledge, skills, and experiences at every stage of life. As the world, technology, and careers keep changing, the ability to learn, unlearn, and relearn helps individuals grow, adapt, and succeed. Understanding how you learn best by doing, observing, asking questions, or practicing makes learning more meaningful and effective.

Activity 1 What Did You Learn This Week?

Objective

To recognise that learning happens beyond the classroom and to reflect on different ways of learning.

Instructions

- Think about the past few days and identify one new thing you learned outside the classroom.
- Choose something practical, creative, or digital skill (for example: learning a recipe, editing a video, discovering a phone shortcut, fixing something at home, basic coding, drawing, or learning a new game skill).
- **Answers the following questions**

Q.1. What did you learn this week?

....

....

Q.2. Where did you learn it? (home, online, with friends, on your own, etc.)

....

....

Q.3. Why did you want or need to learn it?

....

....

- Discuss your learning experience with your classmate, listen to their example, and notice how learning can happen in many different ways outside the classroom.

Reflection Questions

Q.1. Was it easy or hard to learn this new skill? Why?

....

....

....

Q.2. How did you feel after learning the skill?

....

....

....

Q.3. What helped you to learn it well?

....

....

....

Concept Box

What Is Lifelong Learning?

Lifelong learning is the habit of **continuously gaining knowledge and skills throughout life**. It means staying curious, learning from everyday experiences, and being open to change. In a fast-changing world, people who keep learning remain **adaptable, confident, and future-ready**.

Lifelong Learning = Continuous Learning + Curiosity + Growth Mindset

It includes

- Learning beyond formal education and school
- Growing through every experience, success, and failure
- Actively seeking new knowledge and skills

Need for it

- New careers and technologies are constantly emerging.
- Employers value people who can learn quickly and adapt.
- Entrepreneurs need fresh ideas and updated skills.
- Helps individuals stay relevant and confident.

Sources of Learning

- Teachers, mentors, friends, and family members.
- Online courses, videos, and digital platforms.
- Books, hands-on practice, observation, and real-life experiences.

Activity 2 Growth Mindset Map

Objective

To recognize their current strengths, identify areas where they want to improve, and understand how a growth mindset can guide their learning and personal development.

Instructions

- Think about yourself and fill in each box.
- After you finish, discuss your answers with your classmate.
- Choose one thing you can do this week to get better at one area you want to grow in.
- Then, answer the reflection questions at the end.

What I'm Good At	
What I Enjoy Doing	
What I Want to Get Better At	

Reflection Questions

Q.1. What new skill do you want to learn this year and why?

....

....

....

Q.2. Think about how you learn best from people, videos, examples, or practice?

....

....

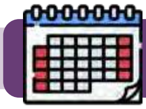
....

Q.3. Which entrepreneurial skill do you already use in your routine?

....

....

Short Case Snippets



Weekly Task

Read each example given below. Reflect on the learning habits and mindset of these individuals. Discuss with your classmate or in a small group, how you can apply similar practices in your own life.

Dr. APJ Abdul Kalam– The Eternal Learner

He continually learned from books, learners, and technology, while patiently experimenting and refining ideas over time to develop effective solutions.

Lesson: Stay curious and open-minded at any age.

Tarla Dalal – The Creative Experimenter

She explored new recipes, healthy cooking methods, and global cuisines to create innovative vegetarian dishes for Indian households. She used cookbooks, TV shows, and digital platforms to share knowledge and continuously refine her skills.

Lesson: Continuous learning and creative experimentation help you grow and inspire others beyond traditional boundaries.

Grandma Moses – The Late Bloomer Grandma Moses began painting seriously at the age of 78, learning through observation, practice, and self-effort rather than formal training.

Lesson: Learning has no age limit, and curiosity and dedication can lead to success at any stage of life.

Now choose one person from the case snippets (Dr. APJ Abdul Kalam, Tarla Dalal, or Grandma Moses). Create a **mini-poster** that shows what makes them a great learner.

On your poster should include

- A title with the person's name and one line describing why they inspire you.
- 3- 4 keywords that describe their learning mindset (e.g. curious, creative, determined).
- One quote or lesson you learned from their story.
- Submit the poster the A4 size and display it on the board your classroom.

Exploratory Task

Explore the given list of free digital learning tools and examine how each tool supports your learning needs and how it can be used responsibly for academic and lifelong learning.

TOOLS- YouTube, Swayamprabha, MIT OCW, Google Workspace, Notion etc or any other free authentic resource.

3.2 Learning Together, Growing Together

Learning doesn't stop in the classroom. We pick up new skills and ideas from people around us, our personal experiences, and digital spaces. Mentors guide and inspire us, while online tools, communities, and everyday experiences help us stay curious, practice new skills, and grow continuously.

Activity 3 Learning Beyond the Classroom

Objective

- To understand that learning happens beyond classrooms through people and experiences in everyday life.
- To reflect on how these influences shape their skills, habits, and values.

Instructions: Think – Pair – Share

Think individually of one person who has significantly influenced your learning.

This person could be an entrepreneur, industrialist, self-employed professional, influencer, or a role model such as a parent, teacher, friend, senior, coach, online creator, sportsperson, or author.

Pair: Share your response with your classmate. Listen carefully to your partner's experience and note one similarity or difference between your stories.

Share: Volunteers will share their reflections with the class.

Reflection Questions

Q.1. Who has influenced your learning the most?

....

....

Q.2. What one skill, habit, or value have you developed because of this person?

....

....

Q.3. How has this learning helped you in your studies or daily life?

....

....

Concept Box

Support Systems for Learning and Growth

Support System	Key Idea/Role
Mentor	Guides, gives honest feedback, shares experience, helps growth (can be teacher, parent, friend, coach, expert even juniors).
Learning Communities	Group learning, dialogue, peer learner, motivational talk , professional communities
Sources of Learning	• **People:** family, peers • **Communities:** clubs, forums • **Digital Mode:** tutorials, tools • **Self:** practice and reflection

Activity 4 Build Your Digital Learning Toolbox

Objective

To explore, evaluate, and use digital learning tools effectively so that they can become independent, responsible, and self-directed learners who continue learning beyond the classroom throughout their lives.

Instructions

- Form a group of 3–5 learners.
- Think about your daily learning homework, projects, presentations, research, or creative tasks. What digital tools make these easier or more fun?
- From the list of popular free digital learning tools (YouTube, NCERT official, DIKSHA, Coursera (audit), MIT OCW, Google Workspace, Notion.) choose any three tools your group finds most useful.
- Use the table below to discuss and write your group's answers. Keep your responses clear and practical.

Digital Learning Toolbox Table

Tool Name	What It's Used For	Real-Life or Academic Example	How to Use It Responsibly

Reflection Questions

Q.1. Which digital tool did you find most useful, and why?

....

....

Q.2. How did learning about these tools help you understand the difference between using technology for fun Vs. learning?

....

....

Q.3. What is one thing you can do to be a more responsible and safe digital learner?

....

....

Learn From People and Digital Tools

Weekly Task

This week, you have to complete two small tasks that help you learn from both people and technology.

- First, you have to observe or talk to a mentor, someone who guides or inspires you. This could be a teacher, parent, coach, sibling, or someone from your community. Spend 15–20 minutes talking to them or think about a recent conversation you had.

  Write down:
  - One skill, habit, or lesson you learned from them ....
  - How they communicate or inspire you ....
  - One advice or tip they shared that you can try in your own learning ....
- Next, you have to explore one free digital tool you've never used deeply before (like NCERT Official, e-pathshala, Diksha, Swayamprabha, Google tools). Spend 20–30 minutes using the tool to complete a small task or learn something new.

  Write down:
  - One feature you used ....
  - How it helped you learn or complete a task ....
  - One tip for using the tool responsibly ....

3.3 Resilience – Learning to Bounce Back

Resilience is about bouncing back from challenges, learning from failures, and staying motivated to achieve your goals. Every setback is an opportunity to grow, adapt, and become stronger. By reflecting on experiences and adjusting your approach, you can build confidence, face difficulties with courage, and prepare yourself for success in academics, college, and life beyond.

Activity 5 Learning from Missed Goals

Objective:

To reflect on setbacks and extract lessons for personal growth.

Instructions

- Think of one goal you set but didn't achieve. It could be about school, a hobby, a habit, or something you wanted to improve.
- In 2–3 lines, write
  - What the goal was?
  - One thing you learned from not achieving it.
- Pair up with a classmate.
  - Take turns sharing your reflections and speak for one minute each.
  - Listen carefully to your partner's experience.
- Be respectful and honest during the discussion. The purpose is to understand that not meeting a goal doesn't mean failure, it means a chance to grow.

Reflection Questions

Q.1. How did not reaching your goal make you feel at the time?

....

....

Q.2. What helped you move forward or try again?

....

....

Q.3. What would you do differently next time?

....

....

Concept Box

Resilience

Resilience is the ability to **recover from setbacks, learn from challenges, and keep moving forward**. It is what allows you to stay motivated and adapt in the face of difficulties.

Meaning

Resilience = Recovery + Learning + Growth

- **Recovery:** Bouncing back after a failure or challenge.
- **Learning:** Understanding what went wrong and gaining insights.
- **Growth:** Using experiences to become stronger and better prepared.

Analogy

- **Like a spring:** Every time it is pressed down, it bounces back stronger.
- **Like a tree:** It bends in the storm but does not break, growing deeper roots with each challenge.

How it helps

- Helps face academic and personal challenges with courage.
- Builds confidence and emotional strength.
- Prepares you for future opportunities and unexpected obstacles.
- Essential for lifelong learning and personal growth.

Ways to Build Resilience

- Reflect on failures and successes.
- Stay positive and focus on solutions.
- Set small, achievable goals.
- Seek guidance from mentors, peers, or learning communities.
- Practice patience, adaptability, and persistence.

Activity 6 Lessons from Failure

Objective

To understand how resilience, persistence, and learning from setbacks lead to success.

Instructions

- Read the following short stories of famous individuals and companies who turned failures into success.
- For each story, reflect and discuss what helped them bounce back.
- Answer the reflection question provided for each story.

Story 1: Steve Jobs Steve Jobs was famously fired from Apple, the company he co-founded. Instead of giving up, he started NeXT and invested in Pixar, which became hugely successful. Later, he returned to Apple and led the company to become one of the world's most valuable brands.

Story 2 : Kiran Mazumdar Shaw – The Determined Innovator She faced rejection and doubt while starting Biocon but continued with confidence and hard work. Today, she is a leading entrepreneur in biotechnology.

Story 3: OYO Rooms OYO started with several failed ventures and faced early operational challenges. By learning from these failures and adapting its business model, OYO grew into a major hotel and hospitality brand operating worldwide.

Lesson: Believe in your vision even when others doubt you.

Reflection Questions

Q.1. How did Steve Jobs turn his setback into an opportunity for growth?

Q.2. What qualities helped Kiran Mazumdar Shaw overcome rejections?

Q.3. How did learning from failures help OYO achieve success?

Knowledge Booster

Setbacks guide improvement. Adapt your goals, don't abandon them. Resilience helps you rise stronger each time.

Bouncing Back from Challenges

Weekly Task

Think of one challenge, failure, or setback you faced recently. Reflect on your response and answer.

Complete the table

Question	Your Answer
What happened? (What was the challenge or problem)	
How did you react? (How did you feel or respond at first)	
What would you change next time? (What will you do differently if it happens again)	
Your resilience mantra. Write a short, positive line to remind yourself to stay strong.	

Let's Summarise

Resilience

- Failure is part of growth.
- Resilience = learning + adapting + trying again.
- Goals may change as you grow.
- Support and reflection strengthen bounce-back ability.

What Stories Taught Us

Steve Jobs rebuilt his path, Kiran Majumdar Shaw has shown persistence, OYO has shown resilience.

Lesson: Persistence + flexibility = progress.

Skills Practised

- Reflecting on setbacks
- Planning personal growth
- Adjusting goals
- Turning failures into learning

CHAPTER 04

Brand Building and Story Telling

No. of Periods: 4

Resilience teaches you how to rise after a fall, but once you stand strong again, the next question is **how you present your journey to the world**. Every setback you overcome, every lesson you learn, and every value you hold shapes not just your idea, but your identity. This is where branding and storytelling begin—giving your resilience a voice and your efforts a meaning that others can connect with. In this chapter, you will discover how names, symbols, values, and stories transform experiences into trust and recognition. Through creative activities, you will learn to express who you are, what you stand for, and why your journey matters—proving that even a small learner idea, backed by resilience, can leave a powerful and lasting impression.

Learning Outcomes

Learners will be able to

- Understand the role of branding in giving identity, recognition, and trust to a business.
- Create basic brand elements, including a name, logo, tagline, and core values.
- Differentiate between branding and storytelling and identify the key elements of effective brand stories.
- Create a simple, authentic brand story by using values and a structured narrative.

4.1 From idea to Identity: How to Create a Brand

Branding is the identity of a business; it shapes how people see it, feel about it, and remember it. A strong brand uses a clear name, a simple logo, a catchy tagline, and meaningful values to build trust and recognition. Good branding helps a business stand out in a crowded market and connect emotionally with customers.

Activity 1 What Do You Remember First?

Objective

To understand how strong branding elements (logo, tagline, product) create.

Instructions

- Think about well-known brands such as Dettol, Pears, Navratna and Nike or any other.
- Write down 3-4 famous brand taglines you remember.
- Share your answers with your classmate or the class.

Reflection Questions

Q.1. Which element helped you remember the brand fastest?

....

....

....

Q.2. How do taglines and logos help brands stay in our memory?

....

....

....

Concept Box

Understanding Key Brand Elements

1. **Brand:** A brand is the **emotional and memorable identity of a business**. It's how people **recognize, feel, and remember** a company, product, or service. A brand is more than a name or logo—it's the overall impression it creates.
2. **Brand Name:** The **brand name** is the **short, simple, and meaningful name** of a business or product. It should be easy to remember and reflect the brand's essence.

   Example: "Nike" or "Amul".
3. **Logo:** A **logo** is a **visual symbol** that represents the brand and its personality. It helps customers recognize the brand instantly.

   Example: The Nike "swoosh" or Starbucks "mermaid".
4. **Tagline:** A **tagline** is a **short, catchy message or promise** that communicates what the brand stands for in just a few words.

   Example: Nike – "Just Do It".
5. **Brand Values: Brand values** are the **principles and beliefs** that guide how the brand behaves and interacts with customers. They shape customer trust and loyalty.

   Example: Amul – Trust & Relatability.
6. **Logo Stories: Logo stories** explain the **meaning behind a brand's logo** and what it represents about the brand's personality or mission.

   Examples:

   - **Nike** – Movement & victory
   - **Amul** – Trust and relatability
   - **Starbucks** – Warmth and welcome

Case Story 1 Wakefit: Storytelling in Branding

Instructions

- Read the case story carefully, and identify how Wakefit used branding elements such as purpose, messaging, and campaigns.
- Think about how these branding choices influenced customer trust and business growth and answer the reflection questions in complete sentences.

Wakefit: Storytelling in Branding

Ankit Garg and Chaitanya Ramalingegowda

Wakefit was founded in 2016 by **Ankit Garg** and **Chaitanya Ramalingegowda,** who observed that many Indian consumers were paying high prices for low-quality mattresses. Instead of focusing on luxury positioning or heavy discounts, Wakefit built its brand around sleep health, comfort, and honesty. The company used simple and relatable storytelling, along with data-backed initiatives like the *Wakefit Sleep Survey*, to connect with customers. Transparent pricing and a comfort-first approach helped build strong trust. Over time, this strong brand identity enabled Wakefit to expand into beds, furniture, and home solutions, making it a trusted Indian brand in the home comfort space.

Reflection Questions

Q.1. Why is strong branding especially important for a new venture like Wakefit?

....

....

Q.2. Which element of branding (name, logo, or campaign) do you think creates the strongest recall for Wakefit? Why?

....

....

Q.3. What emotions or feelings should a sleep-focused brand address for customers, and why?

....

....

Knowledge Booster

A strong brand is built on trust. When customers feel valued and understood, the brand becomes more than a product—it becomes a promise.

Design Your Brand Identity

Weekly Task

Imagine you are starting a new product or service (any one: food, clothing, app, fitness, education, eco-product, etc.). Create a simple Brand Identity Sheet including the following:

1. **Brand Name –** simple, unique, and meaningful
2. **Logo Idea –** describe or sketch it (hand-drawn or digital)
3. **Tagline –** 5–6 words that express the brand's promise
4. **Three Brand Values –** e.g., trust, comfort, quality, honesty, innovation

Keep your ideas realistic and connected to the target customer. Submit your brand details on A4 size paper. Be prepared to explain your choices in the next class.

4.2 Brands with a Purpose: The Power of Storytelling

Branding gives a business its identity, while storytelling gives it a soul. A logo, colour, or tagline may attract attention, but it is the story behind the brand that builds emotion, trust, and long-term recall. Through storytelling, brands communicate their purpose, values, and journey, helping customers connect not just with a product, but with the meaning behind it.

Activity 2 What Makes You Remember It?

Objective

To understand how storytelling, not just products, makes brands memorable.

Instructions

- Think of any brand you clearly remember because of its story, message, or emotion not just the product. Write the name of the brand and along with line about the story or message you remember.
- After writing, share your response with your classmate or in a small group.

Reflection Questions

Q.1. Why did this brand story stay with you more than others?

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Q.2. How did the message or emotion make the brand feel more relatable or trustworthy?

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Concept Box

Idea

A brand is more than a name or logo—it is an experience that connects with people.

Meaning

- **Branding = Face:** The visual identity of a brand, including its logo, colours, and tagline, which creates first impressions.
- **Storytelling = Heart:** The emotions, purpose, and values a brand shares to build meaningful connections with customers.

Activity 3 Tell the Story Behind the Brand

Objective

To understand how brands communicate their purpose, values, and impact through storytelling, while developing creativity, communication, and emotional connection skills.

Instructions

- Choose a brand that you liked the most.
- Create a 2–3 minute story explaining the brand's purpose, the problem or challenge it solves, the values it stands for, and the emotional message it conveys to customers.
- Write your story clearly and creatively in the space provided.

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Reflection Questions

Q.1. What part of the story did you like the most and why?

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Q.2. How does the story create an emotional connection with people?

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Q.3. What did you learn about brand storytelling and its importance in building trust and loyalty?

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Knowledge Booster

How the brand turn values into the stories

- **Trust → Honesty →** TANISHQ
- **Relatability → Humour →** paper boat
- **Nostalgia → Memories →** Amul

The Branding Formula: VALUE → STORY → EMOTION → LOYALTY

Sugar Cosmetics: The Art of Storytelling

Weekly Task

Through thoughtful and relatable storytelling, Vineeta Singh, co-founder of SUGAR Cosmetics, built a brand that connected with people beyond products. Instead of focusing only on makeup promotion, SUGAR shared powerful stories of young women making bold life choices, pursuing unconventional careers, and expressing their real identities. These narratives highlighted courage, ambition, and self-belief, allowing audiences to emotionally relate to the brand's message. By presenting real experiences, SUGAR challenged traditional beauty stereotypes and promoted authenticity, diversity, confidence, and modern individuality. Makeup was positioned not just as a cosmetic product but as a tool for self-expression and personal empowerment. Through consistent value-driven campaigns and meaningful stories, the brand created a strong emotional connection with its audience. This storytelling approach helped SUGAR Cosmetics stand out as bold, inclusive, and socially aware, showing how authentic narratives can inspire confidence while building trust and long-lasting relationships with people.

- Create a value-based advertisement for SUGAR Cosmetics or any other product that highlights a social theme and focuses on message over product.

4.3 The Brand story: Purpose, Values and Impact

A brand story is the soul of a business; it shares the journey, purpose, challenges, beliefs, and impact behind the brand. While logos and products create visibility, stories create emotion and meaning. A strong brand story helps people *feel* connected to the brand, making it more memorable, trustworthy, and relatable.

Activity 4 From Problem to Idea

Objective

To understand that every business idea begins with a feeling, need, or problem, not just a product.

Instructions

- Imagine you are starting your own business today. Think about one feeling you want people to experience through your business.
- Write your response in 2 sentences and share with your classmate.

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Reflection Questions

Q.1. What makes your idea meaningful or valuable to others?

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Q.2. Who would benefit the most from your idea, and why?

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Concept Box

Core Components of Effective Brand Storytelling

Story Element	Explanation
Beginning	Describes how the brand idea was born and where the journey began.
Purpose	Explains the reason the brand exists beyond making profit.
Problem	Identifies the need or challenge the brand aims to solve.
Values	Highlights the core principles that guide the brand's actions and decisions.
Impact	Shows how the brand creates positive change and improves people's lives.

Case Story 2 Tata Tea Jaago Re

Instructions

- Read the case story carefully and identify the core values communicated through the campaign.
- Think about how the brand connects its product with a larger social purpose.

Tata Tea: Jaago Re

Tata Tea went beyond the idea of merely selling tea and chose to inspire social awareness and responsible action.

Through its powerful "Jaago Re" campaign, the brand encouraged people to wake up- not only in the morning, but also in their thinking. The campaign addressed important issues such as voting, corruption, and civic responsibility.

By linking tea with a message of awareness and action, Tata Tea positioned itself as a brand that cares about society, not just sales. This purpose-driven storytelling made the brand more meaningful, relatable, and trustworthy. It showed that when a business stands for strong values, it can influence positive change while building deep emotional connections with consumers.

Values Highlighted: Awareness • Action • Empowerment • Ethical Responsibility

Reflection Questions

Q.1. Why should a brand story clearly reflect the values it stands for?

Q.2. What elements make a brand story inspiring and impactful?

Q.3. Which one value would you choose to define your own brand, and why?

Knowledge Booster

Values are not Said,They are Shown

- **Care →** mamaearth
- **Responsibility →** TATA TEA
- **Simplicity →** paper boat

The Value-to-Brand Formula: WORD → ACTION → STORY → BRAND IMAGE

Pitch the Purpose

Weekly Task

This week, think like a young entrepreneur and create your own brand based on a real-life problem, emotion, or social issue that matters to you such as confidence, dignity, health, environment, or family. Follow the steps below to build and present your brand idea:

- **Start with a reflection:** Write 2–3 lines about what feeling or problem inspired your brand idea and why this issue matters to you personally.

- **Define your brand purpose:** Complete the sentence - Our brand exists to…" in one strong line.

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- **Map your brand values:** Choose any three values your brand will represent (like trust, inclusion, care, or innovation). For each, write one line explaining how your brand puts that value into action.

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- **Craft your brand pitch:** Write a word pitch explaining how your idea started, what the brand stands for, the problem it solves, the values it promotes, and the impact it hopes to create.

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- **Focus on the "why":** Make sure your pitch highlights the purpose and emotional connection behind your brand, not just the product or service it offers.

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Let's Summarise

- Branding creates identity; storytelling creates emotion.
- A strong brand has a name, logo, tagline, and values
- A strong story shows a beginning, a challenge, a purpose, values, and impact.
- Case stories like **Wakefit** and **Sugar Cosmetics** show: *Values become visible → loyalty grows.*
- Branding helps customers recognize you.
- Storytelling helps customers remember and trust you.
- Even a small learner brand can stand out with the right identity + story.

CHAPTER 05

Empowering Entrepreneurs: Government Schemes and Support Systems

No. of Periods: 5

Branding and storytelling help you shape your identity and connect emotionally with people, but even the strongest story needs the **right support system to grow and reach the world**. No entrepreneur builds alone—behind every successful brand is a network that provides guidance, resources, opportunities, and confidence. This brings us to the idea of the startup ecosystem, where governments, mentors, incubators, technology, and markets come together to turn ideas into reality. In this chapter, you will explore how this ecosystem works, why government support matters, and how the right connections can reduce risk and multiply impact. Through engaging activities, you will learn to spot opportunities within this ecosystem and understand how your idea, backed by the right support, can grow from a simple story into a sustainable and impactful venture.

Learning Outcomes

Learners will be able to

- Identify major government entrepreneurship schemes in India and explain their purpose in supporting startups.
- Understand how government schemes reduce startup challenges by providing funding, innovation support, and inclusion.
- Identify key elements of the entrepreneurial ecosystem and explain how incubators, mentors, funding, and policies support startup growth.
- Analyze real-life startup examples to understand how government schemes and ecosystem support contribute to entrepreneurial success.
- Apply decision-making skills to match startup ideas with suitable government schemes and ecosystem support, and design a simple startup solution or pitch.

5.1 From Vision to Venture: How Government Schemes Support Startups

Starting a business may sound exciting, but every startup faces common challenges: money, legal rules, expert guidance, and the right workspace. To support young entrepreneurs and new founders, the Government of India has introduced several startup-friendly schemes.

These schemes help beginners by offering financial support, easy registration, mentorship from experts, incubation centres, training, and technology assistance. Understanding these basics helps learners and first-time entrepreneurs know where to seek help, how to reduce risk, and how to turn an idea into a sustainable business. In simple terms, government startup schemes act as a support system guiding new ideas from the classroom or home into the real world of business.

Activity 1 My Startup Starter Pack

Objective

To identify and priorities key startup support systems.

Instructions

- Imagine you are starting a small startup today.
- Read the list of startup support options given below.
- Choose any three supports that you think are most important at the beginning of your startup journey.
- For each chosen support, write one clear reason explaining why you selected it.
- Think honestly, there are no right or wrong answers.
- Be ready to share your choices during class discussion.

Options to choose

Mentor	Investor	Incubator	Customer	Technology
Team	Government Scheme		Co-working Space	

Write Your Answers

Support	Reason

Reflection Questions

Q.1. What does your Startup Starter Pack tell you about your priorities, needs, and thinking as a young entrepreneur?

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Q.2. Which support element (like funding, mentorship, or tools) do you think is most essential for your startup's success, and why?

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Q.3. How might your choices change as your startup idea grows or faces challenges?

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Concept Box

Key Startup Support Systems*

Challenge	Government Support
Funding issues	Mudra Loans, Stand-Up India
No mentorship/workspace	Atal Innovation Mission (AIM), Incubators, co -working space
Complex registration and compliance	Startup India Portal
Innovation and Technology gap	AIM, ASPIRE(A Scheme for Promotion of Innovation, Ruler Indursties and Entrepreneurship).
Manufacturing and scale- up support	Make in India
Lack of Business Skills (Marketing, Finance, Operations)	Skill India, Entrepreneurship Development Programmes (EDPs)

Activity 2 Startup Challenges and Government Schemes

Objective

To identify startup challenges and match them with appropriate government support schemes.

Instructions

- Read **Column A**, which lists common challenges faced by startups.
- Read **Column B**, which lists different government schemes.
- Match each challenge in Column A with the **most suitable scheme** from Column B.

	Column A – Challenges
1.	Lack of funds
2.	Need for mentorship/workspace
3.	No-collateral loans
4.	Support for women entrepreneurs
5.	Need for innovation/technology
6.	Complicated compliance
7.	Manufacturing opportunities

	Column B – Schemes
A.	Atal Innovation Mission
B.	Make in India
C.	Startup India
D.	Stand-Up India
E.	PMMY (Mudra Loans)
F.	ASPIRE
G.	Startup India Portal

Reflection Question

- How do government schemes help reduce risks and barriers for new startups?

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Concept Box

Government Schemes Supporing Entrepreneurship and Business Growth*

Scheme	Objective	Types of Support Offered
GeM Portal, District Industries Centres (DICs)	To help businesses access government and local markets	Market linkage, buyer access, registration support
ASPIRE, PMEGP (Prime Minister's Employment Generation Programme)	To promote rural entrepreneurship and small enterprises	Financial assistance, training, incubation support
Digital India	To encourage use of digital tools and technology	Digital infrastructure, online services, technology access
Stand-Up India, Mahila E-Haat	To promote entrepreneurship among women	Financial support, market access, capacity building

Explore Government Startup Schemes

Weekly Task

Choose one government scheme from the list below and research its key details

- Make in India
- PMMY (Pradhan Mantri MUDRA Yojana)
- ASPIRE
- Startup India Portal

Use reliable online/government sources to find the information. Fill in the table using your own words. After completing the task, be ready to share one key learning from your research with your classmates in the next class.

Fill in the Table

Research Pointer	Details
Name of the Scheme	
Ministry / Department	
Year of Launch	
Objective	
Who Can Apply	
Type of Support	
Key Features	
Example / Success Story	
Minimum and Maximum fund	

5.2 Government Schemes for Entrepreneurial Support

Starting a startup is not just about having a good idea, it also requires money, skills, guidance, technology, and the right ecosystem. Many young entrepreneurs struggle because they do not know where to get help or which support system to use.

To address this, the Government of India has launched several schemes such as Startup India, Stand-Up India, PMEGP (Prime Minister's Employment Generation Programme), MUDRA (Micro Units Development and Refinance Agency) Loans, Atal Innovation Mission (AIM), and Digital India. These initiatives provide funding, mentorship, training, incubation, digital support, and easier compliance, making it easier for learners and first-time entrepreneurs to turn ideas into real opportunities.

Activity 3 Think and Decode – Guess the Scheme!

Objective

To recall and recognise major Government of India schemes related to startups, innovation, skills, and entrepreneurship.

Instructions

- Observe the emoji clues given below carefully.
- Decode the meaning of the emojis.
- Identify and write the correct Government Scheme that matches each hint.
- Write your answers clearly in the space provided.

Emoji Clues	Hint	Answer (Scheme Name)
	Innovation + Technology	
	Women Entrepreneur + Loan Support	
	Small Industry + Growth Support	
	School Labs + Innovation + Tinkering	
	Digital Platforms + Online Services	
	Small Vendors + No-Collateral Loan	
	Skill Training + Certification	
IN	Manufacturing + Nation Building	
	First-Time Entrepreneur + Self-Employment	
	Startup Registration + Tax Support	

Reflection Questions

Q.1. Which government scheme do you think is most useful for learners and why?

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Q.2. Did any scheme surprise you or seem new? What did you find interesting about it?

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Q.3. If you could create a new government scheme for young entrepreneurs, what would it focus on?

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Concept Box

Startup Support Snapshot: Important Schemes and Opportunities*

Scheme	Highlight	Key Support	Who can apply	Eligibility
Startup India (2016)	India = 3rd largest startup hub; 1.25 lakh+ recognised	Tax benefits, easy registration, and incubation	Startup founders, innovators, entrepreneurs	Recognised startup; less than 10 years old; innovation-driven
Stand-Up India	Loans for women & SC/ST	₹10 lakh–₹1 crore loans	Women entrepreneurs, SC/ST entrepreneurs	New business (manufacturing/services/trading); age 18+
PMEGP	Supports micro industries	Subsidy up to 35%	First-time entrepreneurs, rural & urban youth	New micro-enterprise; basic skills required
MUDRA Loans	For small vendors & micro businesses	Shishu/Kishor/Tarun loans up to ₹10 lakh (no collateral)	Small vendors, shop owners, micro-entrepreneurs	Non-corporate small business
Atal Innovation Mission	10,000+ Atal Tinkering Labs	Innovation, incubators	Learners, startups, innovators, institutions	School/college/startup linked to innovation
Digital India	Boosted fintech & digital startups	Digital access, UPI ecosystem	Tech startups, citizens, service providers	Digital-based services or solutions
Make in India	Strengthened manufacturing	Support for EVs, drones, electronics	Manufacturers, startups, MSMEs	Manufacturing or production-based business
Skill India / PMKVY (Pradhan Mantri Kaushal Vikas Yojana)	Vocational training for youth	Skill development + enterprise support	Youth, job seekers, aspiring entrepreneurs	Age 15–45; interest in skill training

Activity 4 Pitch Perfect – Scheme Finder Challenge

Objective

To apply learner's understanding of government schemes by matching real startup ideas with the most suitable scheme and justifying their choice through a short pitch.

Instructions (Group Task)

- Form 9 teams in the class.
- Each team will choose one startup scenario from the list.
- As a team, discuss and identify which Government of India scheme best supports your chosen startup idea.
- Prepare a 30-second pitch explaining why the selected scheme is the best fit.
- Choose one team member to present your pitch to the class.

Startup Scenarios

- Coding app in regional
- Languages Agriculture drones
- Agriculture drones
- Plastic recycling unit
- Rural handicraft - Marketplace
- Organic farming / dairy farm
- Tailoring centre (woman entrepreneur
- Bamboo products / solar service
- Boutique, mobile repair, eco-products
- low-cost 3D printer

Reflection Questions

Q.1. Why did you choose this particular scheme for your startup idea?

Q.2. Which startup challenge does the scheme help solve?

Q.3. Can you think of another scheme that could also support your idea? Explain briefly.

Knowledge Booster

Stand-Up India (Ministry of Finance)

Provides ₹10 lakh–₹1 crore loans for SC/ST or women entrepreneurs starting new (greenfield) enterprises in manufacturing, services, trading, or allied agriculture. For non-individual firms, 51% ownership must belong to SC/ST/Women.

Startup Journey in India – Research Task

Weekly Task

This week, research and understand how startups function and grow in India.

- Briefly answer
  - Q.1. What is meant by a **Startup Ecosystem**?

    ....

  - Q.2. Name and explain **any three components** of India's startup ecosystem (for example: government support, investors, incubators, mentors, technology, etc.).

    ....

- Research **any two Indian startups** . Use textbooks, trusted websites, or government/startup portals.
- Complete the details below for each startup in the space provided.

Startup 1

- Name: ....
- Year of Launch: ....
- Founder(s): ....
- Problem Solved: ....

Startup 2

- Name: ....
- Year of Launch: ....
- Founder(s): ....
- Problem Solved: ....

5.3 Understanding Eligibility and Application Process

Knowing about government schemes is just the first step. Entrepreneurs also need to understand who is eligible, what documents are required, and how to apply properly. Learning these basics helps build confidence, avoid mistakes, and ensures a smoother journey when starting a real business.

Activity 5 Who Can Apply?

Objective

To understand the eligibility criteria and required documents for applying to government startup schemes.

Instructions

- Imagine you want to apply for either the Startup India Scheme or a MUDRA Loan.
- Ask yourself: "If I wanted to apply today, what would I need to show?"
- Think about what eligibility criteria and documents are required.
- Discuss your ideas with your classmate or in small group.
- Together, create a clear list on A4 sheet of:
  - Eligibility conditions
  - Required documents
- Be ready to share and explain your list during the class discussion.

Reflection Questions

Q.1. Which requirement do you think is most important for getting a startup loan or support?

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Q.2. Was there anything in the eligibility or documents that surprised you?

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....

Q.3. How can knowing these steps help you plan your own business idea better?

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Concept Box

Before Applying for Any Scheme: Key Requirements and Tips*

- **Eligibility:** Confirm age criteria, type of business, sector, and special categories such as women, SC/ST, or youth.
- **Documents Needed:** Keep Aadhaar, PAN, bank details, business plan, and cost estimates ready.
- **Application Process:** Complete online registration ⟶ upload required documents ⟶ verification ⟶ approval ⟶ receive loan or support.

Being well-prepared increases the chances of successful approval.

Activity 6 Ready to Apply!

Objective

To understand who can apply, the required documents, and the application process for major government startup schemes.

Instructions

- Form **groups** in the class of four learners.
- Each group selects one of the following schemes:
  - Startup India
  - PMEGP
  - MUDRA
- For your scheme, research and answer the following:
  - **Who can apply?**
  - **Steps to apply**
  - **Key documents needed**
- Prepare a **brief presentation** or discussion to share your findings with the class.

Scheme	Who Can Apply?	Key Documents Needed	Steps to Apply

Knowledge Booster

- Most applications are now fully online.
- A clear business plan greatly increases approval chances.
- Women and youth receive higher benefits in Stand-Up, PMEGP, MUDRA.
- Incubators offer mentors + global exposure, not just space.
- Even learners can apply to Startup India if the idea is innovative.

GIFT City – India's Global Finance Hub

Weekly Task

GIFT City

GIFT City in Gujarat is India's first **International Financial Services Centre (IFSC)**—a special zone designed to connect Indian businesses with the global financial market. Within GIFT City is the **International FinTech Innovation Hub (IFIH)**, which supports startups working at the intersection of finance and technology. Startups in GIFT City enjoy tax advantages, simpler regulatory norms, and access to international investors and companies. They also benefit from co-working spaces, mentorship, and fintech-focused incubation, making it easier for young businesses to grow and compete on a global stage. GIFT City demonstrates how the right policies and ecosystem can help innovative ideas scale beyond national boundaries.

- **Answer the following**
- Q.1. Write any two benefits of setting up a startup in GIFT City.

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- Q.2. Write a short paragraph explaining how a supportive ecosystem like GIFT City works together with government schemes to help startups grow.

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5.4 Mapping the Entrepreneurial Support Ecosystem

A startup doesn't grow in isolation; it thrives within a supportive ecosystem. This ecosystem includes mentors, investors, incubators, co-working spaces, government schemes, and professional networks, all of which help turn an idea into a successful business. An entrepreneurial ecosystem is essentially a network of institutions, resources, and people that provide guidance, funding, training, and opportunities to entrepreneurs at every stage of their journey from idea generation to execution and growth.

Activity 7 Map My Startup Ecosystem

Objective

To understand that a startup does not grow alone. It needs support from different people and systems, and all these supports are connected.

Instructions

1. **The main idea**
   - Draw a big circle in the centre of the A4 sheet.
   - Write **"My Startup"** inside it.
2. **Support Circles**
   - Around the main circle, draw four smaller circles.
   - Label them as:

     Mentor / Guidance

     Investor / Funding

     Legal & Rules Support

     Workspace / Co-working Space
3. **Think of One Problem**
   - In each small circle, write one simple problem your startup may face.
   - Examples:

     Mentor: *No right guidance*

     Funding: *Not enough money*

     Legal: *Not knowing rules*

     Workspace: *No proper place to work*
4. **Show Connections**
   - Draw arrows between the circles.
   - This shows how one support helps another.
   - Example:

     Mentor ⟶ Investor (good guidance helps get funding)

     Investor ⟶ Workspace (money helps rent a space)
5. **Choose One Important Support**
   - Make 2 stars ☆ the support you think is most important at the beginning of a startup.

Reflection Questions

Q.1. How did this activity help you understand that a startup needs different types of support?

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Q.2. Which problem do you think will be the most difficult for a new startup? Why?

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Q.3. If you could choose only one support at the beginning, which one would you choose and why?

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Concept Box

Component	Purpose
Govt Schemes (MUDRA, PMEGP, Stand-Up India, Startup India)	Funding, risk reduction
Incubators (T-Hub, Atal Incubation Centre, IIT incubators)	Space, training, mentoring
Funding Sources	Angels, Venture capital, govt grants
Mentors & Networks	Guidance, industry links
Infrastructure	Co-working, maker labs
Academia	Research, innovation labs
Community/Markets	Customers, local networks

Case Story 1 Phool.co

Objective

To understand how a strong entrepreneurial ecosystem supports innovation, sustainability, and business growth.

Instructions

- Read the Phool.co case story carefully.
- Review the ecosystem supports listed and think about how each contributed to the startup's success.

Phool.co: A Story of Sustainable Innovation

In **2017**, **Ankit Agarwal** from **Kanpur** noticed that large quantities of temple flowers were being dumped into the **River Ganga**, causing serious pollution. Seeing this as both an environmental problem and an opportunity, he founded **Phool.co** to recycle floral waste while respecting religious sentiments.

With support from TIDES, IIT Kanpur, along with mentorship, investor funding, and government initiatives like Startup India and Atal Innovation Mission, Phool.co developed innovative methods to convert discarded flowers into incense sticks, compost, and biodegradable products. The startup also focused on women employment, providing livelihoods to marginalized communities.

Ankit Agarwal

Today, **Phool.co** exports globally, has received national and international recognition, and stands as a strong example of how innovation and ecosystem support can turn a local environmental challenge into a successful sustainable business.

Reflection Questions

Q.1. Identify one specific way in which ecosystem support helped Phool.co turn an environmental problem into a successful business.

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Q.2. How does ecosystem support accelerate both innovation and social impact in startups like Phool.co?

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Knowledge Booster

- **Tip:** "You don't need to know everything—just know where to find the right help."
- **Quick Fact:** India has 1,000+ incubators, one of the world's largest startup-support networks.

Startup Ecosystem Research — Weekly Task

Choose any one startup (local, national, or global) that is known for solving a real-world problem. Research and write about how this startup benefited from its ecosystem in the following areas:

Innovation: What new idea or solution did the startup create?

Sustainability: How does it reduce waste, save resources, or support the environment/ community?

Business Growth: What helped it grow funding, mentorship, partnerships, etc.?

Write your findings in a short paragraph (120–150 words).

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5.5 Applying Knowledge and Reflection

In this session, learners will apply their knowledge of government schemes, eligibility criteria, incubators, and startup support systems. By creating mini startup plans, they will learn how to identify the most suitable scheme or support for their business idea, helping them understand how real startups navigate resources and opportunities to grow successfully.

Activity 8 — Startup Brain Sprint

Objective

To activate prior knowledge about government schemes and Indian startups, and prepare learners for the session on applying startup support effectively.

Instructions

- Take 2–3 minutes to think on your own.
- List three Government of India schemes that support entrepreneurs.

  ....

- Write the names of two Indian startups you know. ....

Reflection Questions

Q.1. Which government scheme do you think is the most useful for young entrepreneurs, and why?

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Q.2. How do you think government support helps startups grow?

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Q.3. Did you discover any new schemes or startups from your classmates during the discussion?

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Concept Box

Government Schemes for Entrepreneurs — Eligibility and Application*

Eligibility Criteria for Government Schemes

- Startup should be registered in India (Private Limited/ Limited Liability Partnership/ Partnership)
- Must be Department for Promotion of Industry and Internal Trade (DPIIT)-recognised under Startup India
- Business should be innovative, scalable, and create value or employment
- Some schemes may have sector-specific or stage-based requirements

How Entrepreneurs Can Apply

- Register on the Startup India portal to obtain DPIIT recognition
- Apply online through official government portals (Startup India, Atal Innovation Mission, MeitY, etc.)
- Submit required documents such as incorporation details and basic business information
- Track application status and use official helplines for support

Note: *Eligibility and process may vary by scheme; always refer to official government platforms for updates.*

Case Story 2 T-Hub – Where Startup Ideas Grow

T-Hub is one of India's largest and most successful startup support centres, created to help young entrepreneurs transform innovative ideas into sustainable businesses. It was established through a unique partnership between the **Government of Telangana** and leading educational institutions such as **IIIT-Hyderabad, ISB, and NALSAR**. T-Hub was designed as a shared innovation space where startups, academia, industry experts, and government bodies work together to strengthen the startup ecosystem and reduce the challenges faced by early-stage entrepreneurs.

T-HUB

Startups at T-Hub receive access to shared workspaces, advanced technology support, expert mentorship, and regular workshops that build both technical and business skills. The centre also connects entrepreneurs with investors, corporate partners, and government schemes like **Startup India** and the **Atal Innovation Mission (AIM)**. By bringing people, resources, and opportunities under one roof, T-Hub shows how a strong entrepreneurial ecosystem can help startups grow faster, make informed decisions, and scale with confidence.

Discussion Questions

(Instructions: Discuss the following questions in small groups. Share one key point from your discussion with the class.)

Q.1. Why do you think partnerships between the government and educational institutions are important for startup ecosystems like T-Hub?

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Q.2. How do shared workspaces and mentorship reduce the risks faced by early-stage startups?

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Q.3. Which support offered by T-Hub do you think is most important for a new entrepreneur, and why?

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Q.4. How does access to investors and government schemes help startups grow faster?

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Reflection Questions

(Instructions: Answer the following questions individually. Write brief responses based on your understanding.)

Q.1. If you were a startup founder, which T-Hub facility would you use first and why?

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Q.2. How can being part of an ecosystem like T-Hub change the way an entrepreneur makes decisions?

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Q.3. What lesson from the T-Hub story can you apply to your own academic or career goals?

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Knowledge Booster

PoC (Proof of Concept) Power

A PoC is a small, low-cost version of your idea that proves it can work.

Simple PoC options

- Paper prototype
- Basic model/mock-up
- Quick survey (20–30 users)
- Small trial run (sell 5–10 units)
- Digital mock design (Canva/Figma)

Scheme Match-Up

Weekly Task

Look at the startup Field/Idea in the table below and fill in the most suitable government scheme that can provide support.

Field / Idea	Possible Scheme	Why It Fits
Organic veg delivery		Supports rural/agri enterprises
Telemedicine app		Promotes digital health innovation
Learning app		Supports Ed-Tech and innovation labs
Eco-friendly clothing		Helps small & women-led units
Tiffin/bakery		Supports micro food businesses
Waste recycling		Encourages clean-tech & rural innovation
Travel and tourism app		Supports digital tourism services

Handmade crafts		Supports micro-manufacturing
Solar kits		Supports renewable energy manufacturing
Skill training		Supports social impact ventures

Reflection Questions

Q.1. Which part of the startup ecosystem feels most helpful to you?

Q.2. How does government support boost confidence for new entrepreneurs?

Q.3. What did you learn about matching ideas with schemes?

Let's Summarise

Entrepreneurs don't grow alone, they grow with the right ecosystem. Government schemes, incubators, mentors, funding, technology, and markets together help transform ideas into impactful ventures.

Why Government Support Matters

- Startups face challenges like lack of funds, skills, mentorship, compliance, and market access.
- Government schemes reduce risk, cost, and confusion, especially for first-time and young entrepreneurs.
- Schemes act as a safety net + growth accelerator.

Key Government Schemes to Recall

- Startup India – Easy registration, tax benefits, incubation, mentorship
- MUDRA (PMMY) – No-collateral loans for small businesses
- Stand-Up India – Big loans for women & SC/ST entrepreneurs
- PMEGP / ASPIRE – Rural & micro-enterprise support
- Atal Innovation Mission (AIM) – Innovation labs, incubators, tinkering
- Digital India – Digital tools, fintech, online services
- Make in India – Manufacturing & scale-up support
- Skill India / PMKVY – Skill training & certification

Startup Ecosystem = Network of Support

A successful startup ecosystem includes:

- Government schemes – funding & policy support
- Incubators (T-Hub, IITs, AICs) – space, mentoring, networks
- Investors & funding sources – Angels, VCs, grants
- Mentors & institutions – guidance & industry exposure
- Digital tools & markets – reach customers faster

Startups thrive when these elements work together.

Real-Life Inspiration

- Phool.co – Sustainability + incubation + government backing
- T-Hub & GIFT City – Power of ecosystem-driven growth

Disclaimer: Information related to government schemes in the concept boxes marked * is for educational purposes only; eligibility, benefits, and guidelines may change — please refer to the official government website for the latest updates.

CHAPTER 06

Digital Literacy for Sustainable Business

No. of Periods: 5

The previous chapter shows us that ideas grow stronger when they are supported by the right ecosystem of people, policies, and platforms—but in today's world, this ecosystem is deeply connected through the digital space. From applying for government schemes to reaching customers, mentors, and markets, technology plays a powerful role in every entrepreneurial journey. This leads us to an important question: **how do we use the digital world wisely, safely, and responsibly?** In this chapter, you will explore digital literacy and the role of AI in business—learning how your online behavior creates a lasting footprint, how to protect yourself from digital risks, and how technology can be used for sustainable growth. Through hands-on activities, you will learn about making smart digital choices, building trust online, and using AI as a responsible tool—preparing you to become not just a connected entrepreneur, but a conscious and future-ready one.

Learning Outcomes

Learners will be able to

- Assess common digital risks and explain their impact on individuals, startups, and professional reputation.
- Demonstrate responsible and ethical digital behavior by understanding digital footprints and their effect on trust and credibility.
- Apply safe digital practices such as strong passwords, two-factor authentication, secure data sharing, and appropriate privacy settings to protect personal and business data.
- Explain the importance of data protection and connect ethical online behavior with customer trust, reputation, and business success.
- Understand the role of AI in environmental sustainability, identify simple AI-based business ideas for solving environmental problems, and recognize the need for responsible AI use that balances profit, people, and the planet.

6.1 Cyber Safety and Ethical Digital Behaviour

In today's digital world, every message sent, photo shared, or comment posted leaves a trace known as a digital footprint. This footprint can shape personal image, academic prospects, and business credibility over time. When online platforms are used carelessly through oversharing, weak passwords, or unprofessional behavior, it can expose individuals and organizations to scams, data theft, and reputational damage. Learning how to act responsibly online is essential for staying safe and building trust in both personal and professional spaces.

Activity 1 Spot the Digital Slip

Objective

- To identify common digital risks faced by startups.
- To understand how misuse of digital platforms can lead to data and financial loss.

Instructions

- Read the scenario given below carefully.
- Work individually or in small groups.
- Discuss the questions given below with your classmates and note down your answers.

Scenario: What Went Wrong at GreenCart Studio?

GreenCart Studio, a small eco-friendly products startup, suddenly began facing serious digital issues. Customers started receiving unexpected emails and messages, some private company documents appeared online, and a few customer payments were redirected to unknown accounts. The team realized that something had gone wrong in the way their digital tools were being used, but they were unsure which platform or action caused the problem.

Reflection Questions

Q.1. Which type of digital platform (email, cloud storage, social media, or payment app) is most likely responsible for the problem? Give one reason.

....

....

....

Q.2. Which digital activity or account should be checked first to identify where the mistake occurred?

....

....

Q.3. Which important digital safety practice do you think was ignored by the team?

....

....

Concept Box

Responsible Online Behavior

- Think before posting; share only necessary and verified information
- Use respectful, ethical, and professional language online
- Protect passwords and personal details from misuse
- Avoid clicking on unknown links or responding to suspicious messages

Digital Footprint

- Record of online actions such as posts, likes, comments, photos, and uploads
- Can be permanent and difficult to erase
- Shapes personal, academic, and professional reputation
- Influences future opportunities like education, jobs, and business trust.

Common Digital Risks

Risk	Meaning	Impact
Phishing	Fake messages asking for data	Account/financial loss
Data Theft	Stealing personal/customer information	Breach of trust
Online Scams	Fake links, offers	Fraud, money loss
Fake Reviews	False comments	Reputation damage
Over-Sharing	Sharing too much publicly	Identity misuse

Case Story 1 Riya's Online Impression

Instructions

- Read the case story carefully.
- Reflect on Riya's actions and outcomes.
- Answer the questions individually or discuss them in pairs.

Riya's Online Impression

Riya, a college learner with strong academic performance, applied for a competitive internship at a reputed company. As part of the selection process, the company reviewed shortlisted candidates' digital presence. Riya had an active public Instagram account where she often shared casual photos, personal opinions, and humorous captions without considering how they might appear to others. Some posts included oversharing of personal details and captions that seemed unprofessional.

During the internship review, the panel felt that her online profile did not reflect the responsibility and professionalism expected from an intern. As a result, Riya was initially not selected. Surprised and disappointed, she later received feedback explaining how her digital footprint influenced the decision.

Riya took this as a learning opportunity. She reviewed her social media accounts, removed inappropriate posts, updated privacy settings, and became more mindful of what she shared online. She also learned to use social media positively—to showcase her interests, achievements, and skills. When she reapplied for a similar internship a few months later, her improved online image created a positive impression, and she was selected.

Reflection Questions

Q. 1. What specific mistakes did Riya make in managing her online profile?

....

....

....

Q. 2. How did her digital footprint affect the internship decision?

....

....

....

Q. 3. What changes did Riya make to improve her online image?

....

....

....

Knowledge Booster

Always check website security (https:// and lock icon) before entering personal or payment details to avoid cyber fraud.

Use two-factor authentication (2FA) and regularly update apps/software to reduce hacking and data-breach risks.

Digital Safety in Action

Weekly Task

Read each situation carefully. For every scenario, think about the digital risk involved and the safest response. Write **short and clear answers** in the space provided under each heading. You may work individually first and then discuss your answers with a partner or the class.

Q.1. **Bank Message to a Store owner:** A store owner receives a message claiming to be from the bank, asking for account details.

☐ Risk: .... ☐ Safe Action: ....

Q.2. **Collecting Customer Emails:** A small business collects customer email IDs for offers and updates.

☐ Precautions to Take: .... ☐ How to Build Customer Trust: ....

Q.3. **Fake Negative Reviews for a Company:** A company notices many negative reviews that seem false or suspicious.

☐ Impact on the Company: .... ☐ Correct Action to Take: ....

Q.4. **Clicking a Suspicious Link:** A learner clicks on an unknown link received through email or message.

☐ Immediate Action: .... ☐ Lesson Learned: ....

6.2 Safe Digital Practices for Business and Collaboration

Digital tools help us collaborate, create, and promote work online—but they also require careful handling. Safe digital habits such as strong passwords, privacy settings, and mindful sharing protect ideas, data, and your online identity.

Activity 2 Pick Your Platform!

Objective

- To Identify different digital platforms and their uses
- To choose an appropriate platform based on purpose, audience, and safety

Scenario

You have a special talent- such as painting, music, dancing, photography, coding, craft-making, storytelling, or sports skills and you want to share it online so that others can see your work. You can use digital platforms like social media apps, video-sharing platforms, blogs, or professional websites. Each platform offers different benefits and also comes with certain risks.

Instructions

- Think of one talent or skill you want to showcase and choose the most suitable online platform (such as Instagram, YouTube, a blog, or a school website).
- Decide why this platform is a good choice by considering privacy, safety, audience, and reputation.
- Discuss your choice with a partner or group and briefly share your platform and reason with the class.

Reflection Question (Think & Write)

Which online platform would you choose to promote your talent, and why is it the most appropriate and safe option?

....

....

....

....

Concept Box

Safe Digital Practices

Practice	What It Means	Why It Matters
Strong Passwords	Mix letters, numbers, symbols	Prevents hacking
Two-Factor Authentication	Extra verification step	Adds stronger security
Privacy Settings	Control who can view your info	Reduces misuse
Safe Sharing	Share only required details	Protects identity
Secure Collaboration Tools	Use protected links & access rights	Prevents data leaks

Case Story 2 Nike × Apple – Smart and Secure Collaboration

Instructions

- Read the case story carefully.
- Identify how digital tools were used safely.
- Answer the questions individually or discuss them in pairs.

Nike × Apple – Smart and Secure Collaboration

Timothy Donald Cook

Nike and Apple are two global brands known for innovation. When they decided to work together on fitness-related products and digital solutions, their teams were located in different countries. To collaborate smoothly, they used digital tools such as Slack for communication, Zoom for meetings, and cloud platforms for sharing designs and research data.

Since their work involved confidential product designs and user research, both companies followed strict digital safety practices. Access to files was given only to selected team members, encrypted channels were used for communication, and multi-level authentication protected important accounts. These safety measures prevented data leaks, misuse of information, and loss of trust. Because their digital collaboration was secure, teams could freely share ideas, work efficiently, and innovate with confidence. This partnership shows that secure digital practices are essential for successful teamwork and long-term collaboration.

Reflection Questions

Q.1. How did secure digital collaboration help build trust between Nike and Apple?

....

....

....

Q.2. What problems could occur if design files or research data were shared carelessly?

....

....

....

Q.3. Which digital safety practices from this case can learners apply to their group projects?

....

....

....

Secure Digital Collaboration — Weekly Task

- **Read the scenario and do as per the instructions given blow**

A group of learners called **Team Innovate** started working on a school startup project named **EcoBox**, which focused on eco-friendly packaging ideas. They used **Google Docs** to write their plan, **Zoom** for meetings, and **Trello** to track tasks. One team member accidentally shared a document link publicly without setting proper permissions. As a result, unknown people accessed the file, made unwanted changes, and even deleted important data. The team lost hours of work and realized how unsafe sharing and weak digital practices can harm collaboration.

- Imagine you and your classmates are working as a team on an online project. Complete the table below by writing why each rule is important and who in your team will be responsible for following it.

Team Safety Rules (Template)

Group Name: .... Project: ....

Date: .... Team Members: ....

No.	Rule	Why It's Important	Responsible Person
1	Use strong, unique passwords		
2	Enable Two- Factor Authentication		
3	Share links with correct permissions		
4	Avoid sharing personal details		
5	Back up work regularly		
6	Communicate respectfully		
7	Log out of shared devices		
8	Report suspicious activity		

6.3 Applying Data Privacy Practices and Reflection

Social media boosts visibility for young entrepreneurs but brings risks like misuse of customer data, scams, and harmful interactions. Safe digital behavior helps maintain trust and security.

Activity 3 Build a Safe Online Business Profile

Objective

To understand the importance of digital safety and data privacy while running an online business and apply safe practices in a real-life business context.

Scenario

Imagine you and your partner are starting a small learner-run online business (such as handmade crafts, snacks, art, tutoring, or digital services). You plan to promote your business online and interact with customers through social media, messaging apps, and digital payment platforms. To gain customer trust and avoid digital risks, your business must follow strong digital safety rules.

Instructions (PAIR TASK)

- Form pairs and think about the type of online business you want to run.
- Discuss the possible digital risks your business may face (data misuse, payment fraud, privacy issues).
- Create a Digital Safety Checklist for your business that covers:
  - Customer data protection
  - Password and account security

- Safe payment practices
- Responsible online communication

- Write at least 5–7 safety rules in your checklist of the online business you want to run.
- Be prepared to share your checklist with the class.

Name of the business ....

checklist ....

....

....

....

....

Concept Box

Why Data Privacy Matters

Central Idea

Protecting customer data is an important responsibility of every business.

Why and How

- **Customers share personal information:** Customers provide details such as their name, phone number, address, and payment information.
- **Data safety is necessary:** Using strong passwords, secure payment systems, and trusted digital tools helps keep information safe.
- **Ethical behaviour builds trust:** Businesses must not share screenshots, misuse data, or sell customer information.
- **Trust leads to business growth:** When customers feel safe, they return and recommend the business to others.
- **Legal responsibility of businesses:** Collect only the required data and ensure it is stored and protected properly.

Case Story 3 SnackSakhi – A Homegrown Digital Venture

Instructions

- Read the case story and identify digital safety mistakes.
- Note the impact on customer trust.
- Reflect on the importance of digital safety in business.

SnackSakhi – A Homegrown Digital Venture

Snack Sakhi was a small online snack venture started by a young woman entrepreneur named Ritu who promoted homemade snacks through social media. As orders increased, customers shared personal details like phone numbers and addresses. In the beginning, she used simple messaging apps and basic payment links, which raised concerns about data privacy and safety. After receiving customer feedback, she improved her digital practices by using secure payment platforms, protecting customer information, and reviewing privacy settings. By acting responsibly and strengthening digital safety, Snack Sakhi rebuilt customer trust and continued growing her business successfully.

Reflection Questions

Q.1. What digital safety mistakes did the SnackSakhi team make, and how could they have prevented them earlier?

....

....

Q.2. How did taking responsibility and acting quickly help the business regain customer trust?

....

....

Q.3. What digital safety rules should small student or home-based businesses follow while using social media?

....

....

Knowledge Booster

Tips for Digital Entrepreneurs

- Ask permission before posting customer photos.
- All shared files should be password-protected.
- Send payment links privately.
- Keep discussions in secure groups only.
- Review privacy settings regularly.

Secure Digital Collaboration

Weekly Task

Today, we use digital platforms for learning, communication, shopping, and even small business activities. This task will help you understand how digital safety and data protection work in real life by closely observing everyday digital activities around you.

Choose one digital activity that you or your family uses regularly, such as an online shopping app, school WhatsApp group, social media page, payment app, or email. Observe how information is shared and protected in that activity, identify one safe practice that is being followed, and note one possible risk related to privacy or security. Finally, suggest one simple improvement that could make the activity safer, and write your responses clearly in the format provided.

Now, write your responses clearly in the format given below.

- **Digital Activity Chosen:** ....
- **Safe Practice Observed:** ....
- **Possible Risk Identified:** ....
- **Suggested Safety Improvement:** ....

6.4 AI in Sustainable Business

Artificial Intelligence (AI) is no longer just a concept from science fiction—it is now a key tool for businesses worldwide. Companies are using AI to make smarter decisions that reduce waste, save energy, optimize resource use, and support sustainable practices. Sustainable businesses focus on meeting today's needs while protecting the environment and resources for future generations. By analyzing data and identifying patterns, AI helps organizations operate more efficiently, make eco-friendly choices, and balance profit with responsibility toward people and the planet.

Activity 4 Think Before You Swipe

Objective

To understand how Artificial Intelligence (AI) can influence consumer choices and support sustainable practices.

Scenario

Imagine you are shopping online using two different apps.

- **App A** uses AI only to increase sales. It keeps showing discounts, trending items, and products you may not need, encouraging you to buy more without thinking about waste or environmental impact.
- **App B** uses AI in a responsible way. It recommends **eco-friendly products**, shows the **carbon footprint** of each item, suggests sustainable alternatives, and encourages you to make choices that are better for the planet.

Both apps use AI, but their purpose and impact are very different

Instructions

- Carefully read the scenario and understand how AI is used in both apps.
- Compare App A and App B by thinking about their impact on the environment and consumer behaviour.
- Write short answers explaining which app supports sustainability better and why.

Reflection Questions

Q.1. Which app is promoting sustainability, and why?

....

....

Q.2. Can technology, like AI, influence our choices for the planet? Explain

....

....

Concept Box

AI in Sustainable Business

Artificial Intelligence (AI) refers to computer systems that can analyze data, learn patterns, and make decisions with minimal human intervention.

How AI Supports Sustainable Business

- **Energy Management**: AI optimizes electricity use in factories and offices.
- **Waste Reduction**: Predicts demand to avoid overproduction.
- **Sustainable Supply Chains**: Tracks raw materials to reduce environmental impact.
- **Smart Agriculture**: Uses AI to save water and fertilizers.
- **Eco-friendly Consumer Choices**: Recommends green products.

Example: Companies like Google use AI to reduce energy consumption in data centers, saving electricity and lowering carbon emissions.

Activity 5 AI – My Sustainability Solution

Objective

To explore how Artificial Intelligence (AI) can be used to solve environmental problems and promote sustainable business practices.

Instructions

- Select one business sector that interests you the most.
  - Retail
  - Transport
  - Energy
  - Agriculture
  - Manufacturing
- Write the name of your chosen sector.
- Identify the Environmental Problem.
- Think about your chosen sector and answer the following.
- What is one major environmental problem caused by this sector? (Example: food waste, air pollution, energy overuse)
- Now think creatively. How can AI help reduce or solve this environmental problem? (Example: AI predicting demand, AI monitoring pollution, AI saving energy)
- Mention one benefit of using AI responsibly in this sector. (Example: less waste, lower emissions, better resource use)

Reflection Questions

Q.1. Can AI ever be harmful to sustainability in this sector? Give one possible risk or misuse.

....

....

Q.2. Write 2–3 sentences describing your own AI-based solution to make this sector more sustainable.

....

....

Knowledge Booster

- AI is moving from automation to augmentation, where machines support human decision-making rather than replace humans.
- Explainable AI (XAI) is gaining importance so that AI decisions can be understood and trusted by users.
- AI models consume significant energy, which is why Green AI focuses on building energy-efficient and sustainable AI systems.
- Human-in-the-loop systems ensure that critical AI decisions are reviewed or approved by humans.
- AI skills are becoming part of future employability, even in non-technical careers like marketing, law, education, and design.

AI for Sustainable Business

Weekly Task

Many companies today use Artificial Intelligence (AI) to reduce waste, save energy, and solve environmental or social problems. In this task, you will explore how AI is being used for sustainability in the real world.

Research one real company or startup (from India or any other country) that uses AI to help the environment or society. You may use books, trusted websites, news articles, or any other sources. Write your answer clearly using the format given below.

- **Name of the Company/Startup:** ....
- **Problem used solved:** ....
- **How AI is used:** ....
- **Positive Impact on Environment or Society:** ....
- **One Learning for you:** ....

Let's Summarise

Digital Literacy & AI in Business

- **Your Online Behaviour & Digital Footprint**
  - Think before posting or sharing information online.
  - Stay respectful and professional in all digital interactions.
  - Use devices wisely; your digital actions leave a lasting footprint.
  - Positive online behavior can create opportunities, while careless actions may cause problems.
- **Online Risks & Safety**
  - Be cautious of fake accounts, scams, phishing messages, and misinformation.
  - Double-check information before sharing and use privacy tools.
  - Report harmful or suspicious content promptly.
  - In business, unsafe digital practices can lead to data breaches, financial loss, or reputational damage.
- **Data Privacy & Protection**
  - Protect passwords, personal photos, contact numbers, and payment details.
  - Ask for consent before sharing information; follow safe practices.
  - Use secure digital tools for business and collaboration to maintain trust.
- **AI in Business for Sustainability**
  - AI helps businesses make smarter decisions, reduce waste, save energy, and support eco-friendly practices.
  - Businesses use AI for sustainable supply chains, smart agriculture, energy management, and eco-friendly consumer recommendations.
  - Responsible AI use balances profit, people, and the planet while avoiding misuse or overconsumption.
- **Smart Digital Practices**
  - Safe Online Behaviour
  - Awareness of Online Risks,
  - Protection of Personal Data
  - Responsible Use of AI in Business

CHAPTER 07

Investment Decisions

F5V6G2

No. of Periods: 6

In the previous chapter, you discovered how your digital actions, online safety choices, data protection, and responsible use of AI can shape trust, reputation, and sustainability in business. You learned that every click, post, and data decision leaves a lasting impact—either creating opportunities or causing risks.

Saving and Investment

Now, it's time to take the next step. This chapter moves from digital responsibility to financial intelligence. Just as smart online behavior protects a business, smart financial decisions protect and grow its profits. In this chapter, you will explore how money works in the real business world—how returns are measured, why time matters in finance, how taxes affect real earnings, and how risk and reward are connected. By the end, you'll see that successful businesses don't just think digitally—they think financially and strategically too.

Learning Outcomes

Learners will be able to

- Calculate and explain Return on Investment (ROI) and understand how the time value of money affects financial decisions.
- Identify basic types of taxes and explain their impact on income, profit, and real business earnings.
- Define savings and investment and compare them based on risk, safety, liquidity, and returns.
- Understand the risk–return relationship and compare risk levels across basic investment and business options.
- Apply financial discipline by creating simple budgets, allocating profits wisely through saving or reinvestment, and making informed personal and business money decisions.

7.1 From Money Spent to Value Gained

Businesses and individuals make financial decisions every day, such as where to invest money, how long to wait for returns, and how much tax they need to pay. To make smart and informed choices, we use simple financial tools like **Return on Investment (ROI)**, **Time Value of Money, and Payback Period**. These tools help us compare different options, understand the impact of time on money, reduce the risk of losses, and plan profits in a realistic way.

Activity 1 Which Deal Is Better?

Objective

To help learners understand that time affects the value of money and introduce the concepts of Return on Investment (ROI), Time Value of Money, and Payback Period.

Scenario

Revti is a college learner who has just started learning about saving and investing money. Her grandparents give her **₹5,000**, and she decides to invest it instead of spending it immediately.

She finds **two investment options** and talks about them with her friend Kavya.

Option A: Invest ₹5,000 today and receive **₹6,000 after 1 year**.

Option B: Invest ₹5,000 today and receive **₹7,000 after 3 years**.

Revti feels confused.

Option B gives more money, but she has to wait longer.

Option A gives less money, but she will get it sooner.

Revti asks Kavya, *"Which option is better?"*

Kavya explains that to decide, they should

- Compare how much extra money (profit) each option gives using the(Using the Profit Formula)
- Think about how long they have to wait
- Consider whether getting money earlier is more useful than getting more money later

Instructions

- Read scenarios and investment options shared by Revti.
- Work in pairs or small groups to compare them.
- Calculate how much profit each option gives.

1. **Profit**
   - Profit = Final Amount - Amount Invested
2. **Profit per Year**
   - Profit per Year = Total Profit ÷ Time (in years)

   Think about which option gives the money faster.

Reflection Questions

Q.1. Which option would you choose, and why?

Q.2. Why does time matter when it comes to getting money back?

Q.3. What did you learn about choosing the best deal?

Concept Box

Investment

Investment refers to the amount of money spent or put into a business or asset with the aim of earning income or profit in the future.

Example: Money spent to start a business, buy machinery, or purchase shares.

Net Profit

Net Profit is the final profit earned by a business after deducting all expenses such as cost, taxes, interest, and other charges from total income.

Net Profit = Total Income - Total Expenses

What is Return on Investment (ROI)?

ROI shows how much profit is earned compared to the money invested.

- **Formula- ROI =** ROI = (Net Profit ÷ Investment) × 100

  Example:
  - Investment = ₹10,000
  - Profit = ₹2,000
  - ROI = (2,000 ÷ 10,000) × 100 = **20%**

Why Do We Use ROI?

- To compare different investment options
- To check profitability of a business decision
- To decide whether an investment is worth the risk

Application of ROI

- Choosing between two business ideas
- Evaluating marketing expenses
- Measuring returns from stocks, equipment, or expansion

Time Value of Money (TVM)

- Money today is more valuable than the same amount in the future because:
  - It can be invested
  - Inflation reduces future value
  - There is uncertainty over time
  - Example: ₹1,000 today can be invested and grow, but ₹1,000 after 3 years loses purchasing power.

Payback Period

- The time taken to recover the original investment from profits.

  Example:
  - Investment = ₹10,000
  - Annual profit = ₹2,500
  - Payback Period = 10,000 ÷ 2,500 = 4 years

Why Payback Period Matter

- Shows how quickly money is recovered
- Helps reduce risk
- Useful for small businesses and startups

What is Tax?

Tax is a compulsory payment made by individuals and businesses to the government to raise revenue for public expenditure and welfare activities.

Types of Tax

Type	Meaning	Example
Direct Tax	Paid directly by a person or business	Income Tax
Indirect Tax	Collected through goods/services	GST

Why Do Businesses Need to Understand Tax?

- Taxes affect profit
- Legal compliance avoids penalties
- Helps in accurate pricing and budgeting

Activity 2 Understanding Real Profit

Objective

To understand net profit, payback period, and how tax affects earnings.

Instructions

- Read the given situation carefully.
- Use basic calculations to find the net profit after tax.
- Think about how long it will take to recover the original investment.
- Discuss your answers with your group or partner.
- Write your final answers clearly and be ready to share your thinking with the class.

Scenario

A group of learners started a small weekend cafe as part of their school's entrepreneurship club. With the help of teachers and families, they collected an initial investment of ₹20,000 to buy basic supplies like ingredients, kitchen tools, and rented space. The cafe ran for 2 months, opening every weekend. The learners worked in teams cooking, managing orders, handling payments, and even promoting their cafe through posters and social media.

At the end of 2 months, the cafe had earned a total of ₹5,000 after covering food and setup costs. As part of responsible business practice, they also paid ₹500 in taxes to the government from their earnings.

Reflection Questions

Q.1. Based on the current earnings, how long do you think it will take to recover the original investment of ₹20,000?

Q.2. Considering your calculations, what should the learners do next

- Continue the cafe as it is
- Make improvements, or change the business idea?
- Explain your reason.

Knowledge Booster

Quick Money Rules

- ✦ High ROI does not always mean fast recovery
- ✦ Time reduces money value → earlier returns are better
- ✦ Tax reduces profit, not effort
- ✦ Smart businesses plan returns, time, and tax together

Where Should I Invest?

Weekly Task

Imagine you have **₹10,000** that you want to invest wisely. Below are a few investment options. Read each option carefully, review the details, and choose the one you feel is the best. After making your choice, complete the table. Take help from Knowledge Booster given below.

Investment Options

Option	Description
1 – Quick Win	Invest ₹10,000 → Get ₹11,000 in 6 months (No tax)
2 – Slow but Big	Invest ₹10,000 → Get ₹14,000 in 3 years (Tax ₹1,000)
3 – Safe & Steady	Invest ₹10,000 → Earn ₹1,000 per year for 2 years (No tax)

Fill in the Table Below

Question	Your Answer
Which option did you choose?	
Why did you choose this option? (time/tax/risk)	
How long will it take to get your money back?	
Would you change your decision if you needed money urgently? Why or why not?	

Knowledge Booster

You may use the following steps and simple formulas to decide:

1. **Total Return**

   Formula:

   Total Return = Final Amount – Invested Amount

   Option 1: ₹11,000 - ₹10,000 = ₹1,000

   Option 2: ₹14,000 - ₹10,000 - ₹1,000 (tax) = ₹3,000

   Option 3: ₹1,000 × 2 years = ₹2,000

2. **Time Period**

   Ask yourself:

   How fast do I get my money back?

   Option 1 → 6 months
   Option 2 → 3 years
   Option 3 → 2 years

3. **Risk Level (Simple Thinking)**

   Quick return, high promise → Medium risk

   Long-term investment → Higher patience, possible higher risk

   Regular income → Lower risk

4. **Urgent Need of Money**

Ask:

Can I wait, or do I need money quickly?

If urgent → Option 1 is better

If long-term goal → Option 2

If safe income → Option 3

Learning Tip

Your choice depends on time, risk, tax, and personal need—just like real investors.

7.2 Smart Savings and Profit Management

Financial management is not only about earning income, but also about **how money is used after it is earned**. Businesses must plan how much to save, where to reduce unnecessary expenses, and when to reinvest profits to grow. Saving helps during emergencies, cost control improves efficiency, and reinvestment supports long-term success. Understanding these basics helps businesses remain stable, competitive, and prepared for future challenges.

Activity 3 Spend or Save?

Objective

To understand how businesses decide to spend, save, and reinvest profits for stability and growth.

Instructions

- Imagine your small business has earned a **profit of ₹1,000**.
- Now, you have to decide how to use this money wisely.
- You can divide the profit into three parts:
  - **Spend**: Money you use right now (e.g., rewards, supplies, fun)
  - **Save**: Money you keep aside for emergencies or future needs
  - **Reinvest**: Money you put back into the business to help it grow (e.g., buying better materials, improving services)
- Think carefully about what your business needs now and in the future.
- Write your chosen **percentages (%)** for each part in the table below.
- Make sure your total equals **100%**.

Use of Profit	Percentage (%)
Amount to Spend	.... %
Amount to Save	.... %
Amount to Reinvest	.... %
Total	100%

Reflection Questions

Q.1. Why did you divide the money this way?

....

....

Q.2. Which part (spending, saving, or reinvesting) do you think is most important, and why?

....

....

Q.3. How can saving or reinvesting help your business in the future?

....

....

Concept Box

Why Saving Matters	**Why Reinvestment Matters**
■ Helps during emergencies or low-sales seasons. ■ Reduces borrowing. ■ Keeps operations running smoothly.	■ Business expansion. ■ Better products/services. ■ Long-term competitiveness.

Key Terms

Terms	Meaning
Budgeting	Planning income and expenses
Cost-Cutting	Reducing avoidable spending
Profit Allocation	Deciding how to save/spend/reinvest
Financial Discipline	Using money responsibly
Sustainability	Long-term business strength

Activity 4 From Idea to Income

Objective

To understand how businesses plan expenses, control costs, and make decisions about savings and reinvestment.

Instructions

- Form a team of 3- 4 learners.
- Imagine you are running a small business like a stationery shop, food stall, handmade craft store, or online service.
- You have a virtual budget of ₹20,000 to run your business.
- Your group must decide how to divide this ₹20,000 among different business needs listed in the table below.
- Think carefully, discuss and fill the Budget Table:

Expense Category	Amount (₹)
Materials / Raw Goods	
Marketing / Promotion	
Operations (rent, transport, utilities, etc.)	
Savings / Emergency Fund	
Total	₹20,000

Reflection Questions

Q.1. Which category did your group spend the most on, and why?

Q.2. Why is it important for a business to have a savings or emergency fund?

Q.3. If you had to reduce one expense to save more, which one would it be?

Q.4. How did working in a group help you make better budget decisions?

Knowledge Booster

The 50:30:20 Profit Rule

The **50:30:20 Profit Rule** is a simple guideline used in basic financial planning and entrepreneurship to manage business profits wisely.

- **50% Reinvestment:** Used for growth activities such as marketing, expansion, and improving products or services.
- **30% Operations:** Spent on daily running costs like materials, salaries, utilities, and maintenance.
- **20% Savings / Reserves:** Kept aside for emergencies, future goals, or unexpected expenses to ensure long-term stability.

Case Story: Lenskart

Weekly Task

Lenskart was founded in 2010 by **Peyush Bansal** with the aim of making eye care affordable for everyone.

Peyush Bansal

In its early days, Lenskart saved money by focusing mainly on online sales instead of opening many expensive physical stores. This helped the company reduce rent and operational costs. It also used technology to manage orders efficiently and control expenses.

Rather than spending heavily on advertisements, Lenskart offered free eye check-ups and home eye-testing services. This smart spending decision attracted customers naturally and helped the company avoid unnecessary marketing costs.

As Lenskart started earning profits, the company reinvested the money into improving product quality, strengthening logistics, and opening physical stores only in selected locations where they were truly needed. Reinvesting profits helped the business grow steadily without wasting money.

Lenskart also used customer feedback to manage inventory better and avoid over-production or waste, which further saved costs.

Today, Lenskart is a successful and well-known brand in India. The company's journey shows that saving money, avoiding unnecessary spending, and reinvesting profits wisely are key habits for sustainable business growth.

Fill the template below using short answers and share with your classmates in the next class.

Lenskart Case story Template

Question	Your Answer
How did Lenskart save money in its early days?	
Why was reinvesting profits important for the company's growth?	
What spending decision helped avoid unnecessary costs?	
One money habit from the story that you can use in your own life.	

7.3 Understanding Saving and Investment Options

Money plays an important role in our daily life, and how we use it, decides our future financial security. People use money in two main ways:

Saving: Keeping money safe for short-term needs or emergencies. It involves low risk and easy access. Examples include bank accounts, fixed deposits, or a piggy bank. Savings give financial stability.

Investment: Using money to earn more over time. It usually involves some risk but can give higher returns in the long term. Examples include gold, property, mutual funds, or shares. Investments help money grow and create wealth.

Both saving and investing are important: savings provide security, while investments support growth and long-term goals.

Activity 5 Save or Grow?

Objective

To understand the difference between saving and growing money, and to encourage thinking about smart financial choices.

Instructions

- Read the key terms below:
    - **SAVE** – Keep money safe for the future or emergencies (no risk).
    - **GROW** – Try to increase the value of money through smart investments (higher returns, some risk).
- Imagine you receive ₹1,000 today.
- Think quietly: Would you save it or grow it?
- Write down your choice and one reason for it.

Talk to your partner and discuss

- If you get ₹1,000, would you save it or invest it?
- Why would you choose that option?

Reflection Questions

Q.1. What are the benefits of saving money?

Q.2. What are the risks and rewards of trying to grow your money?

Q.3. What did you learn from your family's view on saving or growing money?

Q.4. Did your thinking change after the discussion? Why or why not?

Concept Box

Aspect	Savings	Investment
Purpose	Safety and emergencies	Wealth creation
Risk	Very low	Moderate–high
Returns	Low	Higher over time
Time	Short-term	Long-term

Activity 6 The Money Decision Game

Objective

To distinguish between saving and investment and understand how risk, time, and returns affect financial decisions.

Instructions

- Form a small group of 3–4 learners.
- Look at the 4 financial options given below.
  - Deposit ₹500 in a savings account
  - Buy gold
  - Start an online business
  - Put money in a bank fixed deposit
- For each one, discuss and write your answers in the table.

Financial Option	Is it Saving or Investment?	Reason for selection	Risk level	Time short / long term	Expected Return(low or high)
₹500 in a savings account					
Buy gold					
Start an online business					
Bank fixed deposit					

Reflection Questions

Q.1. Which option is safest if you need quick access to money? Why?

....

....

Q.2. Which option could give the highest return? What risks come with it?

Q.3. How do risk, time, and returns help you decide between saving and investing?

Knowledge Booster

Save	Grow
Keep money safe	Increase money's value
Short-term	Long-term
Very low risk	Moderate–high risk
Bank account, FD	Stocks, MF, business, property

Common Investment Options

Investment Option	Purpose	Risk
Fixed Deposit	Safe, steady return	Low
Mutual Funds	Market-linked growth	High
Govt. Schemes	Support, subsidy, stability	Low
Reinvestment	Expand or improve business	Medium
Equipment Purchase	Increase productivity	Medium
Shares/Stocks	Gain potential	High
Gold / Real Estate	Long-term value & security	Medium
Right investment = Right growth		

Disclaimer

The investment options listed above are general examples. The level of risk shown is only for basic understanding and may change with market conditions, investment duration, and individual choices. This table is for learning and awareness purposes only and should not be treated as financial advice.

Plan Your First Smart Money Move

Weekly Task

Instructions

You have just received ₹5,000 as a reward or gift. Think of two ways you could use this money. one as a saving option and the other as an investment option.

Write down what would you choose and why.

For each option, explain

Q.1. Is there any risk involved?

....

....

Q.2. How much time will it take to see the result?

....

....

Q.3. What kind of benefit or return do you expect?

....

....

Q.4. Talk to a partner and share your money plan. Listen to their plan too and compare your choices.

....

....

Q.5. After the discussion, write one thing you liked about your partner's idea and one thing you would do differently in your own plan.

....

....

7.4 Understanding Risk and Return

Every investment involves some level of risk. Options that are considered safer, such as bank deposits or government schemes, usually provide lower returns, while investments like stocks or business ventures carry higher risk but may offer higher returns.

Before investing, individuals and businesses must carefully think about the level of risk, the expected return, the time period of investment, and market conditions. Understanding the balance between risk and return helps entrepreneurs make informed decisions, protect their money, and plan for growth.

Activity 7 What Would You Do?

Objective

To understand the concept of **risk and reward** and recognize that people have different **risk tolerance** levels when making financial decisions.

Instructions

- Read the scenario carefully.
- Form small groups of 3–4 learners.
- Discuss the options and decide which you would choose.
- Share your reasoning with the class.

Scenario

If you are given two choices:

- **Option A:** Get ₹2,000 for sure
- **Option B:** Take a 50% chance to win ₹6,000 (there is also a chance you may get nothing)

Group Discussion

Discuss in your group.

- Which option would you choose ?..
- What is the reason for your choice ?..

Reflection Questions

Q.1. What does your choice show about how comfortable you are with taking risks?

....

....

Q.2. How do the chances of loss and the possibility of higher reward affect your decision?

....

....

Q.3. Can you share a real-life example where you had to choose between a safe option and a risky one?

....

....

Concept Box

Key Terms

Risk

The chance of losing money or earning less than expected due to changes in the market, demand, or business performance.

Return

The money earned from an investment, such as interest, profit, dividends, or increase in value. *Higher return usually involves higher risk.*

Factors That Affect Risk and Return

- **Time Period:** Longer investment time can increase both risk and return.
- **Market Conditions:** Stable markets have lower risk; unstable markets increase risk.
- **Business Environment:** Competition, government policies, and economic conditions affect outcomes.
- **Financial Planning:** Proper planning helps reduce unnecessary risk.
- **Risk Tolerance:** Different investors have different comfort levels with taking risks.

Case Story 1 BoAt: Growth Through Calculated Risk

Objective

To help learners understand how businesses can **take calculated risks** to grow while minimizing potential losses.

Instructions

- Read the case story carefully.
- Identify the risk BoAt took and how they were managed.
- Answer the reflection questions in complete sentences.

Story

BoAt is an Indian consumer electronics brand founded in **2016** by **Aman Gupta** and **Sameer Mehta.** The company started with audio accessories like headphones, earphones, and speakers, targeting young, tech-savvy customers.

Aman Gupta and Sameer Mehta

Instead of slow, cautious growth, BoAt invested boldly in trendy product designs, influencer marketing, and youth-focused branding. This approach carried significant risk, as it required large upfront investment and depended on understanding customer trends correctly. However, the founders supported their decisions with market research and feedback, ensuring they were catering to real demand.

This calculated risk-taking helped BoAt quickly gain popularity, become a leading tech-accessory brand in India, and compete successfully with established international brands. The story shows that smart, informed risks can accelerate growth, while reckless risks may cause failure.

Reflection Questions

Q.1. Why did BoAt choose to take calculated risks instead of playing it safe?

....

....

Q.2. How does understanding risk levels help a business make better decisions?

....

....

Q.3. Can a business grow without taking any risk? Explain.

....

....

Knowledge Booster

Smart risk rules

- ✦ Study market trends
- ✦ Check demand
- ✦ Know competitors
- ✦ Keep a backup plan

Calculated risk → innovation & growth

The Risk Ladder

Weekly Task

Objective

To help learners understand different investment options, their risk levels, and how to make informed financial decisions.

Instructions

- Read the list of investment options carefully
  - ✦ Savings Accoun t
  - ✦ Fixed Deposit (FD)
  - ✦ Gold
  - ✦ Mutual Funds
  - ✦ Real Estate
  - ✦ Stock Market
  - ✦ Business Reinvestment
- Number the options from 1 (lowest risk) to the highest number (highest risk) based on increasing level of risk.
- For each option, write **one reason** explaining why you placed it at that level.
- Discuss your response with your partner or group and compare your reasoning.

Investment Option	Risk Level (Low / Medium / High) numbers from (1 to 7)	Reason for Placement
Savings Account		
FD		
Gold		
Mutual Funds		
Real Estate		
Stock Market		
Business Reinvestment		

Reflection Questions

Q.1. Which investment option would you choose if you wanted safety over growth? Why?

....

....

Q.2. Which option could give the highest returns, and what risks are involved?

....

....

Q.3. How does understanding risk levels help in making better investment decisions?

....

....

Q.4. Can the same investment be low risk for one person but high risk for another? Explain.

....

....

Let's Summarise

- **Investment**

  Investment refers to the amount of money spent or put into a business or asset with the aim of earning income or profit in the future.

- **Net Profit**

  Net Profit is the final profit earned by a business after deducting all expenses such as cost, taxes, interest, and other charges from total income.

  Net Profit = Total Income - Total Expenses

- **Return on Investment (ROI)**

  ROI shows how much profit is earned compared to the money invested.

  It helps compare different choices and decide whether an investment is worthwhile.

  Higher ROI does not always mean faster recovery of money.

  ROI = Net Profit ÷ Investment × 100

- **Time Value of Money & Payback Period**

  Money available today is more valuable than the same amount received in the future due to inflation, uncertainty, and investment opportunities.

  Getting returns earlier reduces risk and provides flexibility.

  The Payback Period helped students understand how long it takes to recover the original investment.

  Faster recovery means lower risk.

- **Understanding Tax and Real Profit**

  Taxes reduce net profit, not the effort put into the business.

  Calculating profit after tax showed the true earnings of a business.

  Smart businesses plan for tax instead of ignoring it.

- **Saving Vs. Investment**

  Savings offer safety and emergency support with low risk and low returns.

  Investments help money grow over time but involve higher risk.

  Both savings and investments are important for financial stability and growth.

  Saving protects money; investing helps it grow.

- **Smart Profit Management**

  Businesses must decide how to use their profits wisely—spend, save, or reinvest.

  Budgeting, cost control, and reinvestment support long-term sustainability.

  Simple rules like the 50:30:20 rule help in effective profit planning.

- **Risk–Return Relationship**

  Every financial decision involves some level of risk.

  Safer options usually provide lower returns, while higher returns involve higher risk.

  Calculated risk leads to growth; blind risk leads to loss.

CHAPTER 08

Business Compliance and Protection

P2J5U1

No. of Periods: 6

In the previous chapter have learned how **smart financial decisions**—understanding ROI, time value of money, taxes, savings, investment, and risk—help businesses grow and use money wisely. You have discovered that profits do not grow by chance, but by careful planning, discipline, and informed choices. However, financial success alone is not enough to build a sustainable business.

This chapter takes learning a step further by introducing legal compliance and business literacy. Just as money needs to be managed carefully, businesses must also follow laws, protect ideas, and use proper agreements to avoid risks. In this chapter, you will learn how legal rules, documents, and intellectual property protection provide a strong foundation that turns profitable ideas into safe, trusted, and long-lasting businesses.

Learning Outcomes

Learners will be able to

- Identify basic legal risks in small businesses and explain the importance of compliance and proper documentation.
- Recognize key legal documents such as MoUs, NDAs, and Service Agreements, and match them to appropriate business situations.
- Understand Intellectual Property Rights (IPR), identify types of IPR, and apply them to protect business ideas, brands, and inventions.
- Apply legal knowledge to real scenarios by using agreements, IPR, and other compliance measures to prevent disputes and safeguard a startup.
- Define use of the SPICe form for company registration in India.

8.1 Legal Awareness and Compliance for Entrepreneurs

Every business must follow certain rules and laws. These laws help protect the entrepreneur, customers, employees, and ideas. Understanding legal basics reduces the risk of fines, disputes, and losses. It also builds trust and ensures the business runs smoothly and responsibly.

Activity 1 Spot the Risk

Objective

To recognise different types of risks faced by businesses.

Instructions

- Form four small groups.
- Read the business situation given in the table.
- Discuss what problems might occur and how they can be solved.
- Write your ideas and be ready to share with the class.

Scenario	What problems might occur	How they can be solved
Missing Supplier		
Team Disagreement		
Fake Review		
Sudden Competitor		

Reflection Questions

Q.1. Why is it important to identify risks early in a business?

....

....

....

Q.2. Which risk did you find most serious and why?

....

....

....

Q.3. How can planning reduce business problems?

....

....

....

Concept Box

Why Legal Compliance Matters

- Contracts avoid misunderstandings.
- Licenses protect business rights.
- Intellectual Property protects logos/designs.
- Ethical lawful behavior maintains customer trust.
- Safety, tax, and labor rules prevent penalties

Everyday Legal Risks

Risk	Core Issue
Stolen Ideas	No trademark → copied designs
Partnership Disputes	No written roles/profit sharing
Unregistered Products	Selling food/items without required licenses
Data Privacy Issues	Collecting customer information without consent
False Advertising	Claims without proof
Labor Violations	Underpaying or overworking staff
Trademark Infringement	Using similar brand/logo
Tax Evasion	Not reporting sales/GST
Safety Non-Compliance	Missing fire/health approvals
Product Liability	Harmful products, customer complaints

Case Story 1 Local Business Dispute

Instructions

- Read the case story carefully.
- Discuss the situation in pairs or small groups.
- Answer the reflection questions based on your understanding.

A Lesson from "Tasty Corner"

Ramesh and Sunita decided to start a small food outlet called **"Tasty Corner."** They trusted each other and began the business without signing any written agreement. There was no Memorandum of Understanding (MoU) or Partnership Deed to clearly mention ownership, roles, or profit sharing.

As the food outlet became popular and started earning good profits, differences of opinion arose between them. Since the business license and official records were only in Sunita's name, she claimed that she was the sole owner of Tasty Corner. Ramesh could not prove that he was a partner because there was no written document. As a result, he had to leave the business despite having contributed to its growth. This case shows how the absence of legal documents can lead to disputes and loss in partnerships.

Reflection Questions

1. Why did Ramesh and Sunita face problems in their partnership at Tasty Corner?

2. Which important step did they skip while starting the business that led to the conflict?

3. What lesson does this story give about starting a business with partners?

4. If Ramesh and Sunita had discussed and written clear roles and ownership at the beginning, how might the outcome of their partnership have been different?

Knowledge Booster

"Legal documents are like seatbelts-silent until needed."

A written agreement is stronger than a verbal promise — always document your ideas, partnerships, and transactions.

Legal Sense Explorer

Weekly Task

- Observe any local business you visit regularly (shop, cafe, clinic, service centre, etc.).
- Identify one possible legal or partnership risk the business might face (example: payment issues, disputes, customer complaints).
- Write a short reflection explaining
  - The risk you identified.

- The document or legal step that can reduce the risk.

  ....

- One lesson you learned about running a business responsibly.

  ....

8.2 Understanding Basic Legal Documents

Businesses work smoothly when roles, responsibilities, and expectations are clearly written. Legal documents provide clarity, accountability, and protection for everyone involved. Three important documents students should know are: MoU(Memorandum of Understanding) which records mutual understanding between partners; NDA(Non-Disclosure Agreement) which protects confidential ideas and information and a Service Agreement which clearly defines tasks, payments, quality standards, and deadlines.

Activity 2 The Story of "NooriCraft"

Objective

- To relate everyday experiences to the importance of legal documents in business.

Instructions

- Read the case story carefully and note the mistakes made by the partners.
- Discuss with your partner or group how these mistakes could have been avoided.

The Story of "NooriCraft"

Three young women — **Noor, Riya, and Sana** came together to start a small handmade craft and gifting venture called NooriCraft, hoping to turn their creativity into a successful business. In their excitement to launch quickly, they ignored some important legal and ethical steps. They did not sign a **Memorandum of Understanding (MoU)**, so roles, ownership, and responsibilities were never clearly defined.

They also designed a logo but did not register it, assuming it was not necessary at an early stage. For promotions, they used popular music on social media without taking permission or buying a license. In addition, they collected customer phone numbers and feedback for offers and marketing but did not inform customers how their data would be used or stored.

Within just 30 days, these oversights caused serious problems. Another company claimed rights over a similar logo, leading to a dispute. Customers complained about misuse of their personal data, raising privacy concerns. At the same time, disagreements began among the partners about decision-making and ownership because nothing was written down. Due to these legal, ethical, and operational issues, **Noori Craft** could not continue and was forced to shut down.

Reflection Questions

Q.1. What legal and ethical mistakes did the founders of Noori Craft make while starting their business?

....

Q.2. How did the lack of MoU and registered logo contribute to conflicts and the shutdown of the venture?

....

Q.3. If you were one of the founders, what two steps would you take at the beginning to avoid these problems?

....

Concept Box

Three Essential Legal Documents needed for any business

Document	Meaning	Purpose	Example
MOU (Memorandum of Understanding)	Written understanding	Avoids confusion in partnerships	Students starting a café
NDA (Non-Disclosure Agreement)	Promise to keep information confidential	Protects ideas	Sharing an app idea with investors
Service Agreement	Contract for services	Clarifies work, payment, deadlines	Designer hired for posters

Activity 3 Document Detective – The Legal Lifeline

Objective

To help students identify the correct legal document for different business situations and develop decision-making, problem-solving, and legal awareness skills.

Instructions

- Form groups of 4–5 students.
- Read each business scenario given in the table.
- For every scenario, select the most suitable legal document (MoU, NDA, or Service Agreement).
- Write one clear sentence explaining why you chose that document.
- Be prepared to share your answer and reason with the class.

Table

S.No	Scenario	Support needed	Document needed and why
1.	Students launch snack business with verbal plans	Prevent future disputes	
2.	Student presenting app idea	Protect ideas	
3.	Brand hires a designer	Set work expectations	
4.	School fest photography booth	Define roles & earnings	
5.	Robotics team sharing prototype	Ensure secrecy	
6.	Cafe hires student influencer	Clarify posts, timelines, payment	

Mini Agreement Design Challenge

Weekly Task

Choose a small business idea (for example: an online store, tutoring service, cafe, event planning, or digital marketing).

Think and write down two possible conflicts that could arise between business partners (such as money issues, unclear roles, decision-making, or exiting the business).

Create a 5-point partnership agreement and it should include:

- Names of the two business partners (you can use imaginary names)
- Purpose of the business
- Roles and responsibilities of each partner
- How profits or income will be shared
- What happens if one partner wants to exit or close the business

Knowledge Booster

"Write it. Don't assume it." Clear documents build responsible businesses.

8.3 Intellectual Property Rights (IPR)

Every day, we create original work such as designs, ideas, videos, apps, and innovations. **Intellectual Property Rights (IPR)** protect these creations by giving legal ownership to the creator. This protection prevents misuse, copying, or theft and encourages creativity, innovation, and fair recognition.

Activity 4 Think–Pair–Share: What If It Was Yours?

Objective

To understand the importance of protecting creative work and develop empathy for creators.

Instructions

- Imagine you created a cool logo, song, app, or gadget. Someone copies it without permission and earns money from it.
- How would you feel and why? Discuss your thoughts with your partner.

Reflection Questions

Q.1. Why do you think creators need legal protection for their ideas and creations?

....

Q.2. What problems can happen if someone uses another person's idea without permission?

....

Q.3. If you created something original, what steps would you take to protect it?

....

Concept Box

Types of IPR

IPR Type	What It Protects	Example
Trademark	Brand name, symbol, logo	Nike, Coca-Cola logo
Copyright	Creative work	Song, artwork, video, app code
Patent	New inventions or processes	Waste-sorting machine, unique formula

Activity 5 IPR Scenario Sorting – Be the IPR Inspector

Instructions (Group Task)

- Get into small groups of 4–5 students and read each business scenario in the table below.

- As IPR Inspectors, decide which type of Intellectual Property Right (IPR) is best suited for each case:
    - Patent (for inventions or technical solutions)
    - Copyright (for creative work like music, books, or art)
    - Trademark (for brand names, logos, or slogans)
- Write your answer in the table and give one short reason for your choice.

Table

S.No	Scenario	Correct IPR	Why? (Short Reason)
1.	A student invents a plastic-waste sorting machine		
2.	An artist creates greeting card designs		
3.	A cafe uses a unique logo and slogan		
4.	A coder develops a tutoring app		
5.	A company creates a new soap formula		
6.	A designer creates a pattern and brand name		

Reflection Questions

Q.1. How does choosing the correct IPR help businesses protect their ideas and brand value?

....

....

....

Q.2. What could happen if a business does not protect its creations or brand?

....

....

....

Q.3. Which IPR do you think is most important for young creators like you, and why?

....

....

....

Knowledge Booster

"Proper IPR protects innovation, rewards creativity, and builds a business identity."

8.4 Applying Legal Compliance In Business

Legal compliance means following laws and regulations that protect a business, its creators, employees, and customers. It ensures fairness, avoids disputes, and prevents fines or penalties. For startups, compliance includes:

- **Agreements and Contracts**: Clearly define roles, responsibilities, and profit sharing to prevent misunderstandings.
- **Intellectual Property Protection:** Safeguard your ideas, designs, and innovations from unauthorized use.
- **Ethical and Legal Practices:** Follow laws for safe products, honest marketing, and proper taxation.

By understanding and practicing compliance, entrepreneurs build credibility, maintain smooth operations, and secure long-term business growth.

Activity 6 Legal Trouble or Legal Triumph?

Objective

To identify legal and illegal business practices and understand the importance of compliance.

Instructions

- Read each scenario carefully.
- Decide whether the action is Legal or Illegal.
- Write your answer in the space provided.

S.No	Scenario	Legal/Illegal
1.	Using a popular song without permission	
2.	Cafe using its own logo on packaging	
3.	Copying a friend's artwork and posting it	
4.	Using licensed stock images	
5.	Logo copied from a famous brand	
6.	Friends writing an MoU before starting up	
7.	Collecting phone numbers without informing customers	
8.	Reporting GST honestly	
9.	Sharing ideas only after signing an NDA	
10.	Advertising "100% sugar-free" when it contains sugar	

Reflection Questions

Q.1. Which actions protect the business and its reputation?

....

....

Q.2. How do legal documents like MOUs and NDAs help prevent disputes?

....

....

Q.3. Why is it important to follow ethical and legal business practices?

....

Concept Box

1. **What is Compliance?**

   Following laws, rules, and ethical standards in business.

2. **Why Startups Face Legal Issues?**

Legal Issues	Impact of Legal Issues
No written agreements	Disputes between partners
Copied content / logo	Legal cases and claims
Missing licenses or registrations	Fines or business shutdown
Privacy and data protection violations	Customer complaints
Misleading or false advertisements	Consumer penalties

IPR Essentials

Type	Protects
Trademark	Brand name, logo
Copyright	Creative content
Patent	New inventions

Activity 7 The Foodie Friends Fiasco

Objective

To understand the importance of legal compliance, clear agreements, and IPR protection in preventing business failure.

Instructions

- Read the scenario carefully and identify the legal and operational mistakes made by the business.

- Discuss in pairs or small groups how these mistakes could have been avoided.
- Answer the reflection questions in complete sentences.

Scenario

Three friends launched a food startup called **Snaclore**. They made several critical oversights:

- No **MOU** was signed between partners.
- The **logo** was unregistered.
- **Music** was used in promotions without permission.
- **Customer data** was collected without informing them.

Outcome

Within 30 days, the business faced:

- A logo dispute with another company.
- A privacy complaint from customers.
- Conflicts between partners over ownership and responsibilities.

Ultimately, the business was forced to shut down.

Reflection Questions

Q.1. What were the top three mistakes made by the team?

....

Q.2. How could an **MOU** have prevented the conflict?

....

Q.3. What **IPR step** should they have taken to protect the logo?

....

Knowledge Booster

Quick Legal Hacks

- ✦ Register a trademark before launching a brand
- ✦ Use royalty-free music & images
- ✦ Add © Name, Year to creative work
- ✦ Always write agreements, even with friends
- ✦ Get required licenses
- ✦ Collect data only with permission

Build Your Legal Blueprint

Weekly Task

Create a Legal Compliance Plan on A4 size sheet for a small business idea of your choice.

Your plan should include

- the business name,
- key legal documents required (like MoU, NDA, or service agreement),
- steps to protect your brand or product through Intellectual Property Rights (IPR),
- simple ethical rules your business will follow while dealing with customers and partners.

8.5 SPICe Form – Registering a Company in India

Starting a company involves more than just a good idea; it requires following legal procedures to make the business official. The SPICe form is a simplified tool that helps entrepreneurs register their company quickly and correctly. Understanding the details needed and the process ensures your business starts on a strong legal foundation. This chapter will guide you through what the SPICe form is, when to use it, and how it applies to real business scenarios.

Activity 8 Idea to Company

Objective

To understand that a business must be legally registered before it can be called a company.

Instructions

- Read the scenario carefully.
- Think individually about the legal steps required to start a company.

Scenario

Manya and her friend have completed Class 12 and are excited to start a business together. They have a great idea, a unique name, and a small investment ready. They are eager to start operations immediately. Can they simply choose a name and start a business, or are there legal steps they must follow first?

Reflection Questions

Q.1. What legal step is needed before a business can officially be called a "company"?

....

....

Q.2. Why is registration important for entrepreneurs?

....

....

Concept Box

What is SPICe Form?

- **SPICe** stands for **Simplified Proforma for Incorporating Company Electronically**.
- It is an online form introduced by the Ministry of Corporate Affairs (MCA) to register a company in India.
- It helps entrepreneurs start a company legally using one single form.

Why is SPICe Form Important?

- Gives legal identity to a business
- Saves time and paperwork
- Allows opening of company bank account

- Helps in tax and employee registrations
- Builds trust with investors and customers

Things Needed for Filing SPICe Form

- Proposed company name
- Type of company (Private/OPC/Public)
- Director details (PAN, Aadhaar)
- Registered office address
- Capital details
- MOA and AOA (company rules)

Important Abbreviations

OPC – One Person Company
PAN – Permanent Account Number
AOA – Articles of Association
MOA – Memorandum of Association

Case Story 2 Starting Extraspark Solutions Pvt. Ltd.

Riya and Aman dream of starting their own business called **"Extraspark Solutions Pvt. Ltd."**. They have a unique business idea and initial funds, but they know they cannot legally operate as a company without registration. To do this, they apply through the **SPICe form**, which is used for company incorporation in India. After successfully filing the form, they receive:

- Company Identification Number (CIN)
- Permanent Account Number (PAN) and Tax Account Number (TAN)
- Approval to open a company bank account

With these legal approvals, Riya and Aman can now operate their business lawfully, raise funds, and build credibility with customers and partners.

Reflection Questions

Q.1. Which form did Riya and Aman use to register Extraspark Solutions Pvt. Ltd., and why was this step necessary to start their company legally?

....

Q.2. What three approvals or documents did Riya and Aman receive after successfully filing the SPICe form?

....

Q.3. How did receiving these legal approvals help Riya and Aman operate their business lawfully and build credibility?

....

Q.4. According to the case, what opportunities became possible for Riya and Aman after registering their company through the SPICe form?

....

Knowledge Booster

- SPICe = Simplified Proforma for Incorporating Company Electronically
- One form, many registrations
- Only companies use SPICe (not sole proprietors)
- Legal compliance is the first step of entrepreneurship

What Would Happen If...?

Weekly Task

Imagine a situation where your school has no rules at all—no timetable, no dress code, no discipline, and no guidelines for behavior or learning. Think about what everyday school life would look like in such a scenario. Based on your thoughts, write down at least two positive and two negative consequences that could happen in a rule-free environment.

....

....

....

....

Write a short paragraph explaining on a sheet of paper.

- Why rules are important for maintaining order and fairness?
- How they protect people and resources?
- Why rules are necessary not just in schools but also in businesses to prevent problems, avoid conflicts, and create a safe, productive environment for everyone involved?

Let's Summarise

- **Legal compliance** means following laws, rules, and ethical practices to run a business safely and responsibly.
- **Agreements and documents** like MoU, NDA, and Service Agreements prevent misunderstandings and partner disputes.
- **Intellectual Property Rights (IPR)** protect ideas, brands, content, and inventions through Trademarks, Copyrights, and Patents.
- **Ignoring compliance** can lead to fines, disputes, loss of trust, data breaches, product bans, or even business shutdown.
- **SPICe Form** is used only for registering companies in India and provides legal identity, PAN, TAN, and bank access.
- **Key lesson:** Good ideas need legal protection—clear rules and documents turn ideas into sustainable businesses.

Glossary

Adaptability – Ability to adjust ideas or actions when situations change.

AI (Artificial Intelligence) – Computer systems that analyze data, learn patterns, and make decisions.

AIC (Atal Incubation Centre) – Incubation centres under AIM that support startups with mentoring and workspace.

AIM (Atal Innovation Mission) – Government initiative promoting innovation, ATL labs, and incubation.

Analogy – A comparison used to explain an idea clearly.

ASPIRE – Scheme promoting rural entrepreneurship and incubation support.

Benefit – An advantage gained from something.

Bounce Back – Recovering quickly after failure.

Brand – The identity and emotional image of a business.

Brand Identity – Image created through name, logo, design, and message.

Brand Name – Memorable name representing a business.

Brand Story – The journey, purpose, and values behind a brand.

Brand Values – Principles guiding a brand's actions.

Branding – Creating a unique identity for a product or service.

Budgeting – Planning income and expenses.

Canva – Digital design tool for posters, logos, and presentations.

Carbon Footprint – Carbon emissions produced by activities.

Case Snapshot – A short real-life example used for learning.

Collaboration – Working together to achieve goals.

Communication Skills – Ability to express ideas clearly.

Communities (Learning Communities) – Groups that support learning and sharing.

Compliance – Following legal rules for business registration.

Concept Box – Highlighted section explaining key ideas.

Coursera – Online platform offering university courses (audit option).

Creativity – Thinking of new and unique ideas.

Critical Thinking – Analyzing information before decisions.

Customer Experience – How customers feel when using a product.

Customer Needs – Problems customers expect businesses to solve.

Customer Trust – Confidence customers have in a brand.

Data Privacy – Protection of personal information online.

Data Theft – Stealing digital information.

Debrief – Reflection discussion after an activity.

Decision-Making – Choosing the best option after evaluation.

Design Thinking – Process to understand problems, test, and improve solutions.

Digital Footprint – Online record of activities.

Digital India – Initiative promoting digital access and services.

Digital Learning Toolbox – Collection of online tools for learning.

Digital Literacy – Safe and effective use of technology.

DPIIT – Department recognizing startups under Startup India.

Eco-friendly – Not harmful to the environment.

Emotional Recall – Remembering through feelings.

Entrepreneur – Person who starts a venture to solve problems.

Entrepreneurial Ecosystem – Network of mentors, investors, and schemes.

Entrepreneurial Mindset – Thinking style of initiative, creativity, and resilience.

Entrepreneurship – Turning ideas into action.

Ethical Behaviour – Acting honestly and responsibly.

Experiential Learning – Learning through real-life activities.

Financial Literacy – Understanding saving, costing, pricing, and budgeting.

FinTech – Technology used in financial services.

GeM (Government e-Marketplace) – Portal to sell products to government buyers.

GIFT City – India's financial hub supporting fintech startups.

Goal Reset – Modifying a goal after reflection.

Goal Setting – Planning achievable objectives.

Google Workspace – Docs, Sheets, Slides for collaboration.

Growth Mindset – Belief that skills improve with effort.

Homepreneur – Entrepreneur running a business from home using local/digital resources.

IFIH – International FinTech Innovation Hub at GIFT City.

Impact – Positive change created by a venture.

Incubator – Centre providing mentoring and workspace.

Innovation – Introducing new ideas or improvements.

Innovation Culture – Environment encouraging creativity.

Insight – Deep understanding.

Intrapreneur – Employee creating innovation within an organization.

Journal – Personal record of learning and thoughts.

Learning by Doing – Practical way of understanding.

Learning Community – Group that learns together.

Lifelong Learning – Continuous skill development.

Logo – Visual symbol of a brand.

Malware – Harmful software.

Market Research – Studying customers and competitors.

Mentor – Guide who supports growth.

Mentorship – Act of guiding.

MIT OCW – Free lecture resources from MIT.

Networking – Building professional relationships.

Notion – Tool for organizing notes and plans.

Opportunity Recognition – Identifying problems as business ideas.

Over-Sharing – Sharing too much personal information online.

Peer Learning – Learning from age-mates.

Persistence – Continuing despite difficulty.

Phishing – Fake links/messages to steal data.

Pitch – Short presentation of a business idea.

PoC (Proof of Concept) – Testing whether an idea works.

Problem-Solving – Finding effective solutions.

Prototype – Early model for testing.

Reflection – Thinking deeply to learn.

Resilience – Ability to recover from setbacks.

Resource Management – Wise use of time and money.

Responsible Use – Safe use of digital tools.

Risk Awareness – Understanding possible losses.

Scalable Startup – Business designed for rapid growth.

Secure Collaboration – Safe sharing of files online.

Setback – Difficulty slowing progress.

Slack / Zoom / Trello – Digital collaboration tools.

Social Entrepreneurship – Business solving social problems.

Solopreneur – Single-person business owner.

Startup – New business solving a problem.

Startup India – Initiative offering startup recognition and benefits.

Stand-Up India – Loan scheme for women and SC/ST entrepreneurs.

Storytelling – Using stories to connect with customers.

Strategic Thinking – Long-term careful planning.

Support System – People and tools that help growth.

Sustainability – Responsible use of resources.

SWOT Analysis – Strengths, Weaknesses, Opportunities, Threats.

Tagline – Catchy line representing brand promise.

Target Audience – Specific customer group.

Teamwork – Cooperative working.

Technopreneurship – Technology-based entrepreneurship.

Tool (Digital Tool) – Online platform for learning.

UPI – Unified Payments Interface for digital payments.

Value Creation – Providing meaningful benefits.

Values – Principles guiding decisions.

Vision – Long-term dream or goal.

Work Ethics – Habits like honesty and responsibility.

XAI (Explainable AI) – AI whose decisions humans can understand.

Zero Investment Model – Starting a venture with minimal money.

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Disclaimer

All stories in this NEEEV (Student's Manual) are related to the events of real people. In some cases, timelines or other elements may be slightly different from the actual experiences of entrepreneurs of the featured. The purpose of these stories and activities is to highlight specific aspects of their journey by which the students get motivated and inspired. The stories have been chosen for educational purposes only and should not be seen as an endorsement for any entrepreneur or their venture. The State Council of Educational Research and Training (SCERT) may not be held responsible for condoning any legal issues, defaults, or controversial work by an entrepreneur or their company. Considering the objectives of the curriculum, intentionally, simple conversational language is used. Readers are requested to not pay attention to the conformity to standard from of the language.

NEEEV – Multi-Peer Assessment Sheet / समूह मूल्यांकन तालिका

Entrepreneurship is a Journey / उद्यमिता एक यात्रा है

Name / नाम: ________________________________ Class / कक्षा: __________ Date / दिनांक: ___________

Rating Scale / रेटिंग पैमाना:

- **5 – Excellent (उत्कृष्ट):** Always contributes; a role model. / हमेशा योगदान देता है; एक आदर्श साथी।
- **4 – Very Good (बहुत अच्छा):** Consistent and highly engaged. / निरंतर और अत्यधिक जुड़ाव।
- **3 – Good (अच्छा):** Performs tasks well most of the time. / अधिकांश समय कार्यों को अच्छी तरह से करता है।
- **2 – Developing (विकासशील):** Needs more consistency or effort. / और अधिक निरंतरता या प्रयास की आवश्यकता है।
- **1 – Emerging (नवोदित):** Minimal contribution; needs guidance. / न्यूनतम योगदान; मार्गदर्शन की आवश्यकता है।

Assessment Table / मूल्यांकन तालिका

Rate your Peer on a scale of 1 to 5 for each category.

प्रत्येक श्रेणी के लिए अपने साथियों को 1 से 5 के पैमाने पर रेट करें।

Parameters / मापदंड	Peer Classmate A	Peer Classmate B
1. Responsibility & Contribution (On-time work, dependability) जिम्मेदारी और योगदान (समय पर कार्य, विश्वसनीयता)		
2. Teamwork &Behavior (Listening, cooperation, respect) टीमवर्क और व्यवहार (सुनना, सहयोग, सम्मान)		
3. Thinking & Effort (Ideas, problem-solving, curiosity) सोच और प्रयास (विचार, समस्या-समाधान, जिज्ञासा)		
4. Communication (Active participation, clear speaking) संचार (सक्रिय भागीदारी, स्पष्ट बोलना)		
5. Growth & Attitude (Accepting feedback, taking initiative) विकास और दृष्टिकोण (फीडबैक स्वीकारना, पहल करना)		
TOTAL SCORE / कुल अंक	/25	/25

Feedback / फ़ीडबैक

One strength or suggestion for peer / प्रत्येक साथी के लिए एक खूबी या सुधार का सुझाव:

- **Peer Classmate A**____
- **Peer Classmate B**____

Note to Students: Be fair, honest, and respectful. Feedback helps us grow together!
छात्रों के लिए नोट:निष्पक्ष, ईमानदार और सम्मानजनक रहें। फीडबैक हमें एक साथ बढ़ने में मदद करता है!

NEEEV – Self-Assessment Checklist / स्वयं मूल्यांकन चेकलिस्ट

Name / नाम: ______________________________ Class / कक्षा: ________ Date / दिनांक: ___________

Rating Scale / रेटिंग पैमाना:

5: Excellent (Always/नेतृत्व) | 4: Very Good (Consistent/निरंतर) | 3: Good (Mostly/अक्सर) | 2: Developing (Needs Practice/अभ्या सकी जरूरत) | 1: Emerging (Just Started/प्रारंभिक स्तर)

Pillars of Assessment / मूल्यांकन के स्तंभ	Description (English & Hindi) / विवरण	Score (1-5)
1. Responsibility जिम्मेदारी	Completing tasks on time and taking ownership of work. कार्यों को समय पर पूरा करना और काम की जिम्मेदारी लेना।	
2. Participation भागीदारी	Being active in discussions and staying attentive. चर्चाओं में सक्रिय भाग लेना और एकाग्र/सजग रहना।	
3. Teamwork टीमवर्क	Respecting peers, supporting teammates, and including everyone. साथियों का सम्मान करना, टीम का समर्थन करना और सबको साथ लेकरचलना।	
4. Problem-Solving समस्या समाधान	Sharing creative ideas and showing curiosity to find solutions. रचनात्मक विचार साझा करना और समाधान खोजने की जिज्ञासा दिखाना।	
5. Communication संचार	Expressing ideas clearly and listening respectfully to others. विचारों को स्पष्ट व्यक्त करना और दूसरों को सम्मान से सुनना।	
6. Leadership नेतृत्व	Volunteering for tasks and encouraging others to participate. कार्यों के लिए स्वयं पहल करना और दूसरों को प्रोत्साहित करना।	
7. Personal Growth व्यक्तिगत विकास	Learning from mistakes and accepting feedback positively. अपनी गलतियों से सीखना और फीडबैक को सकारात्मकरूप से स्वीकारना।	
TOTAL SCORE	Out of 35 / कुल अंक (35 में से)	/35

Reflection Questions / चिंतन प्रश्न

1. One skill I improved this year (एक कौशल जिसमें मैंने इस वर्ष सुधार किया)।______________________________

2. One challenge I overcame (एक चुनौती जिसका मैने सामना किया):______________________________

3. One area I still want to improve (एक क्षेत्र जिसमें मैं अभी भी सुधार करना चाहता/चाहती हूँ):__________________

Student Signature / छात्र-छात्रा के हस्ताक्षर: ______________________________

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New Era of Entrepreneurial Ecosystem & Vision (NEEEV)

Students' Manual 2026-27

Class-12