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The Enterprise World

A NEW PERSPECTIVE OF BUSINESS

MS. LIANNA CRUZ
GENERAL MANAGER

MS. ANNA PERELLO
GENERAL MANAGER

MS. JENIFER MARTEL
ASSOCIATE GENERAL MANAGER

Case Study
Mercedes:
A Class Apart

Upshot
Exploring the Wonders of a Central American Gem
COSTA RICA

The Most SUCCESSFUL Business Leaders ★★★★★ To Watch

A Finance Maven Staying Ahead of the Curve

FROM EDITOR'S DESK

EDITOR'S DESK

As we stand on the precipice of a new month, it brings me immense pleasure to introduce the latest edition of The Enterprise World, a beacon of insights and inspiration in the realm of business. In our upcoming release, we turn our focus to the driving forces shaping industries and economies – **"The Most Successful Business Leaders To Watch."**

In this edition, we embark on a journey to uncover the stories of visionaries who have not only navigated the complexities of the business world but have excelled, leaving an indelible mark on their respective domains. Our team has meticulously curated a list of business leaders whose strategic acumen, innovative thinking, and resilience have set them apart.

Prepare to be inspired as we delve into the experiences, challenges, and triumphs of these exceptional individuals. Through exclusive interviews, in-depth profiles, and thought-provoking articles, we aim to bring you closer to the minds that drive innovation, foster growth, and redefine success in the corporate landscape.

As you peruse the pages of this edition, envision the future through the lens of these remarkable leaders. Their journeys serve as a compass, guiding us through the ever-evolving landscape of business, offering insights that transcend industries and resonate with the spirit of entrepreneurship.

We extend our heartfelt gratitude for your continued support. Join us in celebrating the achievements of The Most Successful Business Leaders – a testament to the transformative power of leadership and a source of motivation for the aspiring minds in our global community.

Here's to a month of discovery, enlightenment, and the pursuit of excellence.

Warm regards

Shalmali

Shalmali W.

The Enterprise World
A NEW PERSPECTIVE OF BUSINESS

Office No. 102, Bhakti Genesis,
S. No. 245, H. No. 2B,Wakad
Aundh Main Road, Pune. 411057

Follow Us On:

For Editorial Concerns:
editors@theentetpriseworld.com

For Sales & Branding Enquiries:
sales@theenterpriseworld.com

For Subscription:
info@theenterpriseworld.com

This list is NOT a ranking. The companies on listed in magazine serve different aspects of the market, making ranking them in any order except revenue impossible and unfair. We try to bring a perfect platform for business organization to showcase their valued products/ services.

LEADERS IN SPOTLIGHT

For the cover read about -

The group chairman, **Mr. Sanjeev Chadha,** began Yield4Finance's journey by fostering relationships with the industry pioneers. He laid out robust foundations for the Yield Group With more than two decades of refined management, operations, and a successful track record, and helped the group reach a vantage point.

Transitioning from an engineer to a technical assistant, Sanjeev leveraged his entrepreneurial talent by franchising and developing a management certification and auditing company called International Certification Limited (ICL) from a Swiss company.

Seeing the exponential growth of ICL, Moody International acquired it. In Dubai, the land of opportunities, he learned the secrets of trade finance through connecting with industry experts. Coupled with skillful salesmanship, noble principles, and the art of closing deals, he made quick progress and now has offices in Dubai, India, London, Spain, and other prominent locations.

"Our inception story can serve as an inspiration for aspiring entrepreneurs to keep going and not be afraid of going back to the drawing board."
- Sanjeev Chadha.

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SANJEEV CHADHA

A Finance Maven Staying Ahead of the Curve

Yield 4 Finance

The finance sector is a highly competitive field with non-existent margins for error. In an industry so unforgiving, having a leader who helps navigate the intricacies of the financial sector of the modern world is invaluable. However, modern leadership today does not stop at getting things done. It involves making high-risk decisions, executing effective negotiations, regulatory compliance, and staying updated with the latest industry advancements, all while safeguarding the future.

Some of the prominent names in the finance leadership we want to highlight today is **Ms. Anna Perello, Ms. Jenifer Martel, Ms. Lianna Cruz, General Managers** of **Yield4Finance** across three different global offices.

Reaching a Vantage Point

The group chairman, Mr. Sanjeev Chadha, began Yield4Finance's journey by fostering relationships with the industry pioneers. He laid out robust foundations for the Yield Group With more than two decades of refined management, operations, and a successful track record, and helped the group reach a vantage point.

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Growth-Driven Environment

All the modern leaders today, from general managers and directors, promote collaboration, empowerment, and ongoing development. Sanjeev thinks building an environment where people can freely share their talents, insights, and viewpoints is imperative.

Mr. Sanjeev Chadha | Group Chairman

Mrs Javela Macalalad
Chief Operating Officer

Muhammad Zeeshan Khan
General Manager

Teamwork and communication are essential ingredients at any organizational level. Sanjeev aims to foster an ideal environment where different perspectives are heard but actively sought out. It is a constant yet positive cycle where achievements are acknowledged, and people receive the required support to overcome the challenges.
Celebrating the successes and addressing setbacks as learning opportunities reinforces a positive and growth-driven mindset. By being adaptable and promoting a culture of continuous learning, Sanjeev leads by example to ensure this philosophy is reflected across the organization to nurture a sense of trust among all.

Stability through Measured Approach

Promoting an innovative and creative environment is the key to achieving sustainable organizational success. That means taking risks in a measured manner and aligning them with the long-term strategic objectives and core values. Crucially, the execution of risky decisions should be in specific areas that will not endanger organizational stability.
With this approach, an organization can strike a balance and efficiently maintain its core operations. Innovation does not always equal making radical changes. Incremental improvements, when first tested on minor levels, allow for controlled experimentation and help the organization maintain stability and seamless operations.

At Yield4Finance, leaders follow the Damien Cycle of Plan-Do-Check-Act. With this method, the organization regularly assesses the impact of innovations and sets measurable metrics to gauge success and make informed decisions based on these evaluations.

Mr Sahil Bansal
Chief Executive Officer

Beyond Finance

Yield4Finance offers the issuance of financial trade instruments such as Documentary Letter of Credit (DLC), Bank Guarantees (BG), SBLC, and Preadvise messages that enable its clients to deal with their trade counterparts. These instruments empower importers and contractors globally by facilitating secure transactions and mitigating financial risks.
Access to these instruments allows its clients to gain cross-border opportunities and go global without straining their cash flow, as it issues instruments from its banks without the collateral and cash margin requirement.
The clients that Yield4Finance serves are businesses, mainly traders and contractors, as they use bank instruments in their regular course of trade. These clients may not yet have a relationship with the banks required to avail facilities that will enable them to deal securely with their trade counterparts. Likewise, many unbanked territories face tight regulations, sanctions, and limitations, and importers face many challenges.

While these instruments are usual trade terms, not everyone has access to these terms or their complexities. The USPs of Yield4Finance are its fast service, collateral, cash margin-free offering, non-stringent documentation, and service delivery guarantee. These points help the organization build lasting relationships with its clients, as evidenced through repeat transactions.

On a global spectrum, Small and medium businesses (SMEs) are the lifeblood of economies, yet they often struggle to find trustworthy and efficient financial services partners. To address their challenges, Yield4Finance has revolutionized the trade finance industry by collaborating with esteemed financial institutions like UOB Global Capital and Banco Micro Capital to serve its clients across the globe.

The Role of the Above Esteemed Subsidiaries:

ICRA LLC

Another important arm of the group is ICRA LLC. To help clients manage risk and make wise decisions, ICRA Rating Agency Limited provides various financial services, including portfolio rating services for investors and credit rating services for issuers. With a combined expertise of over 25 years in Audit, Inspection, Financial Analysis, Credit Research, Banking, Compliance, AML, and Certification, ICRA has a highly skilled team. Corporate and financial organizations are greatly influenced by these evaluations to improve their market status, fueling the purpose of ICRA to assist different companies and organizations in showcasing their financial strength.

MR. HASSAN MANSUR
DIRECTOR

UOBGlobal Capital Finance Limited:

UOBGlobal Capital Finance Limited is under the regulations of the Bank of Tanzania and is a trusted and renowned provider of a wide range of finance services to customers around the globe. With its exemplary services, clients can grow their businesses and reach newer heights. It serves its clients globally and works toward providing them with modern banking services regulated by the Bank of Tanzania or in collaboration with other corresponding banks.

Banco Micro Capital-Finance:

Banco Micro Capital-Finance is a distinguished financial institution under the Uganda Microfinance Regulatory Authority (UMRA). Its unwavering commitment to excellence, innovation, and client-centric services has positioned it as a trusted partner in fostering financial inclusivity and prosperity across Uganda.

Dr. Natamba Bazinzi
Deputy Director

Chetna Chadha
Founder of SilverFern Digital

SilverFern Digital:

SilverFern Digital is the IT/design arm of the group that was born out of the strong desire of the CEO, Chetna Chadha, to deliver exceptional and scalable technology solutions that improve the lives of its users. It is headquartered in Dubai and is a next-generation software house that develops products for a wide range of companies and ideas worldwide. SFD applies the power of design, engineering, and product management to ship world-class technology solutions and takes full responsibility for end-to-end delivery from ideation to product design and build.

Yield4 Finance
CERTIFIED- ISO 9001 : 2015

"Our recognition as one of the Top Financial Consultants in 2021 and our chairman's acknowledgment as one of the Times Most Powerful Leaders in 2022 reaffirm our commitment to excellence and innovation in the industry." - *Sanjeev Chadha.*

Hassle-Free Experiences

At Yield4Finance, technology is at the core of financial services for SMEs. The organization has heavily investment in cutting technologies that reduce time when producing documentation and processing, a crucial value proposition for its clients. The digital platform of Yield4Finance gives clients quick access to services and saves time and paperwork.

The organization smoothly handles its internal processes and client offerings with the latest technology. For finance, for example, there is SilverFern Digital x Ebury fintech partnership to help businesses scale globally by facilitating FX payments and collections. This partnership helps develop a secure end-to-end payment infrastructure, boosts synergy, and diversifies its solutions to support the growth of its clientele.

Ahead of the Curve

The pursuit of innovation fuels the continuous expansion of Yield4Finance. It evaluates market trends, customer feedback, and emerging financial trends to identify growth opportunities. Collaborating with reputable partners enables Yield4Finance to offer an array of financial solutions. The organization is determined to stay ahead of the curve and respond to meet the evolving client needs.

Strengthening the Footprint

The strategic approach of Yield4Finance consists of two main factors: innovation and adaptability. The organization is constantly open to partnerships with experts and consultants to promote its services in various regions globally. A global footprint in countries like UAE, India, England, Spain, and Zambia allows Yield4Finance to connect with clients and expand its network.

To strengthen its presence and enhance its tailored services further, Yield4Finance aims to open more offices in primary trade hubs with a complete focus on client satisfaction.

Reaffirming the Commitment

The recent success highlight for Yield4Finance was when it expanded into international markets—London, Spain, and several countries in East Africa. As it continues to promote the services of UOB Global Capital and Banco Micro Capital, these institutions have acquired accolades and licenses to provide better service to their clients, including a Payment Service Provider License from the Bank of Tanzania.

This expansion is driven primarily by its dedication to clients, fostered partnerships with reputable institutions, and a team of well-versed professionals with expertise in the finance sector. All these factors helped the rapid growth of Yield4Finance and enabled its relocation to better working environments, signaling its commitment to further expansion and success.

Providing financial services is not the only mission of Yield4Finance. It also aims to become the go-to partner for SMEs. Looking into the future, Yield4Finance is poised to disrupt the finance sector by simplifying banking and making it more accessible to help SMEs thrive in the global markets.

Costa

Rica

Exploring the Wonders of A Central American Gem

INTRODUCTION

Welcome to the world of natural beauty, rich culture, and abundant biodiversity—a world known as Costa Rica. In this article, we'll explore why this small country is special. We invite you to join us in an exploration of the countless riches that make this place a really attractive location.

This central American country is known for its beautiful landscapes, magnificent beaches where the water meets the land, and lush woods teeming with rare creatures and vegetation. It's like stepping into paradise.

What's even more impressive is how this country makes money in a way that doesn't harm the environment. They use clean and green energy sources, which means they take good care of nature. It's a place where modern life and nature coexist in harmony.

So, if you are a wanderer seeking new experiences, a cultural enthusiast ready to learn new things, or someone who wants to unwind on a beautiful beach, then this place has something for you. Let's read further about this extraordinary location, where simplicity and elegance combine to create one of the best experiences.

Geography and Biodiversity: A Natural Paradise

- **A sandwiched land -** Costa Rica is a land sandwiched between the Pacific Ocean and the Caribbean Sea, providing different beaches and a tropical environment ideal for outdoor activities all year. This little country is located in the heart of Central America, which has a stunning geographical tapestry that's sort of breathtaking.

- **Blessed with nature -** In Costa Rica, the environment is a living tribute to the craftsmanship of nature. A varied range of habitats is created by lush rainforests, towering volcanoes, and foggy cloud forests. It's a site where you may spend one day exploring vibrant coral reefs, hiking through lush rainforests, and witnessing the captivating dance of hummingbirds.

- **Cloud Forest Reserve -** The Monteverde Cloud Forest Reserve, with its mysterious mist and verdant canopy, shows the country's dedication to protecting its natural heritage. Corcovado National Park, located on the Osa Peninsula, is widely regarded as one of the most biodiverse areas on the planet. Jaguars, tapirs, and scarlet macaws thrive in their native habitats nearby.

Tourism and Natural Wonders: A Paradise for Explorers

Costa Rica's natural marvels are designed to be explored, rather than just admired. Tourists from all over the world visit this magical land to enjoy its unique sights and activities.

Adventurous Coast - If you're looking for adventure, Costa Rica gets you covered. Surfers enjoy the waves at Playa Tamarindo, zip-liners fly over the jungle canopy, and climbers reach the Arenal Volcano's top. A visit to Tortuguero National Park provides wildlife fans with the opportunity to see sea turtles breeding along the beach, which is an incredible sight.

Ecotourism - Ecotourism is a cornerstone of Costa Rica's tourism business. From the foggy heights of Monteverde to the variety of Manuel Antonio National Park, visitors may immerse themselves in unspoiled natural beauty. Birdwatching is especially popular, with toucans, quetzals, and parrots lending brilliant splashes of color to the surroundings.

Taste A Tropical Paradise: Costa Rica's Irresistible Food Culture

In this segment, you are going to explore some of the best coastal food varieties in the world:

Fresh Coconut Water - When you're walking on the beach, you might come across vendors selling fresh coconuts. They will chop one open for you, and you can sip on the cool, sweet coconut water inside. It's nature's own refreshing drink.

Tropical Fruits Galore - In Costa Rica, you can find a rainbow of tropical fruits. Try the sweet and juicy mangoes, pineapples bursting with flavor, and papayas that taste like sunshine. They make refreshing snacks and delightful additions to meals.

Seafood by the Coast - If you're near the coast, seafood is a must-try. Freshly caught fish, shrimp, and lobster are often grilled or prepared with zesty sauces. It's a taste of the ocean on your plate.

Tamales - These are like little pockets of happiness. Tamales are made from corn dough stuffed with tasty fillings like chicken, pork, or vegetables, wrapped in banana leaves, and steamed to perfection. They are a special treat, especially during holidays.

Empanadas - A crispy, golden pastry filled with savory ingredients. Empanadas are a popular snack in Costa Rica. You can find them with various fillings like cheese, beef, or beans.

Salsa Lizano - This is a special sauce you'll find on many Costa Rican tables. It's a bit sweet, a bit tangy, and adds a special kick to your meals. Locals love to drizzle it on everything from rice to beans.

Artisanal Ice Cream - Cool down with some handmade ice cream. Costa Ricans take pride in crafting unique flavors like blackberry and guanabana. It's a delightful treat on a hot day.

Chocolate Tours - Did you know that Costa Rica grows some amazing cacao beans? Take a chocolate tour and learn how chocolate is made, from bean to bar. And, of course, you get to taste the delicious results.

Casado and Gallo Pinto - Cuisine in Costa Rica is kind of a delicious story that tells you about its culture and past. One of the famous dishes here is called "Gallo Pinto." It's a mix of rice and beans, and people eat it a lot. They often have it with eggs, cheese, and tortillas. Another yummy meal is called "Casado." It's a big plate with rice, beans, meat or fish, and sweet plantains. It's so tasty and filling!

Uncover Costa Rica: Your Gateway to Tropical Splendor

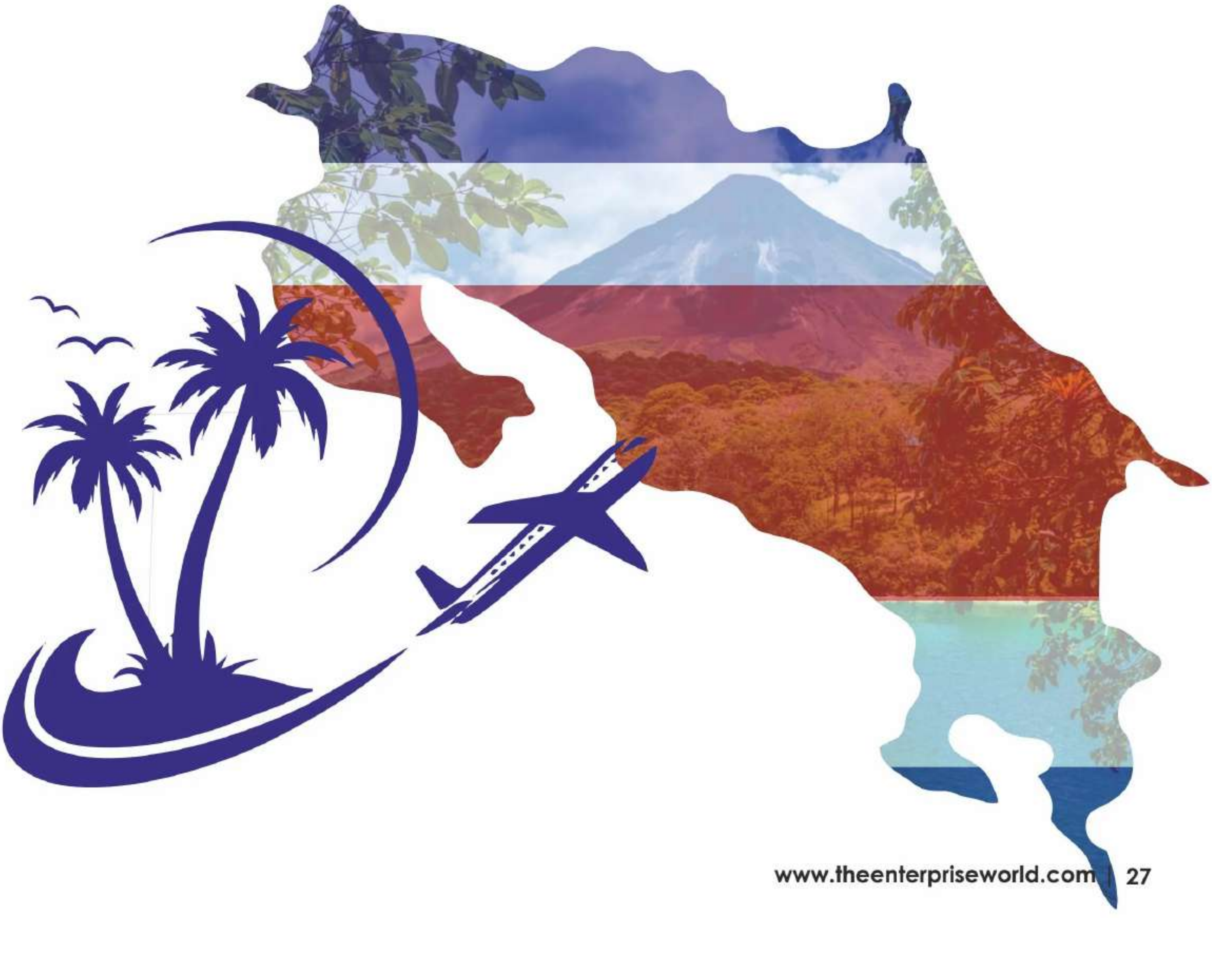
Costa Rica, with its stunning beaches, lush jungles, and rich culture, is a dream destination for many. But before you can dive into the wonders this country has to offer, you need to know how to get there and where to stay. Here we will provide you with a brief guide.

- **Getting to Costa Rica By Plane -** The easiest way to reach this country is by flying into one of its international airports. The two main airports are:

- **Juan Santamaria International Airport (SJO)** - Located in the capital city of San Jose, this is the largest and busiest airport. It's a great choice if you plan to explore the Central Valley or head to the Pacific coast.

- **Daniel Oduber Quirós International Airport (LIR)** - Situated in Liberia, this airport is closer to the beautiful Guanacaste region and the Pacific beaches.

Visa Requirements - Before you book your flight, make sure to check if you need a visa to enter Costa Rica. Many countries, including the United States, Canada, and European Union nations, don't require a visa for stays of up to 90 days for tourism purposes. However, it's essential to verify this information based on your nationality.



Culture and People: Warm Hearts and Pura Vida

- **Culture -** Costa Rica's culture is as varied and rich as its natural beauty. It is a nation that is proud of its indigenous roots and historical ties to Spain. But what actually distinguishes Costa Rican culture is the kindness of its people, known as Ticos and Ticas.

- **Ticos and Ticas -** Ticos and Ticas are known for their friendliness and kindness. They welcome guests and are eager to share their traditions and beliefs. From lively celebrations such as "Fiestas Palmares" to traditional dances such as "el Punto Guanacasteco," Costa Rica's cultural tapestry is woven with vibrant strings of joy and camaraderie.

- **Pura Vida -** "Pura Vida" is a word that captures the Costa Rican spirit. It translates to "pure life" and is used to convey a cheerful attitude about life, especially when faced with difficulties. Pura Vida is a style of life that stresses gratitude, contentment, and appreciation for simple pleasures.


Photo: Shutterstock.com

Conclusion

A land where Nature and Culture Thrive

Costa Rica, where nature and culture thrive with its unique geography, diverse culture, and commitment to sustainability, is not just a destination; it's an invitation to explore, experience, and embrace the beauty and richness of life.

As we've journeyed through the wonders of Costa Rica, we've discovered a nation that values its natural heritage, embraces diversity, and welcomes visitors with open arms. Costa Rica is a testament to the power of a growth mindset—a mindset that has enabled this nation to thrive, adapt, and lead the way in sustainability and well-being.

So, whether you're an intrepid explorer, a culture enthusiast, or simply seeking a taste of pure life, this town invites you to immerse yourself in its vibrant tapestry of culture, nature, and adventure.

In short, this article is an imaginary tour of Costa Rica. where you have explored its local food, culture, geographic diversity, and treasures. This is the time to plan your vacation to Costa Rica. Come, explore this gem, and let the wonders of Costa Rica leave an indelible mark on your heart and soul.

The Most
INSPIRING BUSINESSWOMEN
to Follow

Case Study

Beautiful Design Makes A Beautiful Life:

TIFFANY & CO.

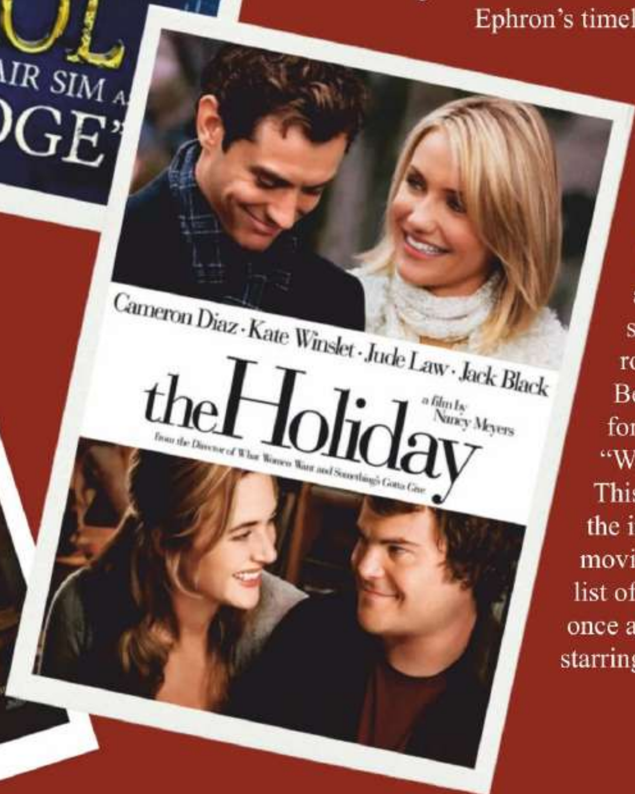
The huge bodies of water reflected the Metroid shower passing by. The eruptions resembled fancy fountains with red glitterous lava flowing into the sea. It seems like a party of chaos but the most beautiful one. As if nature was creating itself, forming mountains and sea, under the light of the newly formed moon. One more thing was created in this ceremony of chaos when the carbon atoms collided with each other in extreme conditions. As the pressure was about 50,000 times the pressure at the surface and the temperature exceeded 1600°C, the carbon atoms bonded with 4 others, and diamonds were formed.

All of this, for a man (Charles Lewis Tiffany, 1812–1902) to put that diamond on a ring billions of years later and establish Tiffany & Co.—"the store of his dream." He not only sold jewelry but gave the world something to dream about. He was selling a dream that would change the face of luxury and jewelry forever. This article is the breakdown of this very dream and the company sells it.

Marketing Strategies:

Product Differentiation: Tiffany & Co. focused on creating unique and iconic jewelry pieces, emphasizing craftsmanship and design excellence. The brand's commitment to quality and distinctiveness set its products apart in the competitive luxury market, attracting more consumers.

Brand Image Cultivation: The brand strategically cultivated a strong and aspirational brand image. Tiffany's iconic blue box and the legacy associated with its name were leveraged to convey a sense of prestige. This branding strategy contributed to customer loyalty and attracted new consumers aspiring to be part of the Tiffany experience. Read More...



The world lay silent under a blanket of snow, a calm hush settling over the landscape like a gift-wrapping ribbon. The moon, a silent witness, illuminated a wintry picture, creating a scene as if a holiday card brought to life. In the kitchen, the scent of cinnamon and nutmeg danced with the aroma of roasting chestnuts. The twinkling lights adorned each corner, casting a warm glow. A symphony of joy echoed as families gathered, sharing tales of Christmases past and present. As the clock ticked closer to midnight, a magical stillness enveloped the night. It was a moment suspended in time, where the spirit of Christmas whispered secrets of generosity and goodwill.

I've tried to describe the best Christmas Eve above but somehow it is incomplete, something seems missing. "Classic Christmas movies"—Christmas is incomplete without curling up on the couch with a mug of hot cocoa wearing fuzzy socks, festive sweaters, and a true Classic Christmas movies marathon. This blog is to rescue you from hours of channel surfing or digging through streaming sites. Simply bookmark our definitive guide of the best Classic Christmas movies to watch, and refer back to it as you're planning out your viewing for the night.

List of Classic Christmas Movies:

1. **The Shop Around the Corner (1940)**

On the top of our list of Classic Christmas Movies is a story of two gift shop salespeople, harboring a mutual despise for each other, who unexpectedly find love through their anonymous pen-pal exchanges. Does the storyline sound familiar? It should. The onscreen narrative of James Stewart and Margaret Sullavan serves as the inspiration for Nora Ephron's timeless classic, You've Got Mail.

2. **Holiday Inn (1942)**

Taking place in the WWII era, the film explores a romantic entanglement that unfolds at a hotel during the holiday season. Bing Crosby and Fred Astaire's characters serenade their way through romantic complexities. Irving Berlin crafted 12 original songs for the film, with the timeless "White Christmas" among them. This iconic song later served as the inspiration for a separate 1954 movie (Also later featured in our list of Classic Christmas Movies), once again featuring Crosby in a starring role.

Festive Flicks

20 Best Classic
CHRISTMAS MOVIES
Of All Time

3. It's a Wonderful Life (1946)

Regardless of the version you choose, Frank Capra's timeless film is a portrayal of the "the grass is always greener" adage. However, if you lean towards the black-and-white original, "the grass is always grayer" might be a more fitting sentiment. A seminal holiday classic, it features James Stewart as a man who gains insight into what life would be like without him.

4. Miracle on 34th Street (1947)

From the list of best Classic Christmas movies, this film received three Academy Awards (with a Best Picture nomination), George Seaton's dramedy, Miracle on 34th Street, features Edmund Gwenn as a department store Santa who asserts he's the genuine article. The 1994 remake, featuring Richard Attenborough in a compelling performance, stands as a timeless Christmas classic in its own right.

5. A Christmas Carol/Scrooge (1951)

Indulging in the timeless Charles Dickens classic that chronicles a miser's transformation after encounters with three ghosts is a no-brainer. However, selecting the most fitting version from a plethora of adaptations can be a headache. No need to worry; we've got you covered. If you crave satire, opt for the Richard Donner/Bill Murray comedy, Scrooged. For those in search of animation, Mickey's Christmas Carol is the go-to choice. But if you're a traditionalist at heart, stick with the crowd-pleasing "A Christmas Carol" by Brian Desmond Hurst, to complete your Classic Christmas movies marathon.

6. White Christmas (1954)

The existence of two snowy Irving Berlin tales, both featuring Bing Crosby and set at General Waverly's Inn— "White Christmas" (1954) and "Holiday Inn" (1942)—is a cinematic mystery we may never fully unravel. Instead, we consider it a cinematic gift from Santa, providing an excellent excuse for a double feature. Our preferred choice between the two, however, is the one where Crosby and Danny Kaye sing and dance to rescue their inn from closure.

7. A Charlie Brown Christmas (1965)

Snoopy, Lucy, Linus, and those unmistakable Peanuts dance moves—the unmistakable signs that A Charlie Brown Christmas is on the horizon. Revisit the animated special that accompanied your childhood, witnessing your beloved introverted and contemplative comic strip character navigate the holiday's distinctive commercialism in search of the genuine essence of Christmas.

8. Trading Places (1983)

Numerous holiday films incorporate serendipitous twists, but Trading Places stands out as the lone one situated in the list of high finance. In this film, a charismatic street hustler (Murphy) and a preppy commodities broker (Dan Aykroyd) exchange places on a dare, revealing unexpected talents. Although not explicitly a Christmas-themed narrative, the movie unfolds during the holiday season and consistently secures its place among the finest Christmas-set comedies.

9. A Christmas Story (1983)

Did Christmas truly unfold if Ralphie Parker didn't passionately express his wish for an "official Red Ryder, carbine action, 200-shot, range model air rifle, with a compass in the stock and this thing that tells time"? Thanks in part to its 24-hour broadcasts on cable networks, it has become an unwritten tradition for everyone to tune into the Bob Clark narrative. The tale revolves around a 40s kid's endeavor to persuade Santa to grant him a coveted BB gun.

10. Home Alone (1990)

Embarking on a Christmas trip from Chicago to Paris, the McCallisters inadvertently leave their mischievous 8-year-old son behind. Alone at home, he must defend their three-story house against a duo of burglars. This film not only catapulted Macaulay Culkin into widespread recognition but also transformed John Hughes's box-office success into a perennial household classic Christmas movie.

11. Edward Scissorhands (1990)

In Tim Burton's unique holiday tale, a costumed Johnny Depp adds a touch of the strange and unusual to Christmas, making it a far cry from the traditional holly and jolly. The film concludes with one of the most enchanting and contemplative faux snowstorms in cinematic memory and ends up on our list of best classic Christmas movies.

12. The Santa Clause (1994)

Tim Allen transforms into the season's most iconic figure, donning a bushy beard and a hearty belly as Santa Claus in The Santa Claus. The film follows the unexpected journey of divorcee Scott Calvin, who stumbles into the role of leading the enchanting realm of elves, magic, and toy crafting. Can we all agree that Allen reigns as the top Claus in all the Candy lands?

13. All I Want for Christmas (1994)

This nostalgic gem doesn't pretend—it's an unapologetically sentimental tale of the O'Fallon siblings crafting a heartwarming parent trap during Christmas to reunite their family. Starring the cherubic faces of Ethan Embry and Thora Birch, with Lauren Bacall as Grandma and Leslie Nielsen as Mr. Claus, it's a sweet blast from the past.

14. The Preacher's Wife (1996)

In The Preacher's Wife, a celestial visitor aids a man on his journey to self-improvement, a theme not unfamiliar in Christmas movies (Think It's a Wonderful Life). What sets it apart? Denzel Washington and Whitney Houston bring this heavenly tale to life, with Washington as the divine helper who, during his mission, unexpectedly develops feelings for—the preacher's wife.

15. Dr. Seuss' How the Grinch Stole Christmas (2000)

In the 2000 adaptation of Dr. Seuss's classic children's book, Jim Carrey takes on the role of the Grinch, the ultimate holiday grump akin to Scrooge. Rest assured, the green-hued recluse's heart undergoes a transformation, "growing a size" thanks to Cindy Lou Who (Taylor Momsen), one of the joyful residents of Whoville.

16. Elf (2003)

The classic Christmas movies don't truly commence until Will Ferrell dons the Kelly-green Buddy tunic and joyfully traverses New York City like a child in a candy store. Portraying a spirited man-child searching for his estranged father, Ferrell shines as Santa's titular helper in the instant classic. It is directed by Jon Favreau, alongside the golden-haired Zooey Deschanel.

17. Love Actually (2003)

Richard Curtis's splendidly British Christmas ensemble film offers so many highlights: Bill Nighy as a hip-swiveling rock star, Colin Firth navigating linguistic hurdles, and Hugh Grant earnestly seeking his true love door-to-door. In a blend of humor, warmth, and poignant moments, Curtis crafts a holiday film that, to us, is simply perfect.

18. Just Friends (2005)

Real-life pals Ryan Reynolds and Anna Faris team up for bi-coastal holiday hilarity. Reynolds transforms from a hefty Jersey teen shedding nerd status in Los Angeles to a successful record producer. Returning to the East Coast a decade later, he aims to escape the friend zone his high school crush (Amy Smart) had consigned him to.

19. The Holiday (2006)

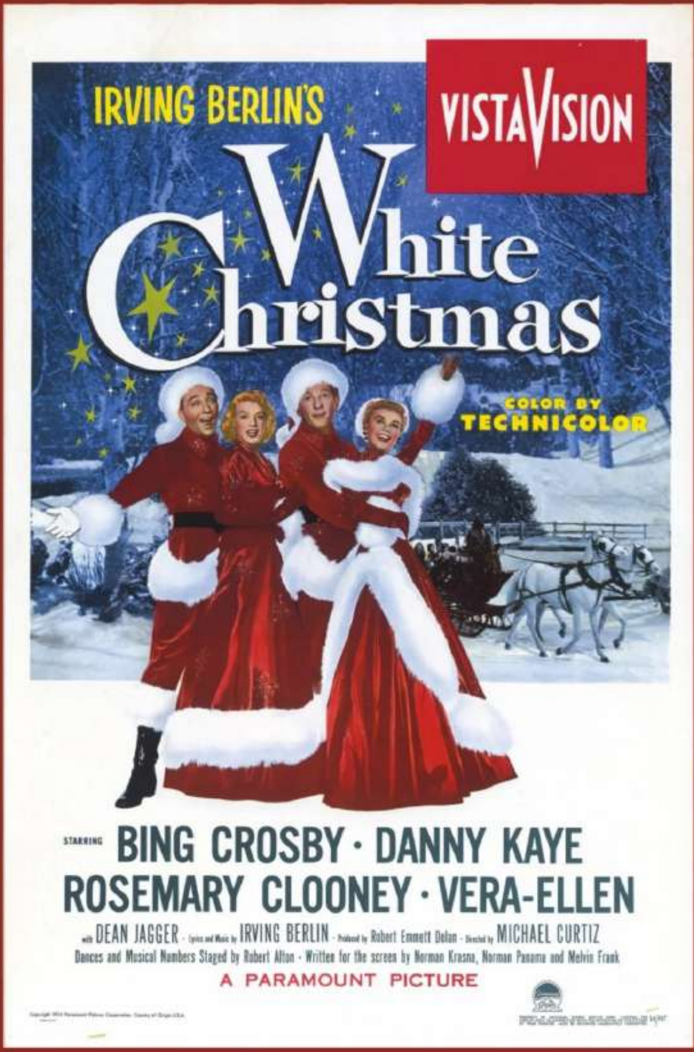
The Holiday is like getting two Nancy Meyers rom-coms in one. Cameron Diaz and Kate Winslet portray women opting to exchange homes during the holidays, trading a stunning L.A. residence for a charming English cottage. Amidst twinkling lights and falling temperatures, both discover a love that spans the Atlantic.

20. The Man Who Invented Christmas (2017)

If you've exhausted every Christmas Carol adaptation—there are plenty, with a few on this list of classic Christmas movies—try this film about the man behind many holiday tropes: Charles Dickens. Dan Stevens (Downton Abbey) portrays the accomplished author as his life intertwines with one of his most iconic tales.

Conclusion

As the echoes of familiar carols fade, the best leave us with more than just cinematic memories—they gift us timeless tales of love, joy, and the magic of the holiday season. From heart-warming journeys of self-discovery to adventures in winter wonderlands, these films are not mere entertainment but cherished traditions. It's a perfect way to dose off into the warm comfort with the people you love in front of a movie wrapped in nostalgia on the cold night of December. Like the light in the darkest winter nights, these classic Christmas movies are a reminder that, like the characters we adore, the spirit of Christmas resides in our hearts year after year. I hope you enjoy these movies and Merry Christmas!



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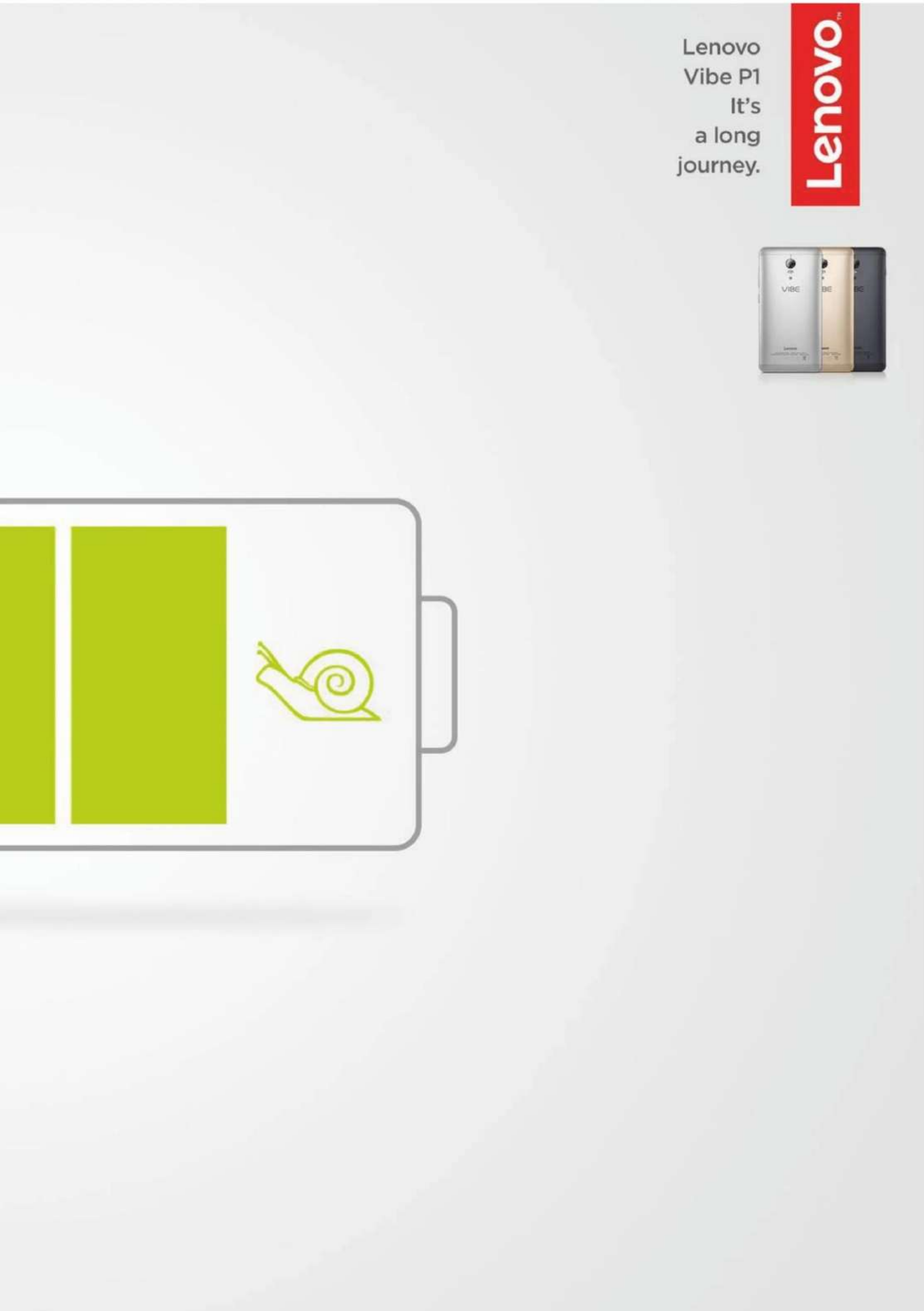

Lenovo
Vibe P1
It's
a long
journey.
Lenovo

A Class Apart

Mercedes

We all have dreamt of owning a luxury car at least once. When we see one while traveling, this thought crosses our minds. Often out of curiosity, we check on the internet prices of these cars, features, and specifications too. We daydream about a good long drive with our friends or spouse while experiencing the utmost luxury while being in the lap of nature. A sheer surreal experience is what we envision. Being a kid did you ever stop by a showroom of a luxury car brand like Mercedes? To get a glance at the cars on display? Who hasn't? All of us do that!

Mercedes is a perfect blend of top-notch engineering, excellent technology, and luxury at its peak. A feature-loaded car with lightning-fast speed and features built by the Germans. Car lovers cannot agree more on the luxury and finesse the brand carries. With a variety of models at our dispense, it is the most loved luxury car brand in the world. Via this article, we'll take you on the most luxurious and smooth ride. Fasten your seat belts, folks!

HISTORY

Worth Taking a Note

In 1901, the first Benz Patent Motorwagen was created by Karl Benz. It was the first gasoline car that was launched under Daimler Motors Corporation. In 1902, an Austrian automobile entrepreneur, Emil Jellinek, obtained the trademark of the name Mercedes, after his daughter Mercedes Jellinek. Later, Karl Benz and Gottlieb Daimler combined each of their companies forming Mercedes-Benz in 1926. The logo of it was registered in 1909, in honor of Mr. Gottlieb Daimler. He used the star sign as a symbol. Mr. Gottlieb's sons, Paul and Adolf, registered both a 3-star and 4-star symbol as trademarks. The brand slogan is "the best or nothing".

We Hear You Ask the Top Competitors

Competition is the word we all love, especially when it's about luxury cars. Several brands exist in this elite cars segment which ignite the fire within car enthusiasts. Automobile brands locking horns with each other via advertising, social media posts, or print ads is a common sight. Without competition in this segment, there's no thrill, is it? We bring you the top 5 brands that are competitors:

- **Audi**
- **BMW**
- **Porsche**
- **Jaguar**
- **Aston Martin**


Case Study

These are the brand names that cannot be said to not be in the loop. Audi, BMW, and Mercedes are brands that are always neck-to-neck in competition. These 3 brands are undoubtedly in competition with each other at all times.

4 Popular Marketing Campaigns of Mercedes:

Marketing campaigns are an effort by any brand to stand out. Brands strive to get into the limelight or get noticed. Television advertisements are the best mediums as consumers remember what they see. It made sure while making the ad they were using emotions, convincing the potential customer, and getting noticed by their customer base. These are 4 popular television commercials:

1. Unlock with Mercedes Benz:

A very thoughtful campaign launched by Mercedes during the festive season of 2021. The brand strategized to launch this campaign in September 2021 and continue it till the festival season ends. The reason behind this launch was an introduction to an unlocking with the Corona phase. The brand wanted to resurrect the sentiments of humans by availing them of the option of unlocking their dreams. It included easy EMI options on the selected models. A variety of insurance policies were also made available.

2. Merc From Home:

A wonderful ad campaign launched in 2020. This campaign was implemented to bring ease in the whole buying process of the product from the comfort of one's home. It provides an easy and clear method of purchasing a luxury car via the ease of home and especially through the digital process. It is a crystal clear process. From preparing the car to making the payment through a digital platform, everything is kept simple and hassle-free.

3. Are You AMG-Ready:

Mercedes planned the AMG-Ready campaign to make a shift from only being a brand, to being a performance-based luxury brand. The brand wanted to introduce the AMG subsidiary brand to depict the promising capabilities and newness of its product. The loyal customers were the main target. A 1-minute video ad was made to demonstrate the different AMG models to increase awareness. The intent of the brand via the campaign was to perform and be combined in the luxury of tomorrow while strengthening the bond between AMG and its customer base.

4. Life Gets Big:

This campaign was a special one to highlight the features of the new T class. A van with sliding doors and an improved space within the car that accommodates one family was the theme. A rear window where 3 kids can enjoy the ride or even your beloved pet. This was an introductory campaign to bring to notice the extra space feature of this van. Sliding doors, extra space, and rear window space are the key takeaways in this model T class.

Problems Faced by the Brand:

1. Rust issues:

Surprisingly enough some customers have complained that the doors, fenders, hinges, and hoods start to rust sometime post purchasing the car. A loyal customer would not like the car to develop rust and make noise.

2. Deaths due to Systemic issues:

Post the death of Tata Sons Chairman, Cyrus Mistry, people raised eyebrows on how safe the Mercedes-Benz was. However, the Indian MD of Mercedes and the CEO of the brand together state that the car collided due to poor road infrastructure and traffic rules. They suggest improvements in these aspects to reduce the death rate due to accidents which is approximately 1.5 lakhs from 2021 to September 2022.

3. Display of error lights on the dashboard:

Some error lights are displayed in the model CLA 250 according to customers. Adding to that customers have said the company also takes ages to solve the issue as the display of error lights puts them in a fix too.

Competitive Advantage:

Mercedes focuses on adapting a differentiation strategy. Quite a noticeable number of features are offered by it, unlike its competitors. Some added features like:

- **Blind Spot Monitor**
- **8-way power seats with 4-way power lumbar support**
- **Hand gesture controls**
- **Hands-free device controls**

These are some peculiar features of the 2023 Benz GLC SUV. It allows the driver more comfort and enhanced driving experience. These detailed and minute features of the SUV add to the list of features making the car stand out from the competition. If you take notice these are very thoughtful features installed into the SUV leaving no room for any complaints from the customer.

The Social Media Game:

Mercedes has millions of followers on social media which makes them an overachiever in its digital game. The brand utilizes social media to post finely curated content across all its


MERCEDES
Case Study
SE YX 7000

online platforms. They especially take care of crafting user-friendly content wherein people can interact.

a. Campaigns to drive traffic:

Attractive feature-highlighting videos, shorts, reels, and user-generated content are also implemented to increase its brand engagement. The brand started a user-generated strategy on Instagram wherein it developed a hashtag named #MBPhotoPass. Through this strategy it allowed social influencers, journalists, team members, and even existing customers to curate organic short videos of its cars. About other social media platforms like Facebook, the visuals are very appealing to the human eye.

b. Diverse Ways:

The content the brand shares on its social media is visually driven and personal stories of existing customers. A very well-planned strategy of posting 2 to 3 times a day is followed diligently by the brand. Its images and short videos are visually driven as they keep it fresh and engaging. Along with videos and images the brand shares a variety of information, car-related news, high-resolution images of the brand's cars at work, upcoming models information, and images.

c. Influencer Marketing:

Fitness freaks often head out to the mountains with their beasts to test the car's ability. Fitness influencers make the effort to record a video and post it on their social media feeds. It helps them to reinforce the message when the influencer and the brand are featured and tagged in each other's feeds. Some car racing drivers like Nico Rosberg, Jan Seyffarth, and Lewis Hamilton are famous influencers who often collaborate with the brand to spread reach and engagement.

Shift to Evs:

Mercedes plans to offer battery electric vehicles (BEV) in all its segments. From 2025 onwards, all newly launched electric vehicles will be electric only. Meaning, that from 2025, all customers will be able to enjoy the privilege of choosing an all-electric alternative for every Benz model. The previous plan of developing battery electric and internal combustion engines (ICE) on the same platform has seen a shift. The plan for developing BEVs has been finalized and is in full action.

The strategies formulated to make the shift possible are as follows:

1. EV Critical moment:

As the brand shifted its focus from "electric-first" to "electric-only", Mercedes-Benz believes it can accelerate and make a more progressive EV portfolio plan. Ola Kallenius, Chairman of the Board of Management at Mercedes Group AG says, "The tipping point is getting closer, and we will be ready as markets switch to electric-only by the end of this decade." The change that is undergoing has made Mercedes revise their capital allocations as it requires huge amounts of research and scrutiny.

2. New Gigafactories:

Newer EV platforms will be established by greater integration into the manufacturing sector. The extensive technology plan consists of 2 new electric vehicle platforms. The first is MB.EA for medium and small-sized passenger cars. The other is AMG.EA, is a dedicated performance electric vehicle platform, for lighter commercial vans. Simultaneously, Mercedes will be focusing on the giant expansion of its battery manufacturing capability. As per plans, it is going to establish eight new battery cell gigafactories by working with partners in Europe and elsewhere.

3. Increased charging stations:

In collaboration with Shell's Recharge network, Mercedes will add up to 30,000 more charging stations by 2025. The new charging points will be across Europe, China, and North America. In Australia and New Zealand, EQ drivers will have access to rapidly expanding public charging networks that offer a combination of standard AC, and ultra-rapid fast chargers. The experimental electric car of the brand, the Vision EQXX is the technology pillar. With a capacity of more than 1,000 kilometers, the vehicle is said as a highly advanced drive-terrain and light-weight bionic design.

A Class Apart MERCEDES

Conclusion:

The brand Mercedes has a reputation for class, excellence, luxury, and innovation. A rich history spanning over a century, it has been consistent in delivering the latest, and most competitive technology. The company navigates the ever-evolving landscape of the automobile industry. As said by the brand, soon it will be embracing electric and autonomous technologies by tying up with other automobile factories for battery manufacturing. It is the brand's main focus until 2025. Doing this will fulfill the environmentally conscious digitally connected world. In the beacon of elegance and luxury, it is a synonym for automotive greatness and will undoubtedly continue to set the standards for years to come.

PERSONAL LOAN FOR SALARIED EMPLOYEES:

What to Know Before You Apply?

Do you find yourself in need of some extra funds apart from your monthly salary and consider applying for a personal loan? Well, if your answer to this is a YES, you're not alone. For a long time now, a personal loan for salaried individuals has become a lifeline during financial emergencies.

When planning to apply for a personal loan for salaried individuals, you must consider a few things beforehand. So, if you've decided to take the plunge and apply for a personal loan, let us guide you through the process, helping you understand the ins and outs of personal loans.

Grasping the Fundamentals of a Personal Loan

1. Definition

A personal loan is categorised as an unsecured loan. It implies that to secure a personal loan, you don't need to provide any collateral. These loans are provided by financial institutions such as banks, credit unions, or online lenders. A personal loan for salaried is offered to salaried individuals depending on their creditworthiness and ability to repay.

2. Working

When you opt for a personal loan for salaried individuals, you receive a lump sum amount. You need to pay the full amount within a specific period, usually in monthly instalments, EMIs. For such loans, the interest rates can be fixed or variable, completely depending on the lender you choose.

What to Consider Before Applying for a Personal Loan for Salaried?

1. Check Your Credit Score
Your credit score plays a significant role in determining whether your loan application gets approved. Moreover, it also has an impact on the interest rate that you will be charged, i.e., a higher credit score often leads to lower interest rates.

Consequently, before you apply for a personal loan for salaried, it's ideal to check your credit score. You can easily obtain a free credit report from reputable credit reference agencies. In case you fail to meet the credit score expectation, consider taking steps to boost it, and then apply confidently.

2. Evaluate Your Repayment Capacity

Assess your financial situation honestly. You can achieve this by calculating your monthly income and expenses. It will help you determine how much you can comfortably afford to repay each month.

Online lenders will thoroughly examine your income-to-debt ratio to gauge your repayment capacity. It's essential to choose a loan amount and tenure that fits within your budget to avoid financial strain.

3. Compare Lenders and Interest Rates

Don't settle for the first offer that comes your way. Shop around and compare options for a personal loan for salaried individuals from different lenders. Look beyond the interest rates and consider processing fees, prepayment charges, and other hidden costs.

Online comparison tools can be incredibly helpful in narrowing down your choices and finding the best deal tailored to your needs.

4. Read the Terms and Conditions Carefully

Never underestimate the power of reading the fine print. Before you sign on the dotted line, carefully go through the terms and conditions of the agreement of a personal loan for salaried.

Understand the interest rate, repayment schedule, fees, and penalties for late payments or early repayment. Clear any doubts regarding your instant personal loan online for salaried you have with the lender before proceeding.

5. Beware of Scams and Frauds

The internet is a vast space, and unfortunately, it's not devoid of scams. Be cautious when sharing personal and financial information online.

Make sure you're dealing with a reputable online lender. Verify their credentials, check customer reviews, and look for any red flags. Protecting your financial data is crucial in the digital age.

6. Prepare Necessary Documents

Once you've chosen an online lender, gather all the required documents. Typically, you'll need proof of identity, address, income, and employment. As a salaried employee, you might be asked for recent payslips, bank statements, and employment verification documents. Having these ready in advance will speed up the application process for your instant personal loan online for salaried individuals.

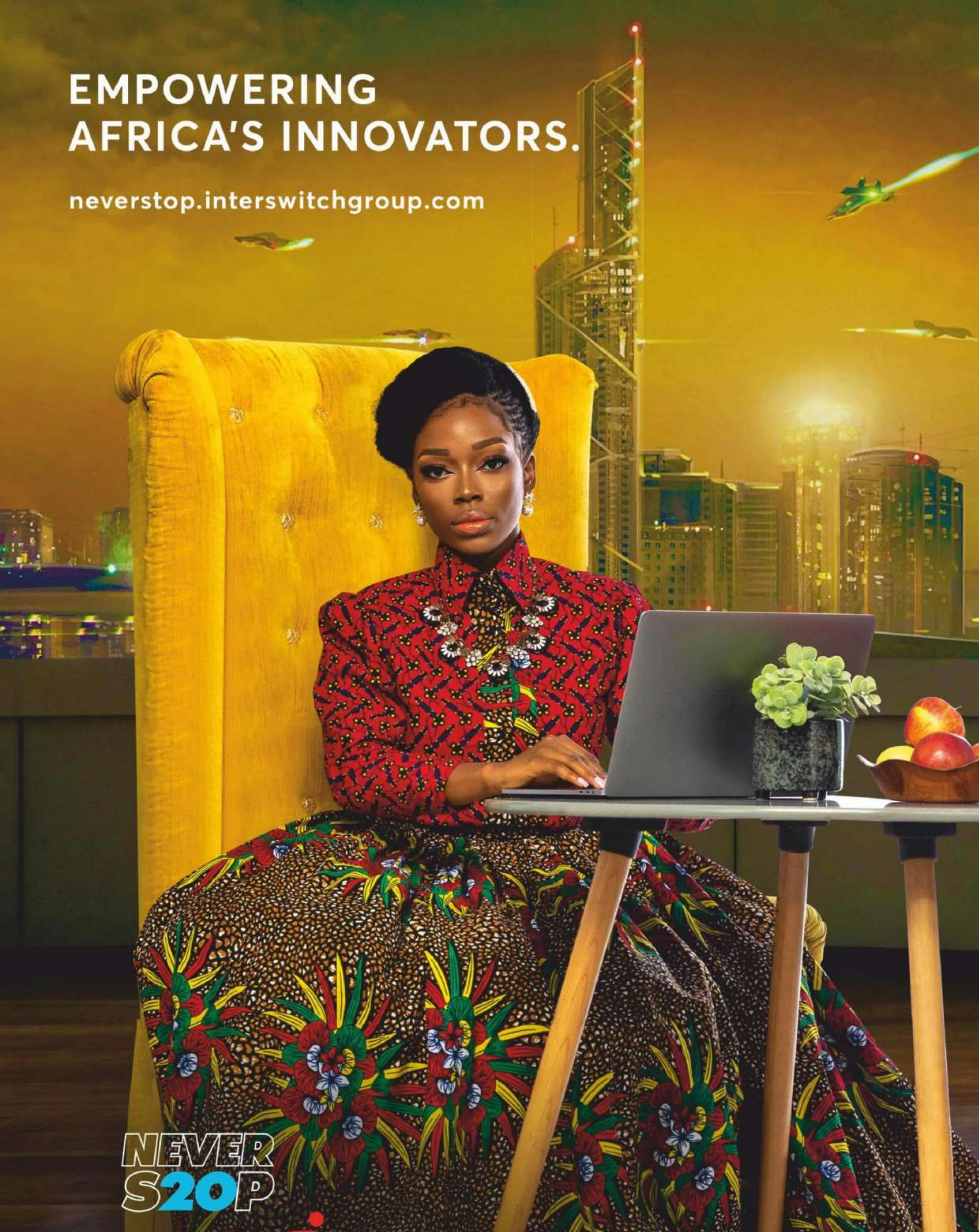
Responsible Borrowing When Applying For Salary Loan Online

Ensuring responsible borrowing when applying for a salary loan online is crucial to avoid financial strain and debt. Here are some tips to help you make wise borrowing decisions:

- Determine the exact amount you need and resist the temptation to borrow more than necessary. Carefully evaluate your requirements and borrow only what you can comfortably repay.
- Review your monthly budget to understand your income, expenses, and existing debts. Ensure that you have enough room in your budget to accommodate the loan repayment without compromising your essential expenses.
- Be aware of hidden fees such as processing charges, late payment fees, or prepayment penalties. Choose a lender with minimal additional costs to save money in the long run.
- By following these guidelines, you can make informed decisions when applying for a salary loan online, ensuring responsible borrowing and maintaining your financial stability.

Secure the Best Personal Loan for Salaried Individuals

Securing a personal loan for salaried employees doesn't have to be a daunting task. By understanding your financial position, comparing lenders, and being vigilant, you can make an informed decision that suits your needs. Remember, a personal loan is a financial commitment, so borrow responsibly and within your means.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NEVER
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WIX REVIEW

ESTABLISHMENT YEAR:
2020

HEADQUARTERED:
NYC

NO. OF EMPLOYEES:
650

WEBSITE:
www.wix.com

FOUNDERS


Roy Reznik


Assaf Rappaport


Ami Luttwak


Yinon Costica

Overview:

Wiz is a cloud security startup. The company's platform analyzes computing infrastructure hosted in AWS, Azure, GCP, and Kubernetes. According to the information of 2023, Wiz employed over 650 employees, with a maximum of sales and marketing personnel. The individuals are scattered across North America and Europe while most engineering individuals are based in Tel Aviv, Israel. The company partners with Amazon Web Services (AWS), Google Cloud, Azure, Alibaba Cloud, and VMware. With their visionary and talented team, they are on a mission to help organizations create secure cloud environments that accelerate their businesses. As fraud and hacking have increased these days, securing your personal or organizational information has become extremely vital these days.

Pros and Cons:

Wiz is a full-stack multi-cloud security platform. It is trusted by security teams all over the world. The company has protected over 5 million cloud workloads securely and successfully. The organization provides products like agentless scanning, foundational risk assessment, graph visualization, and toxic combinations. Wiz connects in minutes via API and achieves full coverage across PaaS resources or virtual machines. It continuously enforces correct configurations across cloud resources and monitors workloads. The IT security industry shows interconnections between technologies running in your cloud environment and immediately visualizes the pathways to breach.

PROS

- Exceptional UI
- Provides the needed data and functional processes
- Cost-effective
- User-friendly

CONS

- Provides too much information at times
- Lacks a paid training and certification program
- Some dashboards are tricky to understand
- Compliance modules are limited

Features:

A variety of products with a focus on providing security at all times is the core belief of the Wiz organization. Being a cloud security company, a variety of products according to client's needs are provided to them too. Until now cloud security companies have created thousands of low-priority alerts because they look at vulnerabilities or misconfigurations in isolation.

SOME IMPORTANT FEATURES ARE:

1. Snapshot Scanning:
The system takes a snapshot of each VM system volume and analyzes its operating system, application layer, and data layer statistically with no performance impact.

2. Noise-cancelling alerts:
Collapses alerts for related resources into one alert (e.g. multiple VMs part of an instance group or containers from the same image).

3. Remediation workflow:
It sends risk alerts to the right people to fix using built-in integrations to Slack, ServiceNow, Jira, and more.

4. Extensibility:
Built on Wiz's robust and fully documented webhooks and APIs that enable easy integration to any data platform you need.

WIZ PLANS:

1. Light Plan:
The light plan offers just the basics. 2 collaborators, 2 GB storage space, a light marketing suite, and a free domain for 1 year. The price of the light plan is Rs. 199/month.

2. Core Plan:
The core plan has 5 collaborators, 50 GB of storage space, a basic marketing suite, a free domain for 1 year, basic site analytics, accept payments, and basic e-commerce. The price of the core plan is Rs. 399/month.

3. Business Plan:
The business plan offers 10 collaborators, 100 GB storage space, a standard marketing suite, standard site analytics, accept payments, and standard e-commerce. The business plan costs Rs. 799/month.

4. Business Elite:
The elite plan offers 15 collaborators, unlimited storage space, an advanced marketing suite, advanced site analytics, advanced developer platform. With more features added, the business elite plan is up to Rs. 1,599/month.

5. Enterprise Plan:
This plan offers everything without any restrictions. Unlimited collaborators, multi-site management, single sign-in, dedicated success manager, and much more. The prices are not revealed yet in this one.

Customer Reviews:

A lot of businesses are using the Wiz cloud security system and seem quite satisfied with it. The features it offers, the amount of information, the User Interface, and plans are very much on-point. A lot of customers are happy about the quick response of the back-end team to help in matters of despair.

WiX

"COMPLETE VISIBILITY OVER MY CLOUD ASSETS AND THEIR SECURITY POSTURE, LIKE MAGIC."

The UX amazingly, it's responsiveness and ability to pack tons of data into a single page. You can see everything you need and if it is not there pre-built, you can just filter out exactly what you are looking for and get the whole picture just via the security graph. Wiz can dig deep and find connections between components, asses those, and emphasize the critical from everything else. I can prioritize with Wiz with no effort on my part and most importantly I can customize the rules to fit my organization perfectly with unmatched granularity. Lastly, the recommendations are precise.

"LEADER IN CLOUD SECURITY MONITORING!"

Wiz has helped my team and me gain visibility and context into the security health of our cloud resources. Its recommendations and proactive screening of cyber and cloud vulnerabilities along with tailor-made remediation and preventive actions have helped us stay risk-aware and secure our cloud assets in a single place.

Locate your item in seconds. Tap "Find" in the Tile app a


nd the Tile on your item will ring.
tile