

THE

# SPARK

MONTHLY BULLETIN OF THE ROTARY CLUB OF PANAJI

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Club of Panaji



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## REGULAR MEETING

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## PRESIDENT'S MESSAGE

*Rtn. Nester Sequeira*

Dear Member's, Anne's, Annette's and well wishers of the Rotary Club of Panaji.

It's a bitter sweet moment penning my last message as President.

New ideas , fresh legs it's that time of the year when the gavel changes hands to the new President, at the end of what's been an enriching experience being at the helm of the Rotary Club of Panaji. From calling the meeting to order for the 1st time with some butterflies in the tummy and lo and behold it's time to relinquish office.

Team ( Club Board ) 23-24 as we called ourselves, started meeting and planning in right earnest almost 6 months in advance. Yes we had green horns ( in Rotary ) that formed part of the team but what they lacked in Rotary experience was more than made up by their out of the box thinking, dedication and commitment to the position and their passion for service to the community.

I did see the talent in them in my choice and boy, did they prove me right. The blend of seniority and young blood in the team lead to fresh ideas for our annual projects and new ones too.

I'm glad to state that they have rotary running in their veins and will hold leadership positions not just in our club but at the district level too in the future. The seniors backed me to the fullest with their advise and support all the way. The bonding and camaraderie with the Team is what I will cherish for the years to come.

The year saw it's annual projects as well as new projects being undertaken with fresh idea's. Kicking it off with the EduExpo followed by RYLA's which had 300 plus students attending and being held simultaneously at multiple locations, 7 lacs being disbursed under the students financial program, The Kitchen Garden for students ,the mental health and world polio day awareness rallies, the splendid Interact Sports Day, the modern hi tech hearing aids to the hearing impaired and AI assisted spectacles for the visually challenged, Distress/Suicide Prevention Helpline, the District and the Global Grant , the skilling of youth via our impressive Home Nursing Institute, the legends cricket tournament at the indoor arena, the guest speakers list was pretty impressive too which led to a marginal increase in the attendance of our regular meetings.

The sportsmen kept our club flag flying high with an impressive bag of trophies and medals at the local and district level sporting events.

Editor Rtn. Mohit Saraf has been releasing quality issues of The Spark and I would like to thank him for his efforts.

It has been a pleasure to have worked under DG Rtn. Nasir Borsadwala and AG Rtn. Ashok Menon who have lead and stewarded the district and clubs respectively with clear thought and transparency, their support and guidance has been much appreciated.

This message would not be complete with out thanking Maryrose, Denise, Lisa, Brett and Kyra. They have been a pillar of support right through the year. Having my son Brett serve as the President of the Rotaract Club of Panjim while I led RC Panaji was special. Maryrose had to bear with the continuous Rotary conversations between father & son.

I wish Rtn. Manguirish Salkar and his team all the very best for the year 2024-25. Known to be a meticulous planner, I'm sure he will raise the bar and take our Club to greater heights.

As I step into the realm of being a past President I would like to say Dev Borem Korum to the Members of the Club for having reposed their faith in my ability to lead this August club.

It has been an honour and a privilege to serve with each of you.

Jai Ho RCP.



With best compliments from  
**Rtn. Manguirish Salkar**



T-9, 3rd Floor, Phase - B,  
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## RI PRESIDENT'S MESSAGE

*Rtn. R. Gordon R. McInally*

It's customary for a Rotary president in the final month in office to recap the past year on this page, and I am proud of all

we have achieved together. But I want to focus on our future, and that begins with polio.

We have reached an astonishing 3 billion children with the polio vaccine, and we have averted an estimated 20 million cases of paralysis. But it's not enough. We must continue supporting the End Polio Now campaign to reach zero cases and keep our promise to the world's children.

Polio is not our only global commitment. In fact, Rotary has been working toward global peace even longer. Spreading Positive Peace through service projects and Rotary Peace Centers around the world is more important than ever.

We must also continue to build peace from within, and that begins with supporting mental health and wellness among our fellow Rotary members and the communities we serve. Rotary has an opportunity to help build a global mental health system that currently does not exist, and I urge all members to consider joining the Rotary Action Group on Mental Health Initiatives to keep up the momentum we began this year.

It's been the honor of a lifetime to serve as your president. You have given Heather and me memories we will cherish forever. I look forward to our continued friendship and our collective commitment to Create Hope in the World.



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of the things we think,  
say or do

---

First: Is it the TRUTH?  
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## EDITOR'S SPACE

*Rtn. Mohit Saraf*

As we approach the culmination of another fruitful year for Rotary club of Panaji, I am happy to present to you the final addition of our magazine spark for the months of May and June. Serving as the editor this year has been a privilege and deeply satisfying experience.

I extend my heartfelt gratitude to President Nester for giving me this opportunity and extending his unwavering support throughout the year.

During the year, spark has endeavoured to capture the essence of our club activities, initiatives and the remarkable stories of service that define us.

It has been a journey of celebrating achievements, highlighting community impacts, and fostering a spirit of togetherness amongst the members.

I would like to express my sincere appreciation to all the contributors, writers, photographers and volunteers, who have dedicated time to make each issue of the spark a reflection of our Club's

commitment to service our self.

As we look ahead to the new year, I am confident that the spirit of Rotary will continue to guide us in making a positive impact on the community and beyond. Together we can achieve greater heights of service and impact.

Thank you, Weldroy Fernandes, for compiling, printing the magazine and for always being there to help me even at the last minute.

Thank you all once again, for your continued support and readership.

Warm Regards  
Rtn Mohit Saraf



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## SECRETARY'S REPORT - MAY

*Rtn. Suraj Bode*

### WEEKLY MEETINGS:

#### A) 40th Weekly Regular Meeting:

"General Elections 2024 :

Goa Centric Perspective" By Mr. Shashwat Gupta Ray on 1st May 2024.

**B) 41st Weekly Regular Meeting:** "Rhythm Circle" With Rtn. Sameer Kapadi on 8th May 2024.

**C) 42nd Weekly Regular Meeting :** Induction of Two New Members at the Hands of AG Rtn. Ashok Menon On 15th May 2024.

**D) 43rd Weekly Regular Meeting:** "Panjim, a Capital in the Making! History of Nova Goa Revisited By Ms. Maria Lourdes Bravo da Costa Rodrigues" on 22th May 2024.

**E) 44TH Weekly Regular Meeting :** "India's Economic Growth and Maritime Security" – A Talk by Commodore Shiv Tewari (Retd) On 29th May 2024.

### PROJECTS & PROGRAMS DURING THE MONTH OF MAY 2024

#### A) Financial Support For International Robotic Event:

Our Club Provided Rs. 20000/- to Ms Usha Kumawat Of Progress High School Who Qualified for Participation Of International Robotic Event at Dubai. We thank our PDG Rtn. Gaurish Dhond Who Sponsored the entire amount for the Bright Student.

#### B) Exchange Of Club Flags:

Our President Elect Rtn. Dr. Raghuvir Salkar Exchanged Our Club's Flag with Rotary Club Of The Woodlands, Texas, USA at Texas on 17th May 2024.

#### C) Release of "SPARK" : Our Club's Monthly Magazine.

We Released Our Club's 10th Edition of Monthly magazine "SPARK" At The Hands of Commodore Shiv Tewari (Retd) in the Distinguished Oresence of Our President, Rtn. Nester Sequeira, Our Vice President, Rtn. Viresh Nadkarni & Editor of Spark Rtn. Mohit Saraf.

#### D) 11th Club Board Of Directors Meeting:

Members of Rotary Club of Panaji Board met to Review the Club's Performance and Finances for the Month of May 2024 as well as Plan Programs and Projects for the Month of June 2024 at Sai Valentine's Beach Resort, Arambol, Goa on 24th May 2024.

### THOUGHT OF THE MONTH:

"Tu Khud Ki Khoj Main Nikal  
Tu Kis Liye Hataash Hai ?  
Tu Chal Tere Wajood Ki Samay Ko bhi Talaash Hai...  
Jo Tujhse Lipti Bediyan Samajh Na Inko Wastra Tu  
Ye Bediyan Pighaal Ke Banaa Le inko Shastra Tu  
Banaa Le Inko Shastra Tu....

Tu Khud Ki Khoj Main Nikal  
Tu Kis Liye Hataash Hai ?  
Tu Chal Tere Wajood Ki Samay Ko bhi Talaash Hai...

◉◉

*With Best Compliments from*  
**Santosh Mahanandu Naik**  
PANJIM - GOA

## WEEKLY MEETINGS:

**A) 45th Weekly Regular Meeting:** "The Journey of FLY 91" By Mr. Manoj Chacko. MD & CEO - FLY 91 on 5th June 2024.

**B) 46th Weekly Regular Meeting:** "HEART TO HEART" A talk By Rtn. Dinesh Kamat on 12th June 2024.

**C) 47th Weekly Regular Meeting :** "Budget and Plans for R.Y. 2024-2025" On 19th June 2024.

**D) 48th Weekly Regular Meeting:** "District Goals For 2024-25 By Assistant Governor for 2024-25, Rtn. Bhavna Raikar & Advice from President, Rtn. Nester Sequeira to Incoming President Rtn. Dr. Raghuvir Salkar" on 26th June 2024.

## PROJECTS & PROGRAMS DURING THE MONTH OF MAY 2024

**A) Tree Plantation On World's Environment Day :** World Environment Day being Commemorated by Our Club In association of "ONE WORLD" with Tree Plantation at MontFort Academy, Corlim, Old Goa on 5th June 2024

### **B) Exchange Of Club Flags:**

Our President Rtn. Nester Sequeira Exchanged Our Club's Flag with Rtn. Dr. Mahesh Patil, Secretary Rotary Club of Dombivli East, Dist. 3142 on 7th June 2024.

**C) Supplying Water Pump At A Government Primary School :** Our Club Provided a Water Pump at the Government Primary School, Deulwaddo, Santa Cruz, Goa on 19th June 2024.

**D) Providing Laptop At A Government High School :** Our Club Handed Over a Laptop to Government High School, Kirlawada, Chimbhel On 25th June 2024.

**E) Launch Of Distress Helpline Number in association with COOJ( Cause Of Our Joy) :**

Our Club Launched The Distress Helpline Mobile Number 6361612525 at the hands of Rtn. Nasir H. Borsadwala, District Governor (2023-24), RID 3170 on 26th June 2024 at COOJ Mental Health Foundation, Bastora Under the Auspices of District Grant DG 2455540.

**F) Felicitation Of Interact School For 100% Results :** Our Club Felicitated Principal of Shri Sharada Vidyalaya Government High School, Cumbharjua For Securing 100% Results in Xth Goa Board Exam held in March/April 2024 at the hands of Rtn. Dhilan Shah, Director Young Generation.

**G) Inauguration Of NURSING PROGRAM, CLASSROOM & LAB :** We Inaugurated Nursing Program, Classroom & Lab at the hands of Shri. Rajesh Faldessai, Hon'ble MLA - Cumbharjua & Chairman - Goa Rehabilitation Board in the Distinguished Presence of Rtn. Nasir H. Borsadwala, Dist. Governor(2023-24), RI Dist. 3170, Rev. Bro. Jaico Gervasis, Provincial Superior, Montfort Brothers Of St. Gabriel, Rtn. Nester Sequeira, President (2023-24), Rotary Club of Panaji, Rtn. Vijay Gopi, MD - Veejay Facility Management Pvt. Ltd., Bro. Prem Sg., Director, Montfort Academy(Corlim) on 26th June 2024.

**H) Release of "SPARK" : Our Club's Monthly Magazine.** We Released Our Club's 11th & 12th Edition of Monthly magazine "SPARK" at the Hands of Rtn. Sharad Pai, DG 2024-25, Dist 3170 in the Distinguished Presence of PDG. Dr. Jorson Fernandes, Our President, Rtn. Nester Sequeira & President Elect, Rtn. Dr. Raghuvir Salkar on 30th June 2024.

**I) 12th(Joint BOD) Club Board Of Directors Meeting :** Members Of Rotary Club Of Panaji Board for RY 2023-24 as well as RY 2024-25 met to Review the Club's Performance and Finances for the Month of June 2024 As Well As Plan Programs and Projects for the Month of July 2024 at Tinge, Hotel Delmon, Panaji, Goa on 20th June 2024





## KNOW YOUR RI PRESIDENT 2024-25

*-Rtn. Stephanie A. Urchick*

Stephanie Urchick is a member of the Rotary Club of McMurray, Pennsylvania, USA. She will serve RI as president in 2024-25. She has been an RI director and Rotary Foundation trustee. She has served RI in numerous capacities, including as training leader, regional Rotary Foundation coordinator, and RI president's representative. In addition, Stephanie was a representative and member-at-large to three sessions of the Council on Legislation.

Stephanie has also served as chair of the Rotary Strategic Planning Committee and The Rotary Foundation's Centennial Celebration Committee, as well as a member of various Rotary committees, including the Election Review Committee and Operational Review Committee.

A Rotary member since 1991, Stephanie has participated in a variety of international service projects, including National Immunization Days in India and Nigeria. In Vietnam, she worked with clubs to help build a primary school and traveled to the Dominican Republic to install water filters. A student of several Slavic languages, she has mentored new Rotary members in Ukraine and coordinated a Rotary Foundation grant for a mammography equipment and a biopsy unit for a hospital in Poland.

In its commemorative book, the Rotary Club of Krakow, Poland, noted Stephanie as a key figure for

helping the re-birth of Rotary in post-Communist Poland.

Currently, Stephanie is helping to partner clubs and districts in the U.S. with Rotary clubs in Albania, Kosovo, and Ukraine for humanitarian and educational services.

Stephanie's professional background is in the higher education, consulting, and entertainment industries. She received her doctorate degree in Leadership Studies from Indiana University of Pennsylvania and has been recognized and awarded by The Rotary Foundation and numerous community and international organizations.



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# KNOW YOUR DG 2024-25

*-Rtn. Sharad Pai*

Born in Kumta and brought up at Belgaum. A Rotarian of RC Belgaum which is 84 year old and second oldest club in the

Dist. 3170. Has been a Member for over 32 years.

A man who is known as "Anna" to the young and old in Rotary. Initially only in India but after attending the international assembly at Florida, he is now known as Anna across Rotary International. By profession, he is an Industrialist...

Manufacturer of Industrial Valves, as well having interest in large scale farming. Recipient of many awards as Industrialist and as farmer by State and Union Govt. of India. Amongst them are..

- Best Small Scale Industrialist by Govt. of Karnataka.
- Innovative farmer by Central Silk Board, Ministry of Textile, Govt. of India.
- Krishi Pandit by KLE University.
- Doctorate at Bharati Vidyapeet for evolving unique method of Vermicomposting named as "Sharad Pai method".
- Been on the advisory board on State Farming

mission & as well as Research advisory committee member on Central Silk Board.

Recipient of many Rotary Awards, important amongst them are

- Citation for Meritorious Services,
- 3 times TRF Service Awards by RI & TRF.
- Given the CSR Grant valued 7.00 lac Dollars to the District to convert 1 million Its per day sewage water into white water. The single largest Grant in the country to date. This was recognised by RI President Rtn. Shekhar Mehta as Grant Man of India.

Married to Ann Padmaja, daughter of Mr. N. D. Prabhu, former Chairman and Managing Director of Canara Bank. Blessed with a Son Rtn. Chetan. Married to Dr. Pooja, Grandson Avirat & Granddaughter Smaya.



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# WEEKLY MEETINGS



40th Weekly Meeting Talk by Shashwat Gupta Ray on General Elections 2024 Goa Centric Perspective

41st Weekly Meeting Rhythm Circle by Rtn. Sameer Kapadi



42nd Weekly Meeting Induction of Two New Members at the Hands of AG Rtn. Ashok Menon



43rd Meeting Talk by Maria Rodrigues on Panjim, A Capital in Making! History of Nova Goa Revisited

44th Weekly Meeting Talk by Commodore Shiv Teweri (Retd) on India's Economic Growth & Maritime Security



45th Weekly Meeting Talk by Mr. Manoj Chako, CEO Fly 91, on the Journey of Fly 91

46th Weekly Meeting Talk by Rtn. Dinesh Kamat, On Heart To Heart



47th Weekly Meeting, Presentation of Budget & Plans for the Year 2024-25 by President Elect Rtn. Raghuvir Salkar



# WEEKLY MEETINGS



48th Weekly Meeting



11th Board of Directors Meeting on 22nd May



Exchange of Club Flag by Our President Elect



Rtn. Parag Exchanged Flags with Members of RC Bhatgam, Kathmandu.



# PROJECTS AT A GLANCE



Inauguration of Nursing Institute in Corlim, at the Hands of Shri Rajesh Faldessai, MLA Cumbarjua



Provided Water Pump to Govt. Primary School Deulwaddo, Santa Cruz



Tree Plantation on the Occasion of World Environment Day



Financial Assistance to Needy Student Ms. Usha Kumawat for attending International Robotic Event at Dubai

Release of Spark for the Month of April



# PROJECTS AT A GLANCE



Printer, Copier, Scanner Machine handed over to Progress High School under the aegis of our District Grant.



Distress / Suicide Prevention Helpline



Handing over 2 cupboards at Government Primary Schools..





## JAB WE MET - RTN. DR. MANGUIRISH SALKAR

*Rtn. Viresh Nadkarni*

### My Conversation with Rtn Dr. Manguirish Salkar

Rtn. Dr. Raghuvir alias Manguirish Salkar very affectionately nicknamed as "Masa" by our Club members. Masa is a modest person with potentially high profile capabilities. He executes club responsibilities with professional precision and is one of the most reliable task master of the Club. With Manguirish on the Throne of the Club the members expectations are at an all time high for the incoming year. It was a pleasure to talk to him to know the finer and unknown facets of his life. Hope you enjoy reading this as a part of my series "Jab We Met".



### Manguirish can you tell us a little about your family background?

I was born on 20th July 1964 to Shanta and Kalyan Salkar. My father worked in the Education Department and retired as an Assistant Director, my mother was largely a home maker working for some years as a teacher in the Progress High School. I have a sister Smita Kare presently settled in Margao. During our childhood we stayed in the Ghanekar Chawl which existed opposite the Pharmacy college. The Chawl extended from this side of the road right back to the Biryani Taj restaurant opposite the Thakur Petrol pump. There were at least eight families who stayed in the chawl with us. Hemant Ramani's family, the Modi family, the Agshikars, Karapurkar, Shirsat's and the Taj restaurant behind. Those were relatively huge houses with a small courtyard for each family and a common backyard with a well which still exists. The Chawl was later demolished to construct this present day Ramakant Apartments building. I have my office in the flat that we own here now. There were also a few initial years of my life that we spent in Margao too. I

was probably 3 to 5 years old then and too young to have any memories of my days in Margao.

### Masa can you share some childhood memories with us?

Well, as you know very well people who have seen the 70's have actually seen a golden era. With hardly any electronic gadgets we had only human relationships to bank on. I have treasured memories of our cricket matches on the footpath or even the road opposite the pharmacy college. The vehicular traffic being minimal during those days we could have our test matches on the road virtually uninterrupted by traffic. For us Panaji was smarter without being a SMART CITY. The Pharmacy College Annual Day function was one huge event with its musical shows and movie screenings. Being neighbours we had the privilege to experience and enjoy the event.

When the Ghanekar Chawl was demolished for redevelopment we shifted to the House built by my father in Porvorim. Porvorim too was a reasonably barren land in the 70's. We would walk into the hills to savour the wild "chunna", "kanna" and the "kajus" during the summer. We would somehow find a strip around the house for our evening cricket games. It would be a long walk to get to the main road near the O Coquero junction. The junction was our point to get into any transport system.

### Where was your Schooling and education done from?

I did my initial schooling upto 4th from the Mustifund School near the Mahalaxmi Temple and from the 4th to my SSC was in the Progress High School. During those days a few other schools like the Peoples High School, Don Bosco and a School called Mahatmes besides others too existed.

I passed my SSC in 1979 and joined the Dhempe College of Arts and Science Miramar.

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In 1981 got admission in the Goa College of Engineering, Farmagudi in pursuit of a B.E Degree.

I have a lot of good memories from my Farmagudi days too. We would stay in the College Hostel through the week. The Rs 3/- Rice plate in "Bappas Zopdi" and the Wednesday feast at the Hostel mess with the odd outing venturing into the "Hill Breeze" Restaurant at Farmagudi are some things I still remember. There are a lot of other mischievous activities we did too but I prefer not to share them here. I graduated from GEC in 1985.

### **After GEC Graduation what?**

Post my Graduation I worked in a private firm as a site engineer to get the basic practical knowledge before getting into business as an RCC Consultant. The first building I designed was 'Sindhu' on the Atmaram Borkar Road for the Borkar family which had Shri Pradeep Bhandari as the Architect. I later decided to pursue post graduation and joined the Pune College of Engineering. While in Pune I resided with my uncle and then shared a flat with my friend Amol Prabhu at the Deccan Gymkhana. In 1986. While I was doing my Masters I would do a little part time teaching to students at the Kusro Wadia Diploma College in Surveying, Quantity Surveying. I completed my M.E Structures in 1987 and briefly took up a job at the Kirloskars.

### **Masa you have done your Masters in USA, tell us a little about your days in USA.**

Well Viru, post my M.E I went on to pursue my next goal in the USA. I joined the Utah State University for my Doctorate in Structures got a transfer the next year to the University of Maine from where I finally completed my Doctorate.

Initially I stayed in a shared Hostel accommodation. There would be 3 to 4 rooms in an Apartment with each room being shared by two persons. The campus which housed us had several such hostel buildings. This is where I learnt that I had the ability to cook reasonably well. I also learnt to consume what I cooked without any complaints whatsoever. The college bus would take us out to the market area for our weekly grocery shopping.

In the second year I shifted to an out of the campus apartment. This Campus had a lot of students from other nationalities besides Indians. I could now also afford a second hand car. The first car I bought was a Japanese brand called Subaru. It was a \$600 car and I probably spent more than that on its maintenance. My Subaru loved more to be in the company of car mechanics than me. I have some very pleasant memories of this campus. We had a huge parking lot which turned into our playground on weekends. You will be surprised to know that our traditional Indian sport "Logorio" was our favourite recreation. I did not have any fixed working hours while doing my research work and at times would be in lab till the wee hours. In fact the man at the Lab teasingly asked me if I would be interested in putting up in a tent outside the lab.

### **What next?**

Post my PHD I took up a job in the Boston Area in a company called PBQD Parsons. It was a big company spread over several parts of the country and in the business of designing bridges. While in the USA I also got married to Sunita in 1992 and our first son Abhishek was born in USA.

### **What made you come back to Goa?**

In 1994 my father was suddenly taken ill. Sadly he passed away while I was in transit flying down to attend to him. This was actually an "Aa Ab Laut Chale" moment of my life where we resolved to return back to Goa for good. Six months later in 1995 we were back in Goa after winding up from USA.

Manguirish it must have been tough to adjust to the business environment of Goa.

### **How did you manage to set your business here?**

Well Viru, My father in law late Shri Mangesh/Sharad Kovelkar was already an established Consultant in Goa with several major mine owners as his clients, he invited me to join him and that's how our partnership firm the "Kovelkar Salkar Associates" was born. We were in design of Jetties and other mining related plants etc. Post my father in laws retirement from the partnership I continued



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adding several valuable clients to our portfolio. Besides the Industrial Clients all over the country and some close clients like the Navelkars and the Agrawals, we are also the Consultants for the ambitious Taj Project at Lakshadweep. I also fulfilled my dream to set up an office in Mumbai and it is presently headed by my son Abhishek. We have more than 40 well qualified staff to give assistance and service to our clients spanning all over the country from Goa , Maharashtra, West Bengal , Telangana, Lakshwedeep to name a few. There was a lot of work related travelling I would do earlier but my travelling now has significantly reduced with responsibilities shouldered by Abhishek and our team.

### **Masa tell us more about your Family.**

As I said earlier I married Sunita in 1992. Sunita comes from the Kuvelkar family of Margao. She is a



B.E Electronics Graduate from the Goa College Of Engineering, Farmagudi. She worked in companies like Titan and Zenith before sacrificing her lucrative career to marry and follow a man called Dr Mangurish Salkar to USA.

Sunita has been a pillar of strength and a strong partner to me and I have crossed several bridges of life sometimes even over turbulent waters with her. She has shouldered the responsibility of raising our sons and also followed her passion of teaching. Sunita imparts training in Maths to students of Std 8th, 9th and 10th of the ICSC Board. She is also an active Inner Wheel member. We have two sons Abhishek who was born in USA in 1993. Abhishek is married Amruta who is the daughter of our friend and

Rotarian Santosh and Poonam Bharne. My second son Kalyan / Kartik has a Degree in Bachelor of Science in Computer Engineering from an US University and is presently doing his Masters at Georgia Tech.

### **How did you join Rotary?**

There is a very senior Rotarian from Porvorim Mr Sadanand Sawant who convinced me of the work done by the Rotary movement throughout the world . I joined the Rotary Club of Porvorim in 2004. I have held several important posts such as Treasurer and Director of other avenues in the Club at Porvorim.

In 2009 Rtn. Glenn Kalavampara whom I came in contact due to my work in the mining areas convinced me to join this Club. I am proud and excited to take over as the President of the Club on this 30th June. I will try my best do justice to the job and keep the club flag flying high.

### **Manguirish what are your plans for the year ?**

Health and Education will be our main focus area this year. I have plans of several big and small projects . There is a request from the Dean of GMC too for some Dialysis Units, Arthroscopy Camera system and wheel chairs. I will try earnestly to fulfil as much of this request as possible. Our regular projects will also be taken to the next level if possible. We have also planned a good fellowship year for our members starting off with an international trip to Greece, and an annual overnight trip to a 4 star Resort in South Goa.

Our club has always been a vibrant one and with the support of the new, young and enthusiastic crop of Rotarians and the guidance of the seniors any difficult tasks can be achievable.

I look forward to this Rotary year 2024-25.

Thank you Masa for talking to me and best wishes to you as the President of this Club

☺☺



## IS THE BANKING SYSTEM HELPING THE RICH GET RICHER...?

*Rtn. Guruprasad Mantravadi*

Recently i came across a documentary by DW TV on youtube on the phenomena of the Rich getting Super rich by

manipulating the banking system and was dumbstruck by the revelations. Thought of sharing some insights.

The banking system plays a crucial role in the economy, facilitating transactions, providing loans, and managing investments. However, in recent years, there has been increasing scrutiny over how this system disproportionately benefits the wealthy, enabling the rich to amass even more wealth.

This article explores the mechanisms through which the banking system contributes to the widening wealth gap, focusing on preferential lending practices, investment opportunities, financial services, and the role of central banks.

### **Preferential Lending Practices**

Banks offer various lending products, such as mortgages, personal loans, and business loans. However, access to these products is not evenly distributed.

Wealthy individuals and large corporations often receive preferential treatment from banks, including lower interest rates and more favorable loan terms. This preferential treatment stems from the lower risk associated with lending to high-net-worth individuals and established businesses, as they are more likely to repay their loans.

Additionally, wealthy individuals can leverage their assets as collateral to secure larger loans at better rates. This access to cheap credit allows them to invest in lucrative opportunities, such as real estate, stocks, and private equity, further increasing their

wealth. In contrast, individuals with lower incomes or less collateral face higher interest rates and stricter lending criteria, limiting their ability to invest and grow their wealth.

### **Investment Opportunities**

Banks offer a wide range of investment products and services, from mutual funds and bonds to more complex financial instruments like hedge funds and private equity.

These high-yield investment opportunities are often exclusive to wealthy clients due to high minimum investment requirements and regulatory restrictions designed to protect less sophisticated investors from high-risk products.

Moreover, banks provide wealth management services that include personalized financial advice, tax planning, and estate planning. Wealthy clients can afford to pay for these services, which help them maximize returns and minimize taxes.

This tailored financial guidance enables the rich to make informed investment decisions and exploit opportunities that are not available to the average investor.

### **Financial Services and Products**

Wealthy individuals benefit from a range of specialized financial products and services designed to enhance and protect their wealth. These include offshore banking, trust funds, and sophisticated tax planning strategies.

Offshore banking allows the rich to take advantage of favorable tax regimes in other countries, reducing their tax liabilities and protecting their wealth from political or economic instability in their home country.



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Trust funds are another powerful tool for wealth preservation and growth. They allow the wealthy to manage their assets and plan for future generations, often with significant tax advantages. Trusts can be structured to minimize estate taxes and ensure that wealth is passed on to heirs with minimal loss.

### The Role of Central Banks

Central banks play a crucial role in the financial system by setting monetary policy, regulating banks, and ensuring financial stability. However, some of their actions can inadvertently benefit the wealthy more than the general population.

One such action is the implementation of low-interest-rate policies, which central banks use to stimulate economic growth during periods of economic downturn.

Low-interest rates make borrowing cheaper, encouraging investment and spending. While this can benefit the broader economy, it disproportionately helps the wealthy, who have more capital to invest. They can borrow at low rates to finance investments in assets like real estate and stocks, which often yield higher returns. As asset prices rise, the wealthy see their net worth increase, while those with fewer assets do not benefit as much.

### Financial Crises and Bailouts

Financial crises often lead to government and central bank interventions to stabilize the banking system and prevent economic collapse. These interventions, such as bailouts and quantitative easing, can have the unintended consequence of benefiting the wealthy. During the 2008 financial crisis, for example,

governments around the world injected trillions of dollars into the banking system to prevent widespread bank failures.

While these measures were necessary to prevent a complete economic meltdown, they also resulted in the recovery of asset prices, benefiting those who owned stocks, bonds, and real estate.


The wealthy, who hold a significant portion of these assets, saw their wealth recover and grow, while the broader population, particularly those who lost jobs or homes, faced a slower recovery.

The banking system, through preferential lending practices, exclusive investment opportunities, specialized financial services, and central bank policies, plays a significant role in enabling the rich to get richer. While these mechanisms are often justified by the need to manage risk and ensure financial stability, they contribute to the growing wealth gap by providing the wealthy with tools and opportunities that are not accessible to the average person.

Addressing these disparities requires a multifaceted approach, including regulatory reforms to ensure fair access to credit, investment opportunities, and financial services.

By creating a more inclusive financial system, it is possible to reduce wealth inequality and create a more equitable economic landscape for all

☺☺

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# DISTRESS / SUICIDE PREVENTION HELPLINE


COOJ Mental Health Foundation an NGO which has been promoting mental health services in Goa since the year 2000 has collaborated with the Rotary club of Panaji to upgrade it's Distress Helpline from a landline bearing number 08322252525 to a 10 digit Mobile number **6361612525**

**Operational from Monday to Friday 1 pm to 7pm.**

The 10 digit mobile number attempts to widen the reach of the helpline and make it more accessible to callers in distress. The Helpline has been operational pan India for the last 11 years & has provided a safe & confidential space for people who have been feeling distressed & suicidal.

Following the guidelines of BEFRIENDERS WORLDWIDE which is an international organisation the COOJ helpline is counted as a Befriending helpline in India & part of The Befrienders Initiative in India. The President of the Rotary Club Mr Nester Sequeira graced the occassion along with his fellow Rotarians Suraj Bode (Secretary) & Community Service Director Rakesh Gowda at the COOJ Center at Bastora. COOJ Trustee Dr. Justin Pereira & staff of COOJ were present at the gathering.


The Rotary Year being dedicated to Mental Health, the Rotary Club of Panaji has supported the program with assistance in the call management systems, the digital promotion of the helpline and counseling sessions. This project was carried out under the aegis of District Grant.




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# ROTARACT CLUB OF PANJIM



On 6th May 2024 The 'Rapid Questions' campaign by the Rotaract Club of Panjim and the Goa Election Commission engaged 25+ participants across five locations to discuss future priorities. Promoted by local collectors, it featured a retired service member advocating for youth voter participation, with support from the Directorate of Information and Publicity, Government of Goa.



The 'Run for Vote Goa' campaign on 6th May, 2024 led by the Chief Electoral Officer of Goa and the Rotaract Club of Panjim, gathered 40-50 participants in a marathon/walk to inspire young voters. The event emphasized on making voices heard at the polls for a better future.



Rotaract Club of Panjim in collaboration with Cremeux had organised "Donate your book" project, a book donation drive pertaining to the age group of 2-19 years across 6 Cremeux outlets in Goa to create libraries at El Shaddai Charitable Trust Foster Home for Children with a fantastic response of 100+ donated books.



On 1st May 2024, President Rtr.Brett organised Rotaract Olympics for the 36th GBM of the Rotaract club of Panjim for which 8 members participated in a scrabble game and Foosball match with 2 teams.



On 18th and 19th May The Rotaract Club of Panjim participated in two-day district conference, Anubhuti at Ravindra Bhavan, Sanquelim, an event featuring motivational talks, bringing together Rotaractors from various clubs.



As part of the 'Vote Goa Campaign' on 5th May 2024 Rotaract club of Panjim along with the Election Commission reached over to 100 individuals through door-to-door efforts, distributing voting information to 10 organizations to foster active participation and a more inclusive society, which aimed to engage young voters and combat civic apathy.

# ROTARACT CLUB OF PANJIM



Best Club Award



Best Club Award for Club Service Avenue



Best Project Appreciation Award For Project Umang



Best Secretary Award Given to Rtr. Avin Pai Kane.



Best President Award Rtr. Brett Sequeira



Best PRO Award Given to Rtr. Shakshi Bharne.



Members Gathered At Z Square For India Vs Pakistan Match



Rsmdio Installation of Pdrn Rtn. Rtr. Sahil Gandhi & Roar Award



Workshop With WWF-India, Tide Turners Plastic Challenge In Goa



Fundraises Movie Nachom-ia Kumpasar At ESG Panjim



Webinar On Project Planning & Community Assments Supported By ESRAG & RSAMDIO



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