

NATIONAL UNIVERSITY STUDENTS' SKILL DEVELOPMENT (NUSSD) PROGRAMME

INTRODUCTION TO ENTREPRENEURSHIP

Students' Handbook



TATA INSTITUTE OF SOCIAL SCIENCES, MUMBAI
CENTRE FOR SOCIAL ENTREPRENEURSHIP, TISS

National University Students' Skill Development (NUSSD) Programme

Introduction to Entrepreneurship

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Only for private circulation

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Contents

# Chapter No	Particulars	Page No
#	Guiding note for the students	3
1	Know 'Self'	9
2	Setting and achieving Goals	11
3	Entrepreneurship	12
4	Knowing Customers	16
5	Planning to Satisfy Customers	17
6	Product costing and Profitability Analysis	18
7	Feasibility Analysis	21
8	Operational Planning	23
9	Preparation of Final Plan	25

GUIDING NOTE FOR THE STUDENTS

From

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A) BACKGROUND ON THE FOUNDATION COURSE ON ENTREPRENEURSHIP

On behalf of the Course Development Team for this Foundation Course on 'Entrepreneurship' of NUSSD (National University Student Skill Development) I welcome you to this foundation course. I do not see you only as a student, you are a thinker and responsible citizen of the country who is ready to discover him/self/herself. You will be involved in activities like games and simulations and find enough opportunities to articulate and reflect. You will be allowed to experiment, conduct trials and learn yourselves. Do not worry about failures, we learn better that way. Feel free to share your life stories and the insights to develop your learning abilities. In sum, your teacher of this Course must not engage with you too much in lecturing; rather they are expected to use various experiential learning methodologies to develop your learning capabilities.

Entrepreneurship and skill development are fast emerging as real time words for the Indian Youth today. 'Entrepreneurship' concepts, in literature, have progressed significantly. The other aspects which have become popular and important are business start-up, innovation and business plan. The recent development in this field is 'social entrepreneurship' and 'social enterprise'. The concept of entrepreneurship is now applicable to multiple fields and aspects of social, political and cultural life. Entrepreneurship is no more about setting up of a business. We have already accepted it as a process which can be practiced, now at this point we are exploring to establish it as 'method', a life 'skill' which can be learnt and practiced by everyone.

Why do we teach this Course?

The purpose of courses being taught in our educational institutions is to a large extent limited to get degrees or certificates so that our students become eligible for jobs. There is little focus on learning and development as competent individuals with skills for employability, and making them a good citizen of this country. The gross mismatch between education and the skill requirements results in frustration and low morale. The NUSSD is an answer to this systemic gap, also the courses on entrepreneurship will help you develop critical thinking, thinking about self, planning for life and many such aspects of the personal and professional lives. You will be subjected to learn something which is valuable and useful. You as

individuals must not ignore the fact that you have your own aspiration and imagination of future which we respect. You are free to take informed decision about careers and this demands good engagement within and outside class. Please remember, learning can happen within and outside the class and it hardly matters from where you learn, what matters the most is whether and what you are learning.

Learning is often considered to be synonymous to teaching which is incorrect. Teaching is the activity performed by the teacher while delivering the knowledge where as learning happens within the students. Teachers teach but student learn on their own with or without teacher. A good teacher always creates conditions for learning so that the student feel motivated to learn. Learning is a process of change - change in attitude, skill, and knowledge. Change also occurs in appreciation, understanding and ethical behaviour. Good teachers work hard to create learning environment.

What is expected out of you in this Course?

Hence before you start this Course you will have to take a lot of responsibility to be a self-learner. You will learn though the teachers. Please know that teachers also learn while teaching you. This is not a Course for passing examination rather it is a kind of 'life skill' which everyone should learn. Your commitment is needed on 'entrepreneurial thinking'. Hence you need to actively participate in the Course delivery process beyond the class-hours, articulate, reflect and make yourself available for improvement and refinement. I am sure you will enjoy this process.

B) ROLE AND RESPONSIBILITY AS A TEACHER

From being Subject-Centric to Student-Centric Teaching

The traditional teaching in our educational institutions is limited to teaching subjects according to the syllabus, in most the cases the syllabus are not updated regularly. Hence the teaching such courses always limits to lecturing on some listed topics. This is ‘passive’ method of learning for the students. In this Course, you will be required to engage in various levels of learning – from individual to small group to large group.

Our existing education system does not allow students to ask questions, they are required to accept the words spoken by the teachers as final. Please change this and feel free to ask many questions. Your teachers may not know answers to every question, rather, try to collectively find answers and discuss with small and large groups. You must learn and help others to learn and learn to learn. There could be diverse and multiple solutions to a problem, you must know this. The purpose of teaching will be to ‘facilitate’ your learning.

From Teaching to Learning Facilitation

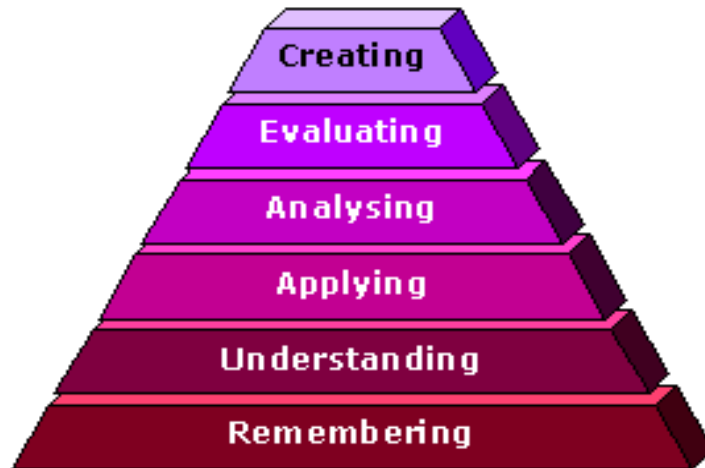
Teaching is what a teacher delivers in the form of lecture which involves content and style. Learning happens within the students. It is a process of change happening within the students.

The resultant desired changes within you are the following,

- a) Knowledge – change in what you know before and after the teaching sessions, for example do you know many successful entrepreneurs did not start with a lot of money?
- b) Skill – change in what is done before and after the teaching sessions, for example do you know how to approach a potential customer who does not have any experience with the product/service an entrepreneur propose, to sell?
- c) Attitude – change in the thing being felt before and after the teaching sessions, for example do you respect an entrepreneur who could not succeed in his/her business as success? After all, business is not about being a successful entrepreneur or vice versa!
- d) Appreciation – change in the way things are valued before and after the sessions, for example do you respect the fruits and vegetable vendors who sell variety of items? Are they also not engaged in kind of (entrepreneurial) activities that are subjected to normal business risks? The risk perception may vary from one individual to the other!
- e) Understanding – change in the things comprehended, for example pricing of product/service is not always decided by adding profit with cost? It is also subjected to demand-supply dynamics and competition!

Learning Taxonomy

There are levels of learning, the lowest being ‘remembering’ which we all have experienced enough, and the highest is ‘creating’ in which the student are challenged to recreate the phenomenon out his/her learning.



The levels of learning revised by Anderson and Krathwohl in 2001 is presented as follows, in ascending order i.e. from the lowest level to the highest level learning,

- a) Remembering - retrieving, recognizing, and recalling from memory
- b) Understanding – constructing meaning from oral, written, and graphic message through interpreting, exemplifying, classifying, summarizing, inferring, comparing and explaining
- c) Applying - carrying out or using a procedure through executing, or implementing
- d) Analysing - breaking into constituent parts, determine how the parts relate to one another and an overall structure or purpose through differentiating, organizing and attributing
- e) Evaluating - making judgments based on criteria and standards through checking and critiquing
- f) Creating - putting elements together to form a coherent or functional whole; reorganizing elements into pattern or structure through generating, planning, or producing.

You must remain sensitive to these learning methods and apply them appropriately. There could be mixed levels while aiming at highest levels of learning. To know more on this you may refer the related literature.

Learning Cycle

Kolb’s Learning Cycle provides a framework on learning, based on two major dimensions namely ‘perception continuum i.e. how we do things’ and ‘processing continuum i.e. how do

we think about things'. Kolbs developed four quadrants based on these dimensions which can be understood to have four stages of learning experimentation (doing) □ experience (feeling) □ reflective observation (watching) □ conceptualisation (thinking) □ active experimentation (doing with adequate learning).

You may refer the related literature on to know more on this.

The appropriate pedagogy for this class are,

- a) Movies
- b) Games
- c) Applied Lectures
- d) Dialogue
- e) Limited Discussion
- f) Cases
- g) Programmed Instructions in the Field Visit.

Elements of Session planning for effective learning

The elements of a good teaching session are as follows,

- a) Course Objectives – “to motivate them to think about entrepreneurship as career option”
- b) Session Objective – in alignment with Course Objectives
- c) Contents of the Session
- d) Your Motivation – why you attend the Session, what do they expect
- e) Your Knowledge – what do you know so far
- f) Physical Facilities – what kind of facilities are available in the Class Room
- g) Planning – what would be taught in terms of content, what is the schedule, how is the total time distributed during a session?

You must know, effective learning is a participative process where and students participate with equally and with similar responsibility. You will have to take responsibility to learn.

I wish you a good learning time. Please feel free to communicate with me, if you feel the need.

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Chapter 1

Know 'Self'

Entrepreneur as individual

Entrepreneurs are not individuals with any special traits. Entrepreneurs are self-motivated, committed and hard working people. They take initiative to solve problem or do something unique for others. They do not leave any work incomplete while striving hard to solve problems or pursue some identified opportunities. They also discover opportunity or create it, if not already existing. They innovate to lead the change and stay with a problem situation longer and think rethink about newer and better ways. They demonstrate a mix of creativity and disciplined approach to implement a set of activities. They believe in something which brings improved values and benefit many, hence have an undisputed desire to prove a point of view for which they make continuous and uncompromising efforts. They also make efforts to bring right people for realization of their plans.

Entrepreneurship as process

Entrepreneurial skills can be learnt. Entrepreneurship is the process of creation or the specific set of activities carried out by an entrepreneur. It is a way of thinking, reasoning, and acting that is opportunity obsessed, holistic in approach, and leadership balanced (Babson College & Harvard Business School). Entrepreneurship results in creation, enhancement, realization, and renewal values, not only for owners but for every one related.

Know yourself

You must understand how to assess yourself about the entrepreneurial skill. All of us possess certain skills that can make us entrepreneurs, and many of them are unique to us. So what are your interests, skills and values? Your personality is the sum total of these qualities and values.

Ask yourself the following questions:

- Do I have some imaginations in life to pursue?
- Do I feel passionate about them?
- Do I feel responsible to undertake the tasks associated with them?
- Do I set small and achievable goals for self?
- Do I create ways to realize those goals?
- Do I give and seek help to achieve goals for me and for others?
- Do I work hard and enough to do so?
- Do I keep positive hope before taking up a challenging task?

Important skills you need to learn

Interpersonal – You should have good people skills. Your ability to freely mix with people with diverse background is a valuable.

Networking – Networking is useful to establish build partnerships and discover new opportunities and interests.

Management - Management skills mean planning, organising, leading and controlling activities.

Team Building - You must build a team of people with diverse skills as you alone can not perform all the needed task in any given situation.

Financial Management - Understanding how money comes in and flows out though a given set of activities is important.

Time Management - Time is one of the most important resources. Scientific planning of time is a good way to manage time.

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Chapter 2

Setting and Achieving Goals

Entrepreneurship is a life long journey. Successful entrepreneurs need to have a long term perspective of their enterprise and the life's journey itself. They need to know where they are and where they are going. Entrepreneurs need to have a destination to aim for, start small and grow systematically to reach the destination. So, goal setting is very important in entrepreneurship.

What do we mean by Goals?

An individual's life is driven by achieving certain goals. Goal setting is a process of self discovery, as we progress in life, goals become clearer and nearer. Hence it important for us to know,

- Remain alert and aware of what you want to achieve
- Remind yourself - what you already have
- Learn and improve to do better what you have been doing
- Influence others to achieve their goals
- Feel happy about what you have achieved without becoming complacent about them

Goal setting process

- Know yourself - what you know as skill and knowledge, what interests you, what makes you happy, etc.
- Define you belief
- Establish the first set of goals which you feel you can achieve
- Create plan to succeed, make resources available
- Be disciplined and true to self
- Remain flexible to constantly evaluate and make necessary changes in your plan
- Must take decision, do not ignore your intuition and inner calling while doing so

Chapter 3

Entrepreneurship

What is Entrepreneurship?

Entrepreneurship is beyond starting a business. It is a mindset, and a creative and innovative process. It can take place in any field including business, agriculture, education, social and personal life.

Doing new things or doing things that are already being done in new ways is also an expression of entrepreneurship.

Entrepreneurs possess self drive and higher activity level, ready to constantly strive to achieve something difficult which they could call as their own accomplishment. They are different from others.

Entrepreneurship creates incremental wealth. It is not about 'getting rich quick', rather also about earning more by losing in many cases.

What do entrepreneurs do?

Entrepreneurs recognize different opportunities and provide alternate and new solutions to problems. In doing so, they create value for themselves and for the society. Entrepreneurs take initiative always ready to accept risk and failures.

Entrepreneurs are self-motivated, committed and hard working people. They take initiative to solve problem or create something unique. Entrepreneurs take charge of the situation and do not leave the work incomplete and strive hard to pursue the identified opportunities. They discover opportunity or create it, if not already existing. They innovate to lead the change. They stay with the problem situation longer and think and rethink about newer and better ways of exploiting opportunities. They demonstrate a mix of creativity and disciplined approach to implement a set of activities. They believe in something which brings improved values and benefit many, hence have an undisputed desire to prove a point of view for which they make continuous and uncompromising efforts.

Decision making is the most important activity and responsibility the entrepreneurs engage in. They take decisions of their own and act on that. This ownership makes him responsible for the success or failure both. Entrepreneurs start with what they have and they are clear about what they need and they are focused about what they want to do.

Entrepreneurship, thus, is a way of life. The major activities they undertake are as follows,

- Problem Identification
- Ideation – generate ideas to spot the suitable idea one, consider their own capability and resources
- Understanding customer and their needs
- Arranging resources

- Creating teams for take responsibilities
- Undertaking operations.

So, who is an Entrepreneur?

Entrepreneurs are not super-humans; they are like any other person. They are not special individuals but they do something special. They learn the required skills to start and manage ventures. Though entrepreneurs are considered as risk takers, they better manage these risks.

Case Study – 1

HARSHA DENTAL CLINICS

Over 60% of India's population is living in villages and healthcare services available to them are not very effective. **Dr. Mohit Sukhija** realized rather quickly that one of the basic needs – accessible and affordable health care is largely unattended in the villages.

Being a dentist (doctor) himself, he found the condition of dental healthcare in the rural areas either absent or abysmal. Even the national health programs on dental care were largely muted. Private practitioners did not prefer setting up clinics in villages and areas away from cities due to low profitability. Also, there exists total absence of awareness about importance of maintaining good oral hygiene among the rural masses.

Mohit decided to provide accessible, quality and affordable dental health services by launching **Harsha Dental Health Services** under the guidance of Center for Social Entrepreneurship, Tata Institute of Social Sciences (TISS), Mumbai. Harsha Dental Health Services aimed to open 105 dental clinics across Haryana to cater to many people in the rural areas in the state with a focus on accessible and quality dental care.

The pilot project of his venture began with launch of three clinics in and around the city of Rohtak - two in Rohtak and one in a village called Bhalaut, 10 km from Rohtak.

Pamphlets were distributed prior to launch of each clinic. The purpose was to generate a subtle movement for oral hygiene among the rural and poor people.

The first clinic was launched on the 14th April, 2010 at the main market of Rohtak. The clinic was very close to the Main Bus Stand where buses to and from different villages (of Haryana) come and go. In this way, the Clinic attracted large rural crowd. It provided dental services to four patients per day during initial days; later the number crossed 20 per day.

The second clinic was set up on 17th April, 2010 at Bhalaut, a village 10 km off Rohtak city. The location of this clinic was critical as that village connects six other villages to Rohtak. Help of a local dentist was taken to set up this Clinic who not only extended his support but also agreed to monitor the day-to-day activities. Free sponsored Dental Camps were conducted to spread awareness about oral health care among the villagers. In the Clinic, tooth extractions were performed under local anesthesia and medicines were also distributed to the needy people, free of cost.

The third clinic was inaugurated on 18th April, 2010 in collaboration with a NGO - Hari Om Seva Dal, in Rohtak city. The NGO operates eye and homeopathic clinics to provide quality, affordable health care to the locals. Harsha Dental Health Services associated with this NGO to provide dental care services at their premises which include tooth extraction and free distribution of medicine. Both together used to organize camps to provide dental care to the poor and needy people of the area.

Overall investment in all the three clinics was Rs. 5,00,000, and about 70% of this amount was raised as informal loans from family and friends of Mohit. Balance 30% was funded by Mohit himself, out his personal savings.

Patients used to pay 30% of market price for any dental services. Free services were also provided to the poor if sponsorships were received. Patients could avail follow-up treatment at any Harsha Clinic, as per their convenience, with the similar cost of treatment as paid at the time of their first visit. For example, if a patient started his/her treatment at Bhalaut village and decides to go for follow-up at Main Clinic, the cost of treatment would be the same as offered by the Bhalaut Clinic with no compromise on the quality of services.

In every clinic dental health education were also provided and Mohit strived hard to maintain the working environment in the clinics, patient-friendly. The Clinics are also flexible to take care of its employees. Employees also give their best services to the patients.

Harsha Dental Health Services desired to attract talented manpower from different sections of society including dentists, businessmen, and corporate houses to support this movement. This was just a beginning. Mohit wanted to take new initiatives and desired to bring appropriate changes. However, the basic aim of providing accessible, affordable, quality dental care to the mass would always remain the purpose of this initiative.

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Chapter 4

Knowing Customer

Customers are the key to success of any business venture. The purpose of business ventures is to create value for its customers. The business enterprises create value through its products or service offer. For example, Amul creates value for its customers through supplying quality products such as liquid milk, butter and ice creams. For a business venture to be successful, it needs to understand the customer needs and develop products and services to meet their needs.

Customer

Customer is the person buying products or service. There is difference between a customer and a consumer. In the case of baby foods, the customer is the parent while the consumer is the baby who consumes the product. Hence customer focus is important because customers decide to purchase products or services. So, identifying customer needs helps to know their needs.

Customer Needs

Empathy is the starting point in identifying needs. Personal motivation also plays critical role.

Needs are the also the possibilities for the entrepreneurs. Entrepreneur has to understand the conditions in which need exists, and if it is being met to a certain degree, the process in which it is being fulfilled, etc. The next step is acquiring and processing information about the cost of fulfilling the needs. This can come through quick review of the marketplace by analyzing customers, competitors and the suppliers.

While understanding needs and opportunity is the beginning, continued opportunity identification is equally important.

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Chapter 5

Planning to Satisfy Customers

To satisfy customer needs product or service is offered. The following are some important steps in offering product or service,

- What product or service do I provide?
- What makes my product or service special?
- How is my product or service different from ones that are already available?
- Is there a need for my product or service?
- Why will people want to buy my product or service?
- Who would like my product or service?
- Are there enough of those people there?
- How am I going to find and approach them?
- How much are they willing to pay?
- Will there be profit in this?

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Chapter 6

Product Costing and Profitability Analysis

It is very important to understand the cost of producing a product or service. This is achieved through meticulous computation of cost of each item in the production of the product/service. Hence, you need to understand the basic concepts in costing. In this Chapter we will discuss the basic concepts in costing and profitability analysis.

Cost and Price

Price is what customer pays. Customers pay the worth of the product or service, not necessarily matching with the cost. If price is higher than the cost, the offering makes profit otherwise not.

Cost refers to the expenses for producing a product/service. There are different elements of costs – Material Cost, Labour Cost and Overheads.

Material Cost –

The matter or the substances from which the product or service is made is material. It may be raw or processed form. It can be direct or indirect.

- a) Direct Material - all material which becomes an important part of the finished product or services and which can be conveniently assigned to specific physical units is termed as Direct Material.
- b) Indirect Material - all material which is used for the supporting activities of production of our product or services and which cannot be easily assigned to physical units is termed as indirect material. Consumable stores, oil and waste are the examples of indirect material.

Labour Cost –

For the conversion of raw material, human efforts are required and such effort is called labour.

- a) Direct Labour - labour which takes active and direct part in production of particular product or delivery of services is direct labour. Direct labour costs are therefore specifically and conveniently traceable to specific products.
- b) Indirect Labour - labour employed for the purpose of carrying out task incidental to goods produced or services provided in indirect labour. It cannot be practically traced to specific unit of output. Wages of supervisors, time keepers, and salaries of salesman are some example of indirect labour costs.

Overhead Costs –

Overhead includes indirect materials, indirect labour and indirect expenses. Thus all the indirect costs are overheads.

- a) Direct Expenses - these are the expenses which can be directly and wholly allocated to specific activity. Example: hiring of some special gadget for a particular customer.
- b) Indirect Expenses - these are the expenses which cannot be conveniently and wholly allocated to an activity. Example: electricity bill for the premise of operation.

Cost can also be classified as **Fixed Costs** and **Variable Costs**.

Fixed costs –

These are the costs which remain constant irrespective of the variations in output. These cost includes cost arises out of possession of plant, equipment and basic infrastructural facilities. Fixed cost remains constant per unit of time. So they decrease per unit with every increase in output and vice versa.

Variable costs –

These costs are the costs which vary directly with output. They increase or decrease in the same proportion in which output increases or decreases.

Budgeting

Budgeting is about forecasting the expenses and revenues. For preparing budget one need to first know or decide how many units to produce in a particular duration. Then estimate the material, labour and overhead costs. When price exceeds cost, profit is made. Quantity being manufactured also affects profitability.

Template for Cost Estimation and Profitability Analysis

Particulars			
A: COST OF PRODUCTION	Quantity	Unit price	Total
Raw Materials			
Total A			
B: Administrative and Selling Overheads			
Administrative Expenses			
Selling Expenses			
Others			
Total B			
C: Total Cost(A+B)			
D. Sales (amount to be received by selling products or services)			
Total D			
E: Profit (D-C)			

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Chapter 7

Feasibility Analysis

A feasibility study is the viability of an initiative or venture idea with emphasis on identifying potential problems, and attempts to answer the question – should we proceed with this initiative? It also helps to know and understand under similar conditions what do other similar initiatives do.

Feasibility study provides insights into the aspects which also help to assess as to how the given venture idea can succeed.

Components of a Feasibility Study

Analysis of Idea or Initiative –

After understanding the customer, the need and behavior it is important to assess how good the venture idea is, with regard to its overall merit of it. Also important is to know if there exists or is there a possibility of creating customers. The next question is what is happening to the existing needs of the customers and to what extent the problem is addressed by others.

Market Analysis –

- What is the existing or potential demand of the product or service for the new initiative or idea?
- What should be capacity to serve the demand assessed above?
- Currently, what kinds of capacity exist to serve the customers? Who possess them?

Technical and Operation Analysis –

- What are the technologies and operations used to address the needs of the customer and market?
- Is there any emergent technology or newer operation system being practiced?
- What technologies and operations management practices possible?

Financial Analysis –

- How much initial fund would be needed to take up the initiative or idea?
- What could be the possible sources of fund?
- What could be potential profits?

Environmental and Social Impact Analysis –

- What could be the impact of the initiative or idea on the environment?
- What could be the impact of the initiative or idea on the society?
- What could be the fund needed to safeguard the environment and the society? Has this been added to the financial plan?

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Chapter 8

Operational Planning

Operational planning deals with allocating human resources including financial resources, setting timelines and performance indicators.

Operational Plan provides answer to the questions like what, who, when and how much?

- what - tasks that must be undertaken
- who - the persons who have responsibility of each of the tasks
- when - the timelines in which tasks must be completed
- how much - the amount of financial resources provided to complete each task.

Operation Planning

Operational planning is the process of identifying resources and subsequent allocations. Typical resources are – manpower, fund, materials, technology and time. Targets to be achieved to measure the performance are also set.

Operation Plan

Operational Plan defines the day-to-day activities to be carried out. The Plan should be aligned with the overall objective of the venture.

Operation Plan includes the following,

- Actions - description of the key activities those are needed to be taken up. It requires step-by-step action planning.
- Time frame – list of the key tasks or steps for implementation, during the planned period. This helps to describe the ‘due date’ for completion of each activity, also becomes the basis for monitoring progress.
- Resources - includes people, funds, equipment and physical space. Identification of resources for the venture and availability are reviewed for resource planning.
- Responsibility - person or group of individuals responsible for completion of activities.
- Performance indicators - target start and end dates against every critical activity.

Template for Operational Planning

Actions	Resources	Person Responsible	Timeframe	Budget	Performance Indicators

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Chapter 9

Developing Business Plan

A business plan is a written document that details the proposed business venture. It is a blueprint which must describe current status, expected needs, and projected results of the business venture. Every aspect of the business needs to be covered in the business plan. A description of all of facets of the proposed business is necessary to describe what the business is, where it is projected to go, and how the entrepreneur proposes to get there. The business plan is the roadmap for a success.

The following provides the contents of a business plan.

- Description of business
- Products/services
- Target customer and their needs
- Marketing plan
- Resource requirement including cash and profitability analysis
- Operations plan.

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