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CLUB OF PANAJI



**UNITE
FOR
GOOD**

www.rotaryclubpanaji.org

THE SPARK



ISSUE 01

JULY 2025

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PRESIDENT'S MESSAGE

Rtn. Prashant Kaisare



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Rtn. Suraj Bode

YOUTH SERVICE DIRECTOR
Rtn. Prashant Kuncolienkar

JOINT SECRETARY
Rtn. Rajesh Kunde

SERGEANT AT ARMS
Rtn. Sandeep Phaldesai

Dear Fellow Rotarians,

I hope this message finds you in the best of health. At the outset I would like to thank all members of the Club in reposing faith in me to lead one of the most Prestigious Club of Goa, The Rotary Club of Panaji.

Initially while accepting this post i did have my reservations like i always did when i got the offer earlier but this time decided to take the Plunge come what may. Now while writing this message i don't regret it though i must admit few days before installation i did.

One month of the new rotary year has come to an end and i take this opportunity to thank board members in Particular and all members for their love and support and i hope the same will continue for the months to come.

Key Highlights: Fund Raiser: Our Club organised a fund raiser event " Nava Shukratarata " on 23rd May, 25 which was a grand success. Thanks to the relentless efforts of event chair Rtn. Viresh Nadkarni so also all members who strongly supported the event by buying large number of tickets Thank You.

Also big thank you to all my sponsors without whom the event wouldn't have been possible particularly the title sponsor PNG Exclusive.

New Projects: Month of July has been hectic due to back to back Projects like Heath Camps, Free Raincoats Distribution, Tree Plantation drive, MHM talk in the Schools to name a few. Lot more activities have been planned throughout the year may it be in Community, or Vocational or Youth.

On International Service front we Plan to Contribute Substantially to the Rotary foundation of course with the help of all members.

Looking Ahead: I am grateful for the opportunity to serve our club and look forward to working with each of you to make a meaningful difference in our Community. Let's continue to work together to achieve our goals and make this year memorable.

Warm Regards,

Rtn. Prashant Kaisare
President 25/26.



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FROM THE SECRETARY'S DESK

Rtn. Deepak Gopani

Dear fellow Rotarians,

I'm honoured to present the Secretary's report on our club's projects for the month. Our Community Service Director, Rtn. Carlito Martins, worked tirelessly to execute these initiatives.

#Community Service Projects

1. Raincoat distribution to Goa Police and Panaji Traffic cell addressing their necessity for the rainy season.
2. Tree Plantation on July 1st, attended by the Deputy Mayor and PDG Rtn. Gaurish Dhond.
3. Paediatric Health Camps at Govt Primary schools in Chinholem and Taleigao.
4. Free medicine distribution to the needy school children.
5. Tree plantation at SSV High School, Cumbharjua.
6. Medical Camp at Bal Bhavan Campal.
7. Donated wheelchair to a special child, Anya Shaikh.
8. Screened movie for special children, jointly with Inner wheel Club of Panjim.
9. Scholarship for student Purvi Samant.
10. Annual Blood Donation camp at Hotel Manoshanti on the Occasion of the Birthday of our PDG and ARRFC Rtn Gaurish Dhond.
11. We had two Menstrual Hygiene Awareness Health camp held at Two Interact schools conducted by Dr. Clarissa De Souza.

#Youth Service

1. Installation of Interact Club at Santa Cruz High School.
2. Felicitation and rewards for two SSC toppers.

#Vocational Service

1. Felicitation of two prominent Doctors, Dr. Lily Sequeira and Dr. Ulhas Kaisare.
2. Felicitation of two chartered accountants, CA Satish Dhume and CA Prakash Bhandare

#International Service

1. End Polio project target achieved with member contributions.

#Weekly Meeting Highlights

1. In the 1st Weekly Meeting we celebrated Doctor's and Chartered Accountant's Day. Two senior doctors and two

prominent chartered accountants were felicitated by Justice Bharat P. Deshpande.

2. For the 2nd Weekly Meeting our Club paid tribute to late past presidents and their contributions. Senior Rotarians shared their memories.

3. In the 3rd Weekly Meeting Guest speaker Dr. Dattaram Desai spoke on the topic Role of IMA in improving medical scenario in Goa.

4. For the 4th Weekly Meeting we had Guest speaker Ms. Gauree Malkarnekar, she spoke on her Journey in the field of Journalism.

5. The 5th Weekly Meeting was First Club Assembly: Assistant Governor Rtn. Priti Sheth congratulated the President Prashant Kaisare and Directors on excellent projects. She also expressed her views and presented the thrust area of the District Governor.

#Fellowship Event

Our Club's overnight picnic at WindFlower Resort - Varca, was a huge success! President Rtn. Prashant, Rtn. Rajiv, and Rtn. Nilesh chose a beautiful beachside property, setting the tone for a memorable evening.

Highlights

- Lovely evening spent playing games, singing, and dancing
- Great opportunity for bonding and gelling among members
- Truly a memorable trip for all

Special Thanks to President Rtn. Prashant, Rtn. Rajiv, and Rtn. Nilesh for organizing this fantastic event! Their efforts brought out the best in everyone, fostering camaraderie and fellowship.

We also extend special thanks to our Assistant Governor, Rtn. Priti Sheth, for joining us and making the event even more special.

I'd like to thank all members for their dedication and hard work, as well as those who donated generously towards these projects.

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Best Regards,

Rtn. Deepak Gopani

Secretary, Rotary Club of Panaji



FROM THE EDITOR'S DESK

Rtn. Dhilan Shah

A New Dawn of Service and Fellowship

"Alone we can do so little; together we can do so much." – Helen Keller

Dear Rotarians, Friends, and Well-Wishers,

It is with great honor and a deep sense of responsibility that I pen down these words for the very first issue of our monthly magazine in this new Rotary year. A new tenure is not just a change of leadership—it is the dawn of fresh ideas, renewed energy, and an opportunity to reaffirm our shared commitment to the ideals of Rotary. The Rotary Club of Panaji has, over the years, stood as a beacon of service, fellowship, and community spirit. Our legacy is rich with projects that have transformed lives, uplifted communities, and inspired countless acts of kindness. As we step into this new chapter, we carry forward that legacy with pride, while embracing the vision and challenges of the present.

This year offers us the chance to look beyond ourselves and work collectively towards causes that matter—be it education, healthcare, environmental or empowering the underprivileged. Rotary's motto, "Service Above Self", reminds us that every small action, when multiplied by many, can create ripples of change that reach far and wide.

Our magazine will serve as more than just a record of events—it will be a chronicle of our journey. It will highlight not only the projects we undertake, but also the stories of people whose lives we touch, the bonds of friendship we strengthen, and the lessons we learn along the way. I invite every member to contribute—share your thoughts, experiences, and ideas. This publication belongs to all of us, and together, we can make it a true reflection of our club's spirit.

Let us move forward with open hearts, willing hands, and a vision that transcends personal interests. As we

embark on this tenure, may we remember the words of Mahatma Gandhi: "The best way to find yourself is to lose yourself in the service of others."

Here's to a year filled with meaningful service, stronger fellowship, and milestones worth celebrating. Together, we can ensure that the Rotary Club of Panaji continues to shine brightly as an agent of positive change.

Looking forward for everyone's support in contributing to the articles to make our Magazine more vibrant. Feel free to reach out to me on 9225903342 or email me at dhilanshahs@gmail.com / dhilan@dafinancis.com with your article's, ideas or even feedback.



Yours in Rotary,
Rtn. Dhilan Shah
Editor – Rotary Club of Panaji

ROTARY INTERNATIONAL



THE FOUR-WAY TEST

**OF THE THINGS WE THINK,
SAY OR DO**

1. Is it the TRUTH?
2. Is it FAIR to all concerned?
3. Will it build GOODWILL and BETTER FRIENDSHIPS?
4. Will it be BENEFICIAL to all concerned?

ROTARY INTERNATIONAL

THE VISIONARIES BEHIND THE MISSION - LEADING THE CHARGE RCP'S BOARD OF DIRECTORS IN FOCUS

1. Rtn. Prashant Kaisare - President

My Journey in Rotary started in the year 2003 when my friend and colleague Sanat asked me whether i would be interested in joining Rotary. Not knowing much about Rotary nor any other club i agreed having faith in my friend than anything else. Than after agreeing there was no news from Sanat so initially, i thought it was rejected till after quite some time he got back and said it was approved.



Initially i too was novice in the club hardly knowing anyone. i remember going from table to table at fellowship (before the meeting) just to involve myself in conversation but got little response.

Initially didn't find it very interesting. Just attending meetings and going home. Sometimes even forgot Wednesday's meetings and Sanat used to ask me next day in office where were you yesterday (the same thing i am asking him now) and I replied what was there yesterday.

Then started the interesting part. Fellowship after meeting. That is what got me involved more into Rotary. Became Youth service Director the very second year of joining, then Sergeant at Arms, Vocational Director, Treasurer twice, Secretary and with the support and blessings of all President currently. Regarding other passions, Table Tennis which i love the most which led me to become the treasurer of veterans club, of course besides singing, Dancing and making people around me laugh. Work front i am working as Sr. Development Officer with LIC of India.

2. Rtn. Deepak Gopani - Secretary

My journey in Rotary began in year 2020-21, thanks to my dear friend and now President, Rtn. Prashant Kaisare, who introduced me to the Rotary Club of



Panaji. I have to say, it's been an incredible ride ever since!

As a businessman, I've been fortunate enough to own and operate "SELECTION," a textile and garments store in Panaji, for the past 49 years. But my passion for sports, particularly table tennis, has always been a big part of my life. I've had the privilege of participating in numerous state and national tournaments, and i've even won a few titles in the 40+ and 50+ categories over the years. My love for table tennis also led me to become a founder member and treasurer of the Goa Veteran Table Tennis Association. Later, i even served as the Secretary of the association. It's amazing how sports can bring people together and create lifelong friendships!

When I joined Rotary, I was thrilled to discover a community of like-minded individuals who shared my passion for service and community building. My first major role in the club was as Youth Director in 2022-23 under the leadership of PP Rtn. Glenn. What a fantastic year that was! We implemented numerous literacy projects, organized Interact installations, RYLA, and other signature projects that were hugely successful.

We also had a fantastic sports program that year, hosting inter-Rotary tournaments in futsal, cricket, table tennis, and badminton. Our club was either the winner or runner-up in most of these events, which was a testament to our team's spirit and dedication.

Last year, I had the opportunity to serve as Joint Secretary, which gave me valuable experience and prepared me for my current role as Secretary. I'm proud to have been installed in this position by our DG Rtn. Arun Bhandare, and i'm committed to supporting our President in carrying out all our projects successfully. I'm excited to see what the future holds for our club, and I'm honored to be a part of this journey. Here's to a fantastic year ahead!

3. Rtn. Dinesh Sinari - Vice President

Had to break self-made promise of not taking any assignment in Rotary, be it at Club or District level, yes sometimes enough is enough. But in reality, after 3 decades of being the member of RCP, where we go by the books, where we take pride in starting our meetings on the dot, Rotary is just not a social work, a medium, but part of you, part of your family and that is what it will remain, assignment or no assignment, you end up doing work for Rotary for the Club.



Coming back to accepting President's order, diktat to be his and clubs Vice President was easy, as i did not have a choice of saying No, that too to PK!!! Taking the mantle of VP gives me the liberty of giving my views, i hope so, a club that we have over a period of years nurtured, taking pains to see what it is today, with a strength of 109 members, doing projects of Rs1 Cr in a financial year, WOW. Great going indeed!!

As heard in the corridors of gossip, Rotary today is TRF & Membership growth and the one who sponsors a new Club takes the cake. So an earnest request to all PPs of our club who are till date most active in giving advice as also being ready to be part of any project or putting hands in their pockets for a needy project, please put your thinking gears on and come out with less projects or should i say meaningful projects and leave tree plantation, medical camps, to Rotaractors. Yes, over time i feel the club should have less projects which consume a lot of time of the Presidents and have one major project.

4. Rtn. Rajesh Patel - Treasurer

I am the treasurer of the Club. The Money Man and so is my profession into handling money. I am a Registered Stock Broker with Nuvama Wealth and Investments Ltd. And have been into business for over 25 years now.



Prior to being a full-fledged Stock Broker we Ran a family business into Hardware and Glass catering to the real estate sector. Born in Kutch Gujarat, i am happily married to Mrs. Jaya Patel and have 2 Children – Son Harsh Patel and Daughter Prachi Patel. My hobbies are travelling and reading news and articles.

5. Rtn. Sanjay Gaonkar - Director Club Admin 1

Sadashiv(Sanjay) Gaonkar, a Civil engineer by profession presently working as Housing Engineer for Goa Housing Board. I joined Rotary club of Panaji in the year 2009-10. I have taken up various roles in the BOD over the years as Secretary, youth service three terms, club Spark editor and sergeant at arms. I was also Involved in various community projects for the club. I Received appreciation from the club as outstanding club chairman in the year 2011-12, and also at the District level. It has been a very pleasant and joyful journey in Rotary having made worthy Rotarian friends. I would rather call it my extended family. Attending weekly meetings, sports activities, District conferences and other events have been a part of the journey. Now as Club Director 1 and President Elect for the coming year it's time to pull up the socks get involved and plan. On the family front i am happily married to Sujata, Chief Branch Manager for Bajaj and blessed with a son Dhruv, who is a civil engineer. My Hobbies are playing sports, music and fellowship.



6. Rtn. Bhalchandra Amonkar - Director Club Admin 2

I joined Rotary with desire to serve society in whatever way i can, and with my association with rotary for last 14 years, i could achieve the same and will continue. Coming from education and freedom fighter background always urged to serve motherland, joined Indian Air Force, served nation for 15 years and left service and then joined Common Accounts cadre of



Directorate of Accounts, Government of Goa.
Late Rtn. Nichols Dias, brought me into Rotary Family.

7.Rtn. Raghuvir Salkar - Immediate Past President

I joined Rotary in 2005 as a member of Rotary Club of Porvorim. There, I held the positions of Club Treasurer and Director- International Service. Later i moved to Rotary Club of Panaji in 2009. It was an absolute honour to be the club's President in 2024-25, and it's a pleasure this year to work with President Prashant Kaisare.



8.Rtn Carlito Martins - Community Service Director

I joined the Rotary Club of Panaji in the year 2007, i am one of the major donor level 1, i served as the president in the year 2020 -21, and also many avenue of service at district level. I am a man of fellowship, care for nature, enthusiastic in making a better future. I believe in action and not in words.



9. Rtn Vijay Gopi - Vocational Service Director

I am the Vocational Director of the Rotary Club of Panjim, bringing dedication and leadership to the role. I am happily married to Smitha Vijay and am a proud father to two children, Neeharika (17) and Aditya (12). As an entrepreneur, i run a successful business in facility management and recruitment, with extensive experience in Goa, across India, and internationally.



My personal passion lies in analyzing technical charts and exploring investment opportunities. Actively engaged in community service, i contribute to society matters, supports a nursing institute, and works toward improving industrialization by advocating for migrant workers welfare. I am committed to supporting Rotary

Club President Mr. Prashant Kaisare in realizing his vision and ensuring the success of all club projects.

10. Rtn Suraj Bode - International Service Director

I am the Director and Co-founder of Opus Innovation Pvt. Ltd., a pioneering company specializing in innovative commercial kitchen, bar, Bakery , Cafe and QSR equipment solutions, serving clients across India and internationally. With a sharp entrepreneurial acumen and a heart for service, I blend business innovation with social purpose.



As the Director International of our prestigious Rotary Club of Panaji, I plays a crucial role in building global connections and fostering impactful collaborations beyond borders. My key responsibilities include establishing international fellowship, initiating joint projects with overseas Rotary clubs, and promoting cross-cultural exchange.

One of my vital missions this term is to facilitate Global Grants, by mobilizing contributions in U.S. dollars from all our esteem club members and partners, and directing these funds to the Rotary Foundation (TRF) to support large-scale humanitarian projects. This international fund raising initiative is an integral part of Rotary's vision for global impact, and i am committed to making it a success through strategic outreach and partnerships.

11. Rtn Prashant Kunkoliencar - Youth Service Director

An Electronics Engineer by qualification. I am into the business of IT Hardware & Networking for past 36 years. I joined Rotary Club of Panaji in year 2014. I have held posts such as Sergeant at Arms, Club Treasurer and for past 4 years served as District Secretary of RI District 3170, handling IT and web related support to all members of District 3170.



Presently serving as Director, Youth Service. Happily married to Seema who is housewife and also helps me in Business. Blessed with two Daughters Prajakta & Samidha. Prajakta is IT Engineer, married to Siddhesh Padgaonkar, settled in USA and blessed with son Samraat. Younger daughter Samidha has done post-graduation in Konkani and works at Gomantak TV, as news anchor.

12. Rtn. Rajesh Gurudas Kunde - Joint Secretary

I am a Mechanical Engineer and have worked in MNCs Like Daikin LG and Tata Teleservices before I started my own Venture in 2016, Partnering Major brands like Tata Play Blue Star carrier Toshiba Samsung and cater to Corporate and Hospitality Industry. I am married to Pooja who runs her own Venture "The Earth Connection" which is into Natural Handmade Soaps and have 2 kids. Elder Son, Aditya, who has just graduated from Narsee Monjee Institute of Management Studies and Daughter Avani who is in class 6 at Sharda Mandir School. I am a born Foodie, love exploring new places and an avid traveler. I Love Sports, Specially Football, Cricket and F1 and a die hard Life long Fan of Manchester United. I Love to watch Movies and Hindi Music.



This year I am a Joint Secretary in the Board and am looking forward to be working as a Secretary, next year. I plan to observe and learn the way the club secretary operates and also contribute to various projects by being a support system to the Directors on the Board.

13. Rtn Sandeep Phaldesai - Sergeant-At-Arms

Sandeep Phaldesai young at heart only 53 yrs old, I joined Rotary on 30th Jan 2020. I am happily Married to Sonia, and have one daughter Sanika. By Qualification I am BE (Electronics) + MBA.



My Work experience is of 21 years and Ex Banker turned Entrepreneur. My Entrepreneurial journey is about 11 years now and counting.

My Present ventures : Wealth Management, IT start up, Waste Management Engineering.

I have held several Posts in Rotary like Secretary, Director - International Service, Sergeant At Arms.

My Hobbies are playing Sports, Travelling and Cooking

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The Global Tug of Wars: Navigating the Impact of Ongoing Trade Wars

Rtn. Govind Gawas

India Will Not Bow: Why U.S. Tariffs Won't Derail India's Rise as a Global Superpower

As the United States explores imposing fresh tariffs under the pretext of protecting its domestic industries or asserting trade dominance, the world watches closely. But one thing is increasingly clear: India is not a soft target. Unlike in previous decades, India is now better positioned—economically, diplomatically, and strategically—to withstand external economic pressure. The old playbook of U.S. pressure tactics doesn't apply anymore. We just had an Indian Prime Minister decline a US visit invite by US President at G - 20 summit last month.

1. India's Economic Resilience Has Deepened

India's economy has evolved into a robust and dynamic engine of global growth. With a GDP of over \$4 trillion (PPP-Purchasing Power Parity of nearly \$14 trillion), India is currently the fifth-largest economy and is projected to surpass Germany and Japan in the next few years. Unlike smaller economies that depend heavily on U.S. exports, India has diversified trade partnerships and a strong domestic market that buffers it against isolated tariff shocks.

India's Make in India and PLI (Production-Linked Incentive) schemes are actively reducing dependency on imports, especially in electronics, semiconductors, and defence manufacturing. Strategic moves toward self-reliance (Atmanirbhar Bharat) mean we are no longer the vulnerable, import-heavy economy of the past.

2. U.S. Cannot Afford to Alienate India

In the new multipolar world, alliances are more fluid and transactional. The U.S. needs India as a strategic partner in Asia to counterbalance China's rise. That dependence is mutual—but not one-sided. Whether it's

defence, semiconductors, or clean energy, Washington increasingly needs India's market and strategic alignment.

Alienating India with tariffs would be self-defeating for the U.S. India is the fastest-growing large economy, and American companies are investing billions in Indian infrastructure and talent. This economic interdependence is deeper than it may appear on paper. India is not expendable—it is essential.

3. India is Building Its Own Supply Chains

The post-pandemic world has taught every country the importance of supply chain sovereignty. India is now a leading voice in global initiatives like the Indo-Pacific Economic Framework (IPEF) and QUAD, shaping trade norms and digital governance. We are no longer just reacting to the global order—we are actively co-authoring it.

With new free trade agreements (FTAs) with the EU, Australia, UAE, and the UK, India is crafting a multi-vector economic strategy. Tariffs from one country, even the U.S., can no longer significantly derail our trade trajectory.

4. India's Demographic and Tech Edge

India's advantage doesn't just lie in numbers; it lies in quality and capability. With the world's largest youth population and a booming digital economy, India is leading the way in IT, fintech, pharmaceuticals, and now artificial intelligence and space tech. The India Stack and UPI model are being emulated by several nations.

The future of innovation, consumption, and growth lies not in aging, saturated markets, but in youthful, high-growth economies like India. The U.S. tariffs are a

tool of an older, declining world order. India represents the future.

5. India's Assertive Foreign Policy is Here to Stay

India today doesn't cave under pressure—be it from China, the U.S., or multilateral blocs. Whether it's buying oil from Russia despite Western sanctions or standing firm on WTO issues, India has shown strategic autonomy and confidence. We are friendly, not fragile. Cooperative, not compliant.

The days when foreign governments could lecture India or use economic tools to extract political concessions are over. India deals as an equal, or not at all.

Conclusion:

The U.S. may try tariffs. But India won't bend, because it no longer needs to. Our fundamentals are strong, our diplomacy is sharp, and our economic future is ours to define—not to be dictated by others. In the coming decade, India will not just survive global pressures—we will shape the rules of the game.

We are not a satellite state in a Western orbit. We are a sovereign superpower in the making.

JAI HIND !!!

Rtn Govind F Gawas.

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The author of this article is working as Senior Vice President with Canara Robeco Mutual Fund Company and he can be reached on 9881283854 or on govind.gawas@canararobeco.com

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JAB WE MET - KNOW YOUR PRESIDENT

By Rtn. Viresh Nadkarni

Around 8 years back I did this "Jab We Met" of Prashant Kaisare very lovingly called as PK in the club. As this edited version of the earlier Jab we met is done PK has already taken over as the President of our Club.

His fully energised team is romping through projects virtually on a daily basis. With a successful fund raiser already under his belt he is the man of the moment for the club. The club looks forward to an eventful year ahead under his dynamic leadership. This is an effort to refresh your memories about what our President life is all about. I hope you enjoy reading.

Prashant tell us about your early years in life.

I was born to Prabhakar and Rita Kaisare on the 26th March in 1966. During my childhood we would stay in a Chawl in St Inez which existed at the place where the present day SBI Zonal office exists. The chawl was owned by Dempos. My late father worked for the Navhind Times of the Dempo Group and he retired after a few well deserved extensions from the Management. The later part of my childhood our family sifted to Mala.

Where was your initial Schooling done?

Viresh, i think you know the Primary school called Cristo Rei which existed where the present day Caritas building stands. I am aware that your brother and you too were students at the same School. Probably the only criteria that I was admitted to this school was because it stood bang opposite my house. It was a primary school till the 3rd Std. and was affiliated to the Green Rosary School, Dona Paula. It finally merged into the Rosary School and the students shifted to the other schools of that time namely, Rosary, Don Bosco, Peoples High School and Progress High School. I remember we were 30 students in the class and on a particular Results day ran home excited about the fact that I bagged the highest rank i.e 30th rank in the class. My family counselled an innocent me about my actually standing in my class. Reality struck me hard but I set little targets to work my

way up. Cristo Rei provided me and the others a good foundation and I have very fond memories of the school. After the School closed down my Grand father Shri. Shripad Coisoro used his influence and got me admitted to the Don Bosco School. I passed my SSC from Don Bosco in 1981.

What was your focus of education post School?

I was keen to pursue Engineering or a diploma in Polytechnic but my Uncle Dr. Ulhas Kaisare seeing my aptitude convinced me to take up the Commerce line and maybe take a shot at being a Chartered Accountant. I obediently succumbed but after a few years i let my dream of becoming a Chartered Accountant die down.

How were your college days, any interesting incident you would like to share?

Well, while in the Dempo College of Commerce, we would have a long line of boring lectures, a few I would attend and the balance of the time would be spent more productively in the canteen. I was otherwise an obedient and disciplined student but i remember on one particular day came on the wrong side of the college law. On that fateful Black day i was down outside the canteen and was trying to catch the attention of a friend Vivek Kamat sitting near the classroom window. After a few paper balls thrown towards him missed a colleague handed over to me a onion wrapped in a paper, in a reflex action I flung my missile towards Vivek, it missed my target but found a bigger one in my class teacher Mrs. D'Costa. It was a classic case where i was caught with my pants down(not literally). My Parents were summoned and it took them quite an effort to convince the authorities about my not so bad intentions and release my withheld Results. I passed my BCom in 1986.

Did you think of pursuing beyond Bcom?

I decided that I would not stop at BCom and decided to pursue Law, I joined the LLB course and by 1988 I finished two years of LLB and finally completed my third year in 1998. I am very sure you must be having a presumption about how it took me 10 years to sail through my third year, well actually it so happened that I attended the classes for the third year and before I could appear in the exams got an offer of a Temporary Job in the Zuari Agro Chemicals Ltd, Vasco. Zuari was then a lucrative proposition and my 3rd year was sacrificed. At a later stage when the news floated about the 3 year LLB course converting to a 5 year course I thought it prudent to complete my 3rd year. That's the story of my 10 years in the 3rd year. I hope I have cleared your doubt lest you feel I repeated the 3rd year for ten times.

Did you ever feel of pursuing law?

Not then, however recently when a senior in college took oath as a High Court Judge I thought maybe I too should have pursued the line. Jokes apart I am happy with my career as it has shaped for me. I am now on the threshold of retirement.

Prashant tell us about how you started your career.

My first job was with Chartered Account Abhay Kharangate, this lasted for three months, I then joined Kamat Constructions for eight months, my 3rd job was in the Zuari Agro Chemicals Ltd. And finally I landed in L.I.C. I am very proud to be associated with the Life Insurance Company Ltd (L.I.C).

How did you land in LIC?

During those days LIC would hire a lot of temporary staff. My close friend Franky Fernandes was already working in LIC, He was known for his efficiency and his superiors were impressed with him. His immediate Boss Mrs. Nambiar once told Franky to recommend someone as efficient as him for a job. Thanks to Franky I landed at the door steps of LIC. We later cleared the exams and the viva to lap up a permanent post in the LIC.

How did you become a Development officer?

Well I joined as an Assistant and after three years answered the required exams to become a Development Officer (D.O). You see there are three categories how a person can become a D.O, 1) Open Market i.e any one can apply. 2) Agency i.e any Agent can become D.O and the 3rd way is you need to be an employee of LIC. I became a D.O from the 3rd category. I am Development Officer since 1992.

What are the duties of a D.O?

A Development officer recruits agents for the company, trains, guides and motivates them to get business for LIC. We often accompany the agents to the prospective clients to explain, educate and convince them about a policy.

What next or you after a D.O?

Well as I am on the threshold of my retirement I do not have any great ambitions, however had I been more ambitious then there was no end to my growth but the sacrifice would be big. A promotion means you are bound to get transferred. I preferred to be a D.O based in Panaji than anything bigger outside. Maybe I am an old fashioned Goan at heart who places his Xitt, Kodi and Fish high on the priority list.

Prashant Life Insurance is a very competitive business after privatisation, has the entry of Private players in the Insurance Sector affected the LIC?

I think it is a growing market where everyone creates its own share, The LIC share has only grown northward, it is true that competition has kept us on our toes and the private companies are more aggressive in recruiting agents and offer them lucrative deals too, however our loyal clientele stand by the huge good will and reliability that we have established over the years.

Since you spoke about LIC it reminded me about one particular success which we, Rtn. Rajesh Chheda and me achieved some 9 to 10 years back. That particular

year Rajesh achieved a feat of securing the number 2 position on premium on all India ranking making me the number 2 Dev officer on all India ranking and no 1 in western zone which feat to my knowledge remains unbeaten till date. Those days we used to travel for conferences outside state so often one of the reason why I couldn't take up the Presidentship earlier.

Prashant Lets learn a little more about your personal life, How did you meet your wife Sushma?

Mine was an arranged marriage. We were living in Mala and My Uncle arranged this alliance, Sushma Kamat Soon became Sushma Prashant Kaisare. Sushma works in the Education Dept. We have a son Aneesh presently pursuing his Banking career. I remember an interesting incident during the early years of my marriage, we were then living in Mala and my work place was Sushila Building on the 18th June Road. Generally my route back home would be via Altinho, down the slope from Maruti gad into Mala.

Earlier I would shut the ignition of my two wheeler and enjoy the pleasant slope down. One day as Sushma and me drove back in our four wheeler, I mentioned to her about how I would save fuel by riding my gravity operated two wheeler on the slope. That fateful day we decided to save more fuel by trying to drive our car down. I Switched Off the Ignition on the steep slope near the Maruti temple, Altinho only to realise that the car brakes failed to work without ignition. I lost control of my vehicle on the sharp turn and desperately used the hand brake only get the car to a screeching halt a few centimetres before we could topple over the cliff.

The whole incident happened only over a fraction of a second but it had our hearts in our mouths. It is probably only because of Lord Maruti that I survived to tell you this tale.

When did you shift from Mala?

I have spent my whole life in this city, house hopping from a St-Inez Chawl to Mala House to Taleigao Radha

Estate to Madhuban complex and for a few months in a cousins Flat at Taleigao before landing in this Kamat Harmony Flat. Long journey but a fruitful one too. Madhuban and Kamat Harmony are my acquisitions the rest belonged to my father.

Your Father Expired when you were away on a Rotary Tour .What are the emotions crossed your mind there ?

Yes, He lived his life and was ailing for a while now, his health prevented us from moving out on a tour. It was insistence of my son that made me accompany him on the Rotary Kashmir tour. Sushma of course remained back. He was quite ok when I Left Home. Message about his sad demise was broken to me while in our sightseeing bus.

There was gloom all over, fellow Rotarians arranged my ticket back only on the next day. The Night was awful and never ending, his memories were flashing through with great speed. There can be no comparison to the priceless sacrifices in raising us up as good human beings. My Rotary family provided me the much needed solace until we boarded to return back. Everyone is destined to go. My Father lived his life well and left us when he was 91.

Prashant you are a known fitness freak, how did you get into this mode?

I would give full credit of converting me into a fitness freak to Rtn. Sanat Pilgaonkar. Here were two persons in Sanat and me continuously fighting weight gain. Sanat once convinced me to avail of a weight loss scheme by the Neomis Gym (Now Norberts).

Finally an over weight 74.7 kgs Prashant Kaisare joined Neomis and two years later I was down to 62 Kgs. I think as far as fitness goes this was the turning point in my life. The whole credit again to Sanat. I now maintain my self by a proper diet and regular Table Tennis sessions at least 5 times a week.

How did you join Rotary?

It was again with the influence of my colleague in LIC Rtn. Sanat Pilgaonkar. I joined in the year 2004 during the Presidentship of Dinesh Sinari. I have been a Club director and Treasurer several times. I have made great friend in Rotary and am enjoying the Rotary fellowship.

Prashant one final question, What are your plans for the Club as the President today?

Well first of all i am grateful that the Club has reposed faith in me to lead.

My year will see a lot of stress in medical camps besides all our regular projects. We will stress also on aiding rural schools in whatever ways possible.

I am confident of my Board members as well as all the other members of the club to support us in this endeavour. Fellowship will be given due importance and an earnest effort will be made to get on board the new members for fellowship events. Stress off course is on Community Service and we have a couple of Global Grants in the pipeline. I am sure with the support of all our members we will have a reasonably good performance.

Thank you Prashant it was wonderful talking to you



The author and brain child of Jab We Met editions is Rtn Viresh Nadkarni and can be reached on 9822150095 or on viresh_nadkarni@yahoo.co.in



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FEASTOLOGY - THE TASTEBUD TRAVELER - THE DAILY DISH

Rtn. Rajesh Kunde



Sunday is a Planned Day for me. Wake up at leisure at 9 am and then laze around for a while. Breakfast Is the OG Goan Mix Bhaji Pav and Buns, ordered via Swiggy from either Café Ashwini or India Café and at times from Tato.

Post that at 11:30, catch up with friends at Cream Choc Porvorim for a Capuchino enroute to the Bodgeshwar temple at Mapusa. I had received recommendations about a place Called Khedekar Family Restaurant and Bar located at Priol from our fellow Rotarian Pankaj and a few other friends. On our way back form Bodgeshwar temple we decided to go to try or luck and visit this place for lunch. Left from Panaji at almost 2 pm and reached there at 2:35 pm. There were a few Cars parked and we managed to get a table for 4 (me and a friend with our wives) in the AC.

Mutton Zanzanit was the most recommended dish by everyone and it lived true to the expectations. We had it with Pav. A Katre Pav or Kadak undo would have been a better option but it was out of stock as we had reached late. We Ordered a host of Fish Dishes. Prawn and Mussels Fry. Also, Chonak and Muddoshi. Ladies had specifically asked it to be fried in Coconut Oil. This was gulped down with some Chilled Beer. Boiled Rice (Ukde Xit) and Prawn Curry was the icing

on the cake and topped it all with Authentic Gaon Sweet, Mangane. It was Sunday Well Spent. Khedekar Family Restaurant and Bar was light on the Pocket and offered superb Goan food. Friendly Staff and Good Service.



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The Author of this article is a foody and he can guide and recommend you must visit restaurants and places to please your taste buds. He can be reached on 8805789190 or at rajeshkunde@gmail.com



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5 NEW ROTARIANS INDUCTED IN RCP FAMILY

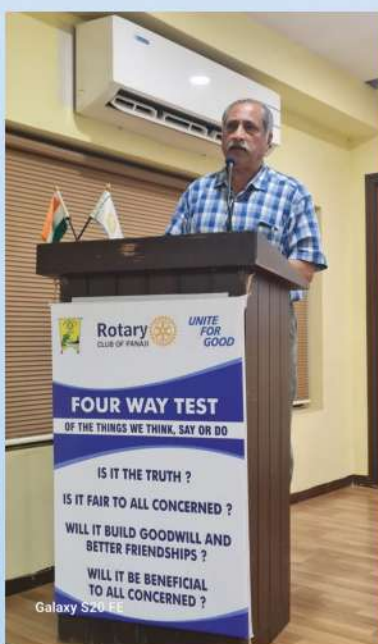
WEEKLY MEETING HIGHLIGHTS



1st Weekly Meeting

Felicitation of Doctors and Chartered Accountants at the hands of
Chief Guest Justice Bharat Deshpande

CA Satish Dhume, Dr. Lily Sequeira, Dr. Ulhas Kaisare & CA Prakash Bhandare



2nd Weekly Meeting

Some Senior Rotarians Paying Tribute to The Visionary Leadership of Our Club's Late Past Presidents

WEEKLY MEETING HIGHLIGHTS



**Third Weekly Meeting - Guest Speaker - Dr. Dattaram Desai ,
President of IMA (Goa), - Gave a Talk on the Role of IMA in Medicinal Scenario.**



**4th Weekly Meeting , Guest Speaker Ms Gauree Malkarnekar
Gave a Talk on Journey in the Field of Journalism**



5th Weekly Meeting – Club Assembly with AG Rtn Priti Sheth

PROJECTS AT A GLANCE



Interact Club Installation - Santa Cruz High School



Our Club Distributed the raincoats to the Panaji and Calangute traffic police in presence of DG Rtn. Arun Bhandare



Movie Screening for Special Children -Sitare Zameen Par

PROJECTS AT A GLANCE



Pediatric Health Camp and Distribution of Medicine - Government Primary School, Chincholem & Taleigao



Talk on MHM at Our Lady of Mercies High School & Shree Sharada Vidhyalaya High School, Cumbharjua - by Dr. Clarissa De Souza

PROJECTS AT A GLANCE



Tree Plantation Drives at Various Locations

PROJECTS AT A GLANCE



Wheel Chair donated to the needy child



Blood Donation Camp

BUSINESS INSIGHTS THE STRATEGIC MOVES

Building the Future: How the Construction Industry Has Evolved from Past to Present

Rtn. Parag Sardesai



THE CONSTRUCTION INDUSTRY AND ME

The SPARK Editor this year, Rtn. Dhilan Shah has asked me to write an article about my career in the Construction Industry and the changes I have seen and experienced over the years. Though I don't have the patience to spend a few hours sitting before a laptop any more, I agreed following the rumour that he could be the next RCP Cricket Captain. It is always beneficial to keep the Captain in good humour.

So here goes

I finished my graduation in Civil Engineering in 1985 from the Goa Engineering College . Those were the Bombay University Days. Written exams , Project appraisal and finally Viva with external Examiners from Bombay . Two days later, my father says " If you sit at home you will turn lazy "... and calls up Engenheiro Audhut Kamat to tell him .." I am sending my son, please teach him something".

Our results were still two months away and here I was working on a handsome stipend of 300 rupees . The six months I spent in Er. Audhut Kamats office was a great learning experience for me which I still cherish. Half the day on Kamat Construction sites and second half in the design office . Lot of stalwart Engineers used to visit the office in the evenings to share notes and I learnt all the practicalities of Construction there .

I had always had it in my mind, to work in a Big Construction Company on a big site for a few years and put some Civil Engineering into practice , before venturing into the Contracting business myself . After many months of ... Apply Apply and No Reply ... I landed

a job with Shapoorji Pallonji and Company at their TELCO, Pimpri Construction site.

TELCO had a huge expansion plan to manufacture Honda cars. SP was a very well managed and principled company with high quality standards and the Pallonji family was actually TELCO's major shareholder. Everytime we had some billing or measurement arguments with the TELCO Engineers, they would say .. If we save money, it is your Boss who will profit the most. Sometime in early 1987, the collaboration with Honda fell through and work on the plant slowed. Layoffs took place and some Engineers were offered a transfer to Jamshedpur and other far off places. Seeing the signs, I shifted jobs to V M Jog Constructions and was posted at the Love Grove sewage treatment plant, Worli, Mumbai. The two Companies were bang opposites, while SP did everything by the book, VMJ were typical Government contractors. I need not elaborate .

Two and a half years of work experience outside Goa , and it was time to be back home . Incidentally , those days the Gulf job market for Civil Engineers was booming , and I had some close relatives working in senior positions there who would come to India to recruit Engineers. Somehow I never thought of a career abroad as an option .

Once back in Goa, I got a job with N K Naik constructions at their GMC Ward Block site . This was a stop gap till I bagged my first contract, for which regular visits to Architects and Consulting Engineers



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were on. Sandeep Prabhu and myself started a partnership firm and we did execute a few small jobs before going our own ways.

My big break came in 1989 with a contract to construct a resort at Calangute where Rtn Anil Sardesai was the project manager. Anil bhai was the one instrumental in me getting the job. There were 3 contractors, and one of them was Sandeep Prabhu himself. Those days the prices of cement and steel were 10% of today's prices, and the water table in Calangute was 2mtrs deep as against today's 12. That project.. Marina Resorts.. was the first Rent Back concept in Goa, and the construction boom in the coastal belt was just taking off. Calangute, Candolim, Sinquerim were still majorly Coconut plantations belonging to local bhatkars with fisher folk as Mundkar Tenants. Today the locals have disappeared along with the coconut groves, the fishing boats have been replaced by Jet Skis and Banana boats, taverns and local restaurants by nightclubs, with some Tattoos and Massage parlours thrown in.

1990 to 1996, my order book was full. As a contractor, I have constructed a lot of individual bungalows and residential buildings as well as two Industrial Buildings. Despite the volume of work the bottom line was not so bright, what was all the more upsetting was that it was despite all the Toil and Sweat and Sincerity put in. There were many factors for this, Rising material costs, Delayed payments, non payment of Retention money and stiff competition with undercutting of rates, among others. This was one business which needed no prequalification or registration with any regulatory body. The Real Estate business was taking off with a lot of young Builders entering the fray, but Somehow I found myself with not enough capital to venture in that field.

In 1996, Vijay Priolkar and myself started a Real Estate project at Candolim and I withdrew from the Civil Contracting business shortly thereafter, after completing the jobs in hand.

After completing the Candolim project, I started my Real Estate developments with my firm and have completed about six projects till date with one more under construction. I have been asked to talk about the changes in the Construction Business from when I first started and now, i.e. from say 1990 onwards.

Construction Technology and Materials wise, there have been a lot of differences. The cement generally used those days was Ordinary Portland cement 33 grade. Today we have Cements blended with Fly Ash and Slag which have a better Carbon footprint, High Strength cements, Sulphate resistant cements, you name it. FE 415 TOR Steel was the norm, which was Cold Twisted deformed bars or High Yield Strength Deformed (HYSD) bars. Today it is more or less the same but with higher strength options like FE 500 or TMT (Thermo Mechanically treated), with Corrosion resistant (CRS) coatings. Concrete was mixed on Site and manually poured and compacted. Lifting upto higher floors was manual with ghamelas transferred hand to hand by workers standing on each step of the scaffolding called Tappa. The workers were incredibly strong.

Today we have Ready Mixed Concrete delivered on site, lifted up with Hoists or pumped up through concrete pumps, poured through pipes and compacted with mechanical vibrators. Coarse aggregate used was actually the correct size ... 20mm and 12 mm. Today it is vastly undersized only to make flowing concrete easy to be pumped up. Fine aggregate was River sand, not the crushed sand or M-sand used now. Concrete had a concept of minimum Cement quantity which depended on the strength required.

Today the RMC has maybe 25% less cement with a lot of chemical additives. Compounds for waterproofing, Plasticisers to increase the fluidity to help pumping, Retarders to delay the setting to allow concrete to be transported halfway around Goa from the plants to site, and what not. With all this technological advancement one might believe the concrete quality today would be

far better . On the contrary , my personal opinion is that manually mixed concrete on site with correct sized aggregate and the right cement content was much better than today's RMC . Today as Builders we have to deal with issues of Cracks and Seepages which are mainly due to the quality of concrete .

Laterite stone , Clay bricks and river sand were the standard materials used . All three items are virtually banned in Goa for the last 10 years or more , leading to the increasing use of Concrete Blocks , Flyash bricks and Crushed sand so much for the concept of using locally available materials . Offcourse the silver lining is that waste generated from steel plants and foundries gets converted into bricks , disposal of which would otherwise have been environmentally unfriendly .

Wood which was an important component for Doors and Windows is now scarce and is being steadily replaced with Plywoods, WPC Boards, FRP and Aluminium or UPVC window systems .

Natural stone like Marble , Granite , Cuddapah etc is still in vogue but not as easily available in quantities as before and the shift is towards artificial stone slabs . The advantage is you get uniform slabs in all kinds of sizes and with a multiple range of colours and designs, besides being stronger and resistant to stains. Another technological advancement for the better has been in Tiles and plumbing and sanitary fittings. From Marble mosaic tiles for floors and glazed tiles for bathroom walls , we have moved to Ceramic Tiles and now further on to Vitrified, GVT and printed Tiles .

The options you can get in terms of Sizes, Colours, shades, textures and printed designs is unimaginable. Pipelines are no longer made of Asbestos , Cast Iron or Galvanised Iron . Depending on the application you have PVC, UPVC, CPVC, even Food grade PVC for drinking water lines . Lightweight and much easier to use .

There was a report about a Lady doing plumbing jobs some time back . Advancements in Sanitary ware are significant . From Crude Wash basins and Water Closets , we now have hundreds of shapes and sizes . Even Wall mounted WC's with concealed flushing cisterns using only 7 liters of water as compared to the old 15 liter tanks. Electric cables have gone from single strand wires to multi strand which reduce resistance , and with much better insulation . Switches have silver coated contacts and the famous Fuse has been replaced by a sleek MCB .

The simple Rubble Coba waterproofing has been replaced by dozens of Chemical coatings and compounds , but water still manages to find its way into your house .

The Financial and Social changes in the Industry today are more pronounced . Land rates always appreciate , but the appreciation then was steady and not exponential, and the average Goan could still buy a plot for Him/Herself in an area corresponding to the budget . Today very few Goans can afford to buy a plot and build a house .

People bought Flats for their housing needs , not for investment and speculation. Offcourse there were the NRI Goans in the Gulf who invested in Flats and Bajaj Chetak Scooters, but the plan was to live in them once the job stint was over . Nobody would stay in the Gulf forever unlike the Portuguese staying in Swindon . Real Estate in and around cities was in demand , followed by the coastal belt .. with the increasing Tourist inflows .

With Goa becoming a tourist hotspot at the turn of the 21st Century , in came the night spots and SPA's and the Vice industry and the final Crown (of thorns?) was the Casino business . Now every body wanted a piece of Goa at any cost . All Industries are pioneered by genuine players but Boom time and Windfall profits attract Politicians and Unscrupulous Elements . It happened to Bollywood, to the Building Industry in Bombay, the

Mining Industry in Goa and was now happening to Real Estate in Goa. Prices skyrocketed, most of our fish is farmed and spirits are cheaper and more abundant in Delhi and Chandigarh.

There is no thought about the carrying capacity of our roads and our water supply -demand gap.

I know I sound pessimistic but that's the way things are developing. What I have said notwithstanding, as a Civil Engineer by choice, Construction is my passion and love, and will always be. I could never think of doing anything different for a career, even in hindsight or even if I could go back in time.

Rtn Er. Parag Sardesai

The author of this article is a Civil Engineer by profession and runs his construction business in Real Estate development and does Turnkey projects. He runs various companies under the parent company Sardesai Group. He can be reached on 9673506660 or on sparag21@gmail.com

Land is being converted wholesale, even slopes with thick tree density are not being spared. All this despite all the talk about Global warming and climate change. There was a time when the handful of Real Estate players, the Alcons the Kamats the NANU's and the Alfrans were looked upon with respect.

Today the term 'Builder Lobby' is used more in a derogatory manner. Builders are considered unscrupulous business men out to destroy your environment, build concrete jungles and try and dupe home buyers at every chance.

The idea of a Goan Holiday for Mumbaikars came from the laid back lifestyle, the Greenery, the under trafficked roads and of course the fish and feni. Today we have more concrete than green spaces, our car density per

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BUSINESS PULSE INDUSTRY FOCUS THE RETAIL BOOM IN GOA

Rtn. Harshal Shah

Retail Formats Scaling Up

DLF Group is launching Goa's largest mall (~7 lakh sq ft) in fiscal 2026, marking its first retail property in the state alongside other new plaza projects in Delhi and Gurugram .

Inorbit Malls India secured zoning approval to convert ~23,500 sqm of orchard land into a major commercial hub, potentially igniting a new wave of modern retail spaces near Old Goa .

Prestige Group is also targeting Goa for future mall development as part of its broader expansion strategy beyond Hyderabad and Bengaluru.

Underlying Growth Drivers

Tourism continues to rise—1.04 crore visitors in 2024, up 21% year-over-year, generating revenue of over ₹4,600 Cr between April–December; shopping alone accounts for ~25–30% of spending .

Goa's private consumption per capita (~₹1.8 lakh in FY24) is 25% higher than the national average, reflecting strong local consumer demand alongside tourist footfalls .

Existing and Emerging Retail Hubs

Mall De Goa (Porvorim): A mature property operating with 82 stores, food courts, multiplex and leisure zones—serving 3–5 million footfalls annually. Caculo Mall (Panaji): A boutique retail destination blending local and national brands. Emerging projects such as Unity Mall, DLF Promenade, and others in Panaji/Chimbel are adding new multi-brand, food & entertainment formats .

Consumer Mix & Lifestyle Segments

Retail footfalls during peak season (Nov–Mar): ~60% tourists, 40% locals.

Lifestyle categories—F&B, entertainment, fashion, grooming—are growing 15–22% YoY .

Local brands like Magsons, Delfino's Hymart, Poshak,

and Neo are scaling operations across food retail and apparel in Goa towns .

Emerging Outlook

Goa is transitioning from a seasonal beach destination to a year-round retail & lifestyle ecosystem, driven by disposable incomes, rising urbanization, and infrastructure support. Upcoming malls by DLF, Inorbit, Prestige and others reflect confidence that Goa's organised retail market (~₹30,000–35,000 Cr) is poised for expansion across fashion, food, entertainment and lifestyle sectors . That said, notable concerns remain—as voiced locally—about preserving cultural heritage and ecological integrity amid habitat conversion for projects like Inorbit's near Old Goa .

Dark Stores Rising in Goa's Retail Landscape

What Are Dark Stores?

Dark stores are small, non-customer-facing micro-fulfillment centres (typically 3,000–8,000 sq ft), set up specifically for online grocery and essentials delivery. Strategically located in dense residential areas, they support ultra-fast deliveries, often within 10 minutes.

Why They Matter in Goa

Quick Commerce in Goa

Players like Blinkit and Swiggy Instamart have cautiously expanded into Goa, launching a few dark stores recently. Blinkit has noted that its new stores now reach break-even in just about two months, enabling fast and profitable expansion outside the top-tier Indian cities.

Booming Demand & Real Estate Appreciation

Across India, demand for dark store spaces has soared ~40% in recent years. Landlords in lesser-used areas—such as back lanes, low-footfall retail units or

unused retail ground floor spaces—are monetizing with 20–25% higher rental yields compared to traditional retail tenants. Goa is part of this trend.

More Landlords Embracing the Model

Goa's residential pockets, especially around Vasco, Mapusa, Porvorim, Margao, and Panjim, now attract interest from quick-commerce firms seeking small 1,000–4,000 sq ft ground-floor spaces for dark stores. Some are even converting unused retail units or constructing built-to-suit sheds to serve the demand.

Real Estate Gains for Owners

Leasing to quick commerce is fetching landlords in lesser-known areas a premium rental income, often equivalent or better than prime retail yields. Though specific Goa data remains limited, the national pattern strongly indicates comparable outcomes in the region. Landlords—especially those who are relatively new to leasing or not working through experienced consultants—may not always be fully aware of the intricacies involved in commercial leasing. Here's a breakdown of what landlords need to understand when leasing premises, particularly from a commercial perspective, and how they can secure the best deals:

How Aware Are Landlords While Leasing?

Awareness varies widely: Seasoned landlords (especially institutional ones) are generally well-informed. Individual or first-time landlords may lack clarity on market dynamics, lease structures, and negotiation strategies. Many rely on brokers or advisors, but may not ask the right questions or understand long-term implications.

What Landlords Need to Understand: Key Commercial Aspects

1. Market Benchmarking
2. Rental Structure
3. Rent-Free Period / Fit-out Period
4. Security Deposit
5. Lock-in Period & Exit Clause

6. CAM Charges (Common Area Maintenance)
7. Escalation Clause
8. Taxation & Compliance
9. Fit-Out Investment (if any)

How to Get the Best Deal Commercially (for Landlords)

1. Know Your Value

Have your property professionally valued.

Highlight USPs: location, frontage, power load, visibility, floor plate, etc.

2. Create Competition

Don't settle with the first offer. Engage with multiple prospective tenants through brokers or platforms.

A bidding environment helps push up rentals.

3. Hire a Good Leasing Consultant

A knowledgeable real estate consultant brings market knowledge, tenant pool, and negotiation expertise.

4. Flexible Structuring

Be open to revenue-linked models, phased escalation, or capex sharing—depending on tenant profile.

5. Strong Documentation

Have a solid Letter of Intent (LOI) and registered lease agreement.

Avoid verbal assurances or vague clauses.

6. Tenant Profiling

Choose tenants with strong brand names or financial backing—this adds long-term value and ensures steady income.

Commercial Red Flags Landlords Should Watch For

Tenants asking for long rent-free + low rent.

No escalation over a 9-year lease.

Delay in paying security deposit or documentation.

Subleasing without permission.

Too many vague clauses around maintenance or exit.

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The author of this article specialises in Commercial Leasing and is instrumental in getting many brands to Goan Market. His company name is XEA Commercial Leasing. He can be reached on 9004040370 or on harshal.shah@xea.co.in

FANTASY PREMIER LEAGUE CHRONICLES

BUILDING YOUR DREAM TEAM & YOUR PATH TO GLORY

Rtn. Siddhesh Shetye



The Fantasy Premier League is a popular online fantasy football game where players create and manage their own virtual teams consisting of real-life Premier League players. The goal is to score points based on the players' performances in actual matches.

Over 11.5 million people worldwide play Fantasy Premier League (FPL). This makes it the most popular fantasy football game associated with a domestic football league.

The game has seen significant growth, with a record number of players participating in the 2024/25 season.

While the exact number of people playing Fantasy Premier League (FPL) in India isn't available, it's known that India has a significant number of FPL players, with over 2 lakh (200,000) participating in the 2019-20 season. India is among the top countries with the most FPL managers.

Additionally, India's overall fantasy sports market is booming, with over 130 million users on various platforms, though most of these are focused on cricket.

What do FPL winners get?

- 7-night break in the UK inclusive of two VIP hospitality at two 2025/26 Premier League matches.
- A selection of experiences at popular UK tourist attractions.
- Includes travel and 7 nights' accommodation.
- Hublot connected watch.
- Official Premier League Club T-shirt.
- EA SPORTS FC™ game.

How to get started?

1. ***Team Selection:**
 - * Choose 15 players for your squad, including:
 - 2 goalkeepers
 - 5 defenders

- 5 midfielders
- 3 forwards

2. ***Starting Lineup:** Select 11 players for each matchday.

3. ***Points System:** Players earn points for:

- Goals scored
- Assists
- Clean sheets (goalkeepers and defenders)
- Saves (goalkeepers)
- Bonus points (based on player performance)

4. ***Transfers:** Make player swaps to improve your team.

5. ***Chips:** Use special chips to boost your team's performance:

- Wildcard: Free transfers for one matchday
- Free Hit: Free transfers for one matchday
- Triple Captain: Triple your captain's points
- Bench Boost: Include bench players in scoring

Keep a watch on.

1. ***Player form:** Keep an eye on current player performances.
2. ***Injury updates:** Stay informed about player injuries.
3. ***Team fixtures:** Plan ahead based on upcoming matches.
4. ***Transfers:** Make strategic player swaps.
5. ***Wildcard strategy:** Decide when to use your Wildcard chip.

Few members of Rotary club of Panaji also decided to play this online game to enjoy and enhance their knowledge of world of football, the contest which started for fun actually got converted into fierce competition and online rivalry.

More and more members are joining the online game every year, currently we have 20 Participants for the Rotary Fantasy League.

Incase anyone wishes to join please do get in touch with me on 9422635735

- 1) Siddhesh Shetye
- 2) Jorge Bravo Da Costa
- 3) Rajesh Kunde
- 4) Parag Sardesai
- 5) Suraj Bhomkar
- 6) Amit Nachinolkar
- 7) Sanjay Kamat
- 8) Sandeep Phaldesai
- 9) Glenn Kalavampara
- 10) Sagar Kulkarni
- 11) Nester Sequeira
- 12) Govind Gawas
- 13) Arvind Ghatkar
- 14) Dhilan Shah
- 15) Parai Dubashi
- 16) Akshay Dalvi

- 17) Hemant Ramani
- 18) Vaibhav Kadkade
- 19) Sunil Parekh
- 20) Sameer Kapadi

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Best Wishes From

SIDDHESH SHETYE



Q3, 5th Floor, Silvio Heights St. Inez Panaji Goa,
403001 Mob: 9422635735 / 9923828439
Email id: sidshetye39@gmail.com



Winners of Season 2024 -25

1st Place - Siddhesh Shetye 2nd Place - Jorge Bravo Da Costa 3rd Place - Rajesh Kunde

FROM THE ROTARACT CLUB OF PANJIM



Rotaract Club of Panjim – Installation Ceremony & Vision 2025–26

The Rotaract Club of Panjim installed its new President, Dr. Rtr. Rashmika De Sa, along with the Board of Directors for the Rota Year 2025–26. Under the theme “Pulse of Change,” the club commits to service rooted in Passion, Unity, Leadership, Service, and Empowerment – values that will define its initiatives this year.

Our Vision and Projects

The club aims to create impactful change through projects across its five major avenues:

Community Service – Kavach: The Pink Shield focusing on women's health through breast cancer screenings, PCOS-PCOD awareness sessions, and targeted health camps to act as a protective shield for those in need.

International Service – One for the Paws A four-phase project supporting animal welfare through adoption drives, shelter support, and community sensitization for compassion towards animals.

Professional Service – Pulse of Progress Empowering members and the community with regular sessions, workshops, and training modules to build confidence, skills, and professional growth.

Club Service – Legacy of the Lands exploring and celebrating Goa's cultural and historical heritage, fostering pride and preservation of local traditions.

Women Empowerment – Project Shakti Uplifting and enabling women to become self-reliant through targeted support programs, education, and empowerment initiatives.

Board of Directors 2025–26

President: Dr. Rtr. Rashmika De Sa, Officer – Clinical Operations at Manipal Hospitals, Goa, with past posts including Women Empowerment Chair, Community Service Director, International Service Director, and District Health Chair.

Secretary: Rtr. Ankita Belgaonkar, equity and derivatives trader, past Professional Service Director

and Public Relations Officer, recognized at zonal and district levels.

Treasurer: Rtr. Brett Sequeira, real estate consultant, past President (2023–24), incoming ZRR, and District Foundation Chair, with Rotary Youth Exchange experience in Brazil.

Vice President: Rtr. Rohitesh Sutar, sales professional at Nao Spirits and passionate wildlife conservationist, aiming to introduce impactful sustainability projects.

Joint Secretary: Rtr. Dipti Wale, full-time trader and published poet, Rabindranath Tagore Literature Awardee, past Club Editor, committed to building leadership and teamwork.

Club Service Director: Rtr. Simone Coutinho, Teacher-Librarian at The Gera School, focusing on strengthening club bonding and vibrancy.

Community Service Director: Rtr. Prachi Naik, pharmacist, fashion designer, and entrepreneur, dedicated to impactful community projects and women empowerment.

Professional Service Director: Dr. Rtr. Saili Nagvenkar, practicing dentist and Fellowship student in Laser Dentistry, aiming to integrate professional growth with service.

International Service Director: Rtr. Shridhar Shirodker, Third Engineer at IMC Shipping and President of Team Phoenix Goa, passionate about robotics education and global Rotaract collaboration.

Partners in Service Chair: Rtr. Anushree Savoiverenkar, Performance Marketing Executive, eager to lead creative and impactful service projects.

Sergeant-at-Arms: Rtr. Shawn Fernandes, hotelier and MBA student, with past leadership roles including Joint

Secretary and Rotary Rotaract Relations Chair.

Immediate Past President: Rtr. Avin Pai Kane, entrepreneur in architectural planning and design, past Secretary (Best Secretary – Goa Zone) and President (2024–25).

Mentor: Rtr. Shaunak Bharne, marine equipment business manager, with extensive club leadership experience since 2018.

Sports Chair: Rtr. Aidan Fonseca, naturalist and biodiversity researcher, aiming to integrate conservation with community development.

Women's Empowerment Chair: Rtr. Rhea Kenkre, chemical engineer and real estate entrepreneur, focused on impactful women empowerment initiatives.

THE CLUB HAS ALSO INDUCTED ADDITIONAL MEMBERS WHO WILL ACT AS AN AID TO THE BOD

Public Image Chair: Rtr. Divyashree Shanbhag, lawyer, content creator, and past President of Rotaract Club of ABACL, dedicated to enhancing the club's public image.

Environment and Sustainability Chair: Rtr. Keneel Kartik Mehta, civil engineer, experienced district leader, and multiple awardee, passionate about sustainability and impactful service projects.

Our Collective Goal

This year, our team's mission is simple yet powerful – to move as one, to grow together, and to lead with heart. Under Pulse of Change, we don't just aim to make a difference – we aim to become the pulse of it, creating a rhythm of transformation in the community through purposeful, united, and empowering actions.

oo

INTRODUCING INNERWHEEL BOARD OF DIRECTORS



1. Mrs. Sunita Salkar - President

I am Sunita Salkar, the President of Inner wheel club of Panjim for the year 2025-26. I am an electronics and Telecommunications engineer from Bombay University. Happily married to Rtn. Dr. Raghuvir Salkar and blessed with 2 sons. Abhishek and Kalyan. Abhishek is married to Amruta Bharne. I am a homemaker doing part-time tutoring in Maths. My hobbies include reading mythological books, solving puzzles and gardening.

club of Panjim. Happily married to Rt. Ameet Nachinolcar and blessed with daughter Aashvi. I did my bachelor in Commerce at Dempo college of Commerce, Panjim. I joined Innerwheel club in the year 2011- 2012. My hobby is cooking, driving

2. Mrs. Manisha Marathe - Vice President

Born and raised in Mapusa, I'm married to Rtn. Rajiv Marathe and blessed with two children, Sachi and Atharva. I joined the Inner Wheel Club of Panjim in the year 2005 and have served as ISO, Treasurer, and Secretary (twice). I had the honor to lead as President during its Golden Jubilee year in 2023-24, marking 50 years of its legacy. Presently serving in the role of Vice President. In addition, i joined the Rotary Club of Panaji in the year 2021-22 and took on the role of Club Editor the following year.

4. Mrs. Reena Mantravadi - ISO

ISO of Innerwheel club of Panjim. Happily married to Rtn. Guruprasad Mantravadi and blessed with two children Arya and Shashwat.

I did my bachelor in commerce at Dempo College of Commerce, Panaji. I joined Inner wheel club in the year 2009-10. I took the post of Secretary Treasurer, President and now currently holding the post of ISO. My hobby is cooking and gardening.

3. Mrs. Pradnya Nachinolkar - Treasurer

I am Pradnya Nachinolkar, Treasurer of Inner wheel

5. Mrs. Veena Shetye - Secretary

Joined Innerwheel club of Panjim in 2023. An ex-banker, now working as an independent financial advisor. I have always liked adventures so here i am, very happy to have taken up the crucial role of the Secretary of the club for year 2025-26 and looking forward to a buzzing and eventful year ahead.

6. Mrs. Sandhya Palekar – Editor

I am Sandhya Palekar, commerce and Law graduate, banker by profession for last 36 years, at present heading the Recovery Dept as Chief Officer at Goa Urban Coop Bank Ltd... Married to Pravin Sabnis and has a lovely daughter Sonia. I love traveling, dancing, music, driving, swimming. I am the Editor of IWC of Panjim for the year 2025-26.

7. Mrs. Rukma Ramani - Constitution & Credential Committee Chairman

I am Rukma Ramani. I began my journey as a Radio Jockey at All India Radio, a role I held for nearly 20 years and one that built my confidence. I now assist my husband in his CA practice, managing the office's administrative work.

I enjoy cooking and gardening in my free time. I'm actively involved with the Inner Wheel Club of Panjim, currently serving as the Constitution & Credential Committee Chairman, and have previously held roles like President, Treasurer, and ISO. I value being part of a strong community dedicated to social service.

8. Mrs. Poonam Bharne – Joint Secretary

I am Poonam S. Bharne. Wife of Rotarian Santosh H. Bharne, who is a lawyer. I am joint Secretary of IWC Panaji for this year and also past President of IWC.

I am working as Director of Prosecution in the Directorate of Prosecution, in Goa Govt. Before the present post, i worked as Public Prosecutor in Sessions Court Panaji. I am blessed with two daughters, elder is

Amruta Abhishek Salkar (An Engineer) and younger one is Akshata Pradatt Lawande, (A Lawyer).

9. Mrs. Dr Ashadevi Netravalkar - IPP

A Radiologist by qualification and Proprietor of Netravalkar imaging and occupational health center in Panjim. My Hobbies are Travelling, Listening to music, gardening, painting and studying different topics. Inner wheel journey was fulfilling and gave opportunity to serve society.

10. Mrs. Sushma Kaisare

I am first lady Mrs. Sushma Kaisare. I am a proud Innerwheel member since last 20 yearsrs. I have held various positions in Innerwheel like ISO, Treasurer twice, Vice President etc.

I am working for Directorate of Education for last 35 years. Married to Prashant Kaisare currently the President of RCP blessed with one son who is a Banker and a Rotaractors.

Executive Members of Innwheel of Panjim are as follows

11. Mrs. Pratima Dhond

12. Mrs. Amita Talaulicar

13. Mrs. Sarita Kavlekar

14. Mrs. Ameeta Sardesai

15. Mrs. Deepa Saraf

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YOUTHS IN ACTION - ROTAKIDS MAKING A DIFFERENCE

I am Shashwat Mantravadi. President of Rotakids of Panjim. Son of Rtn. Guruprasad Mantravadi and Innerwheel member Reena Mantravadi. I am studying in 9th std at Sharda Mandir school, Miramar.

My hobby is playing chess, cricket and football. I like to participate in debate and monologue competitions. I took over as the President of Rotakids, Panjim on 26 September 2024.

My team for this year:

Secretary - Aashka Sardessai

Treasurer - Atharva Marathe

IPP - Swara Saraf

We inducted 3 new members. In spite of our busy study schedule, we did many projects in our term. We all enjoyed very much. Looking forward to the new Rotakids Year 2025-2026

These are some of our projects that we've done.

1. Rota kids Installation on 26th September 2024.
2. Newly Inducted Rotakids – Kiyaan Milind Lotlikar | Kairaa Milind Lotlikar | Sanika Sandeep Phaldesai.
3. On 8th December 2024 We conducted Beach cleaning drive Rotakid Aashka Sardesai participated in the beach cleaning drive organised by RC Panaji.
4. On 19th December 2024 Rotakids Participated in the drawing competition organised by RC Panaji on the occasion of Goa Liberation day.
5. On 24th April 2025 We had a Field trip to Carasid Bakery. Inner Wheel Club of Panjim members took 11 members of Rotakids Club on a field trip to Carasid, a cake bakery where we were shown how to bake & decorate cakes
6. On 18th May 2025 Rotakid Shashwat participated in entertainment programme organised by RC Panaji & IWC Panjim for the inmates of Snehmandir, an Old Age Home. Shashwat presented a monologue on Netaji Subhashchandra Bose.



changing definition of vegetarian cooking!!



Achari paneer Tikka Recipe

Ingredients

for paneer tikka

200 gms Paneer cut in big size 1 1/2" x 1 1/2"
150 gms hung curd
2 table spoon besan / gram flour
mustard oil 1 table spoon
carom seed / ajwain 1/2 tea spoon
2 table spoon mango pickle
1 table spoon lemon chilly pickle
1 large onion in same size as paneer
capsicum cut in same size as paneer
Red bell pepper cut in same size as paneer
Yellow bell pepper cut in same size as paneer
chat masala for sprinkling and to serve

Ingredients for mint chutney

coriander handful
mint handful
2 green chillies
1 inch ginger
2 table spoon hung curd
salt to taste

Procedure

Take both achar in blender

Blend

Add hung curd

Blend

Take a pan add mustard oil

Add carom seeds & gram flour

Roast

Cool down

Mix with the hung card and
achar mix

Add Paneer pcs , capsicum, red &
yellow bell peppers & onion pcs

Marinate

Insert in skewer alternately

Grill on tawa / tandoor after
brushing with butter

Sprinkle chat masala and serve
hot with chutney mentioned below

Simultaneously add all
chutney mix in a grinder

Twist

You can slice a cheese cube
and sandwich between the
paneer while putting in
skewers

Enjoy!



Bijal Tikmany

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The Chef of the Recipe is Bijal Tikmany wife of Rtn, Himanshu Tikmany.



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