



UNITE FOR GOOD

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# THE



REGULAR MEETINGS

EVERY WEDNESDAY AT 6:30 PM
5TH FLOOR, EDC HOUSE DR. ATMARAM BORKAR ROAD PANAJI GOA



Franchisee Asha Parekh PANJIM

Address - Silvo Style - Shop No. 3, Kismet Hotel Building, Caetano de Albuquerque Road, Opp. Rizvi Chamber, Near Municipal Market, Panaji, Goa 40300



#### PRESIDENT'S MESSAGE

#### Rtn. Prashant Kaisare





R. I. President: Rtn. Francesco Arezzo District Governor: Rtn. Arun Bhandare

PRESIDENT Rtn. Prashant Kaisare

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VICE PRESIDENT Rtn. Dinesh Sinari

TREASURER Rtn. Rajesh Patel

DIRECTOR CLUB ADMINISTRATION 1 Rtn. Sanjay Gaonkar

DIRECTOR CLUB ADMINISTRATION 2 Rtn. Bhalchandra Amonkar

IMMEDIATE PAST PRESIDENT Rtn.: Dr. Raghuvir Salkar

COMMUNITY SERVICE DIRECTOR Rtn. Carlito Martins

VOCATIONAL SERVICE DIRECTOR Rtn. Vijay Gopi

INTERNATIONAL SERVICE DIRECTOR Rtn. Suraj Bode

YOUTH SERVICE DIRECTOR Rtn. Prashant Kuncolienkar

JOINT SECRETARY Rtn. Rajesh Kunde

**SERGEANT AT ARMS** Rtn. Sandeep Phaldesai

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Dear Rotarians,

As we complete four months of this Rotary year, I take this opportunity to express my heartfelt gratitude to each one of you for your active participation, enthusiasm, and commitment to cause of Rotary.

These months have been filled with meaningful activities - from impactful community service projects to fellowship events that strengthened our Rotary bonds. Together, we have continued to bring smiles, support education, promote health, and make a difference in many lives.

Our journey so far has been encouraging, and the months ahead hold even greater promise. Let us continue to work with the same passion and teamwork, taking our club to new heights of achievement and service.

#### Activities:

Last month we had some excellent speakers including Mr. Floyd Tavares on Artificial Intelligence, Dr Felix Fernandes on Acupressure, Shri. Sanjay Dhavlikar on RTI. On 18th our Club celebrated Diwali Nite with great enthusiasm and passion.

On 19th Our Club organised our signature project Financial assistance to needy students where we covered around 75 students with a financial assistance nearing 8 Lakhs. We were blessed with the presence of Shri. Digambar Kamat, Cabinet Minister as Chief Guest.

On 24th our club organised end Polio rally in association with Rotary Panaji Parivar with large attendance of Rotarians from Panaji and nearby clubs. The same was flagged off by PDG Rtn. Gaurish Dhond.

A big thank you to my Board members and every Rotarian for your constant support and dedication. Let's keep the Rotary spirit shining bright as we move forward to make this year truly memorable!

Yours in Rotary, Rtn. Prashant kaisare President, Rotary Club of Panaji 2025-26. 00



#### FROM THE SECRETARY'S DESK

#### Rtn. Deepak Gopani

#### 13th Weekly Meeting - 1st October

Event:\* Felicitation of Three Freedom Fighters\*
Rtn. Pradeep Talaulicar felicitated the visiting Freedom
Fighter Shri Rohidas Desai.

President Rtn. Prashant Kaisare and Event Chair Rtn. Hemant Ramani felicitated Freedom Fighters Shri Gurudas Kunde and Smt. Shardatai Sawaikar at their respective residences.

The inspiring underground stories of all three freedom struggles were truly engrossing and left a deep impression on all members.

#### 14th Weekly Meeting - 8th October

Event: Felicitation of Fellow Rotarian Engineers Our Club felicitated our own Rotarian Engineers in recognition of their professional achievements.

The felicitation was conducted at the hands of Shri. Sriniwas Shinkre, Ex-Chief Electrical Engineer, Electricity Department, Panaji, Goa.

The event was well-appreciated by all present.

#### 15th Weekly Meeting - 15th October

Event:\* Talk on Artificial Intelligence and Release of Spark Magazine\*

Shri. Floyd Tavares, Dranding Consultancy, delivered an informative talk and live demonstration on the applications of Artificial Intelligence. The third issue of Spark Magazine was released at the hands of the guest speaker. Special thanks were extended to Editor Rtn. Dhilan Shah for the timely and well-presented release.

President Rtn. Prashant Kaisare also congratulated our club's team for their victory in the All Goa Inter-Rotary

Indoor Cricket Championship held at Panjim Gymkhana.

#### 16th Weekly Meeting - 22nd October

Event: Talk on Benefits of Acupressure

Dr. Felix Fernandes gave a highly informative session on the benefits of acupressure, including live demonstrations during the meeting. There was excellent attendance, and many members benefited from Dr. Felix's practical advice and demonstrations that cleared their "painful doubts."

#### 17th Weekly Meeting - 29th October

Event: RTI - Power of Information and the Rightto Know

Guest Speaker Shri. Sanjay Dhavlikar, Former Goa State Information Commissioner, writer, and journalist, delivered an enlightening talk on the Right to Information (RTI) and its importance in promoting transparency and accountability. The meeting was very informative and appreciated by all members.

Famous Quote: "A truth can walk naked, but a lie always needs to be dressed."



With Best Compliments from Santosh Mahanandu Naik PANJIM - GOA





#### Activities done in OCTOBER Club Service 1

Director: Rtn. Sadashiv Gaonkar

1st All Goa Inter-Rotary Indoor Cricket Tournament was held on 12th October.

The club successfully hosted an Inter-Rotary Indoor Cricket Tournament with participation from 12 Clubs.

The Rotary Club of Panaji emerged as the Winners, narrowly defeating the runners-up by a single run in an exciting finale. Congratulations to all participants for their sportsmanship and enthusiasm.

#### Club Service 2

Director: Rtn. Bhalchandra Amonkar Diwali Nite Celebration on 18th October

Members and their families gathered in large numbers to celebrate Diwali Nite, sharing festive greetings, delicious food, and lively music. The event featured musical entertainment by Ms. Deepa and her band, who kept everyone dancing and singing along. Many not knowing the hidden talent of Rtn. Dr. Mahindra Kuchadkar who sang some fantastic numbers to thrill the crowd. Few Ann's joined in to perform showing huge talent among us. Rtn. Gaurish Dhond added to the joy by distributing gifts to all Annets, making the evening memorable and cheerful for all.

#### Community Service

Director: Rtn. Nazario Martins

During the month of October, our club carried out several meaningful community service initiatives aimed at improving health, education, and social welfare. Below are the major highlights:

#### 1. Mobile Dental Camp - 4th October

A Mobile Dental Camp was organized at St. Cruz High School, where more than 150 school children were examined by a team of dentists from the Dental College. Students requiring further treatment were attended to inside the fully equipped Mobile Dental Bus.

Special thanks to Rtn. Bhalchandra Amonkar and Rtn. Nazario Martins for arranging the mobile clinic, and to the Interact School for providing the premises.

# 2. Distribution of Sound System and Books - 8th October

Our Club donated a Sound System and Children's Books to Government Primary School, Panaji Central. The delighted students showcased their talent by performing dances using the new sound system.

Acknowledgments: Thanks to Rtn. Dinesh Sinari for providing the sound system and Rtn. Deepak Gopani for donating the books.

#### 3. Free Cataract Surgeries - on 9th October

Two successful free cataract surgeries were performed on Smt. Sonali Tarcar and Smt. Murtaza Khokawala Gratitude to Event Chair Rtn. Manguirish Salkar for his dedication and coordination.

#### 4. Free Cataract Surgery - 11th October

Free successful cataract surgery done on Mr. Ravindra Borkar.

Appreciation once again to Event Chair Rtn. Manguirish Salkar for organizing the initiative.

#### 5. Cataract Eye Operation - 18th October

The 7th cataract operation for the year was successfully completed for Ms. Prema Gaonkar. Heartfelt thanks to Event Chair Rtn. Manguirish Salkar for his continuous efforts.

#### 6. Renewal of Distress Helpline on 21st October

Our club renewed its association with NGO COOJ to continue the Distress Helpline initiated during the tenure of Rtn. Nester Sequira.

Appreciation to Rtn. Rajesh Kunde for his follow-up and support in reviving this vital service.

#### 7. Rotary Annual Scholarship Program - 19th October

Our Club held the Annual Scholarship Ceremony, recognizing and rewarding 78 deserving students. The Chief Guest for the event was Shri. Digamber Kamat, Hon. PWD Minister. Around 24 Rotarians attended the ceremony, and we extend our heartfelt gratitude to all members who sponsored students for a brighter future. Special thanks to Rtn. Nazario Martins for coordinating and following up with all sponsors.



#### International Service

Director - Rtn. Suraj Bode
Mega Cycle Rally – World Polio Day, 24th October
In observance of World Polio Day, the club organized a
Mega Cycle Rally starting from Miramar Circle at 7:00
AM, flagged off by ARRFC, PDG Rtn. Gaurish Dhond.

Many Rotarians, Inner Wheel Members, and Annets participated enthusiastically, each receiving a free T-shirt to commemorate the event. The rally successfully promoted the "End Polio Now" campaign.

Acknowledgments: Sincere appreciation to Event Chair Rtn. Suraj Bode for his outstanding efforts in making this event a grand success - one of the most impactful initiatives of the month.

The month of October was filled with impactful projects that reflected the true spirit of Rotary - Service Above Self. We extend heartfelt gratitude to all Directors, Event Chairs and every Rotarians, for their dedication and teamwork in making each event a success.

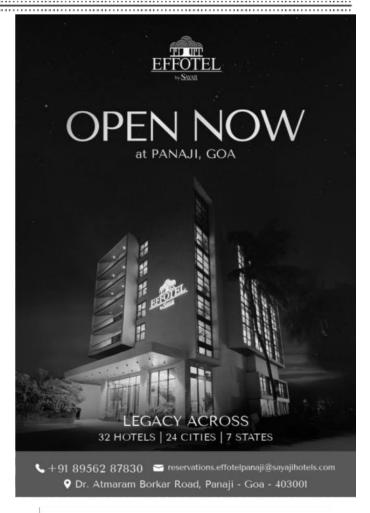
#### Condolence

This month, our Rotary family suffered the loss of a very honorable and respected Rotarian - Rtn. Sandeep Prabhu. Rtn. Sandeep was known for his ever-smiling nature, positive outlook, and active participation in every Rotary meetings ,get-together, foreign tour, and fellowship. His warmth and enthusiasm left a lasting impression on all who knew him. He was truly an asset to our club and will be deeply missed.

On behalf of all members, I express our deepest condolences to his wife Smt. Sharmila Prabhu and the entire family. May his soul rest in eternal peace.

Om Shanti.

Yours Truly, Rtn. Deepak Gopani (Secretary)





GSTIN: 30ANAPS4606F1ZH





#### FROM THE EDITOR'S DESK

Rtn. Dhilan Shah

the members whose actions

Igniting Connections, Celebrating Service

Dear Rotarians.

As we turn another vibrant Issue of *SPARK*, I'm delighted to reflect on the wonderful journey our club has undertaken over the past few months. From impactful community service projects to lively fellowship events, every activity has been a shining example of teamwork and the unwavering Rotary spirit of "Service Above Self."

The enthusiasm, dedication, and creativity displayed by our members continue to inspire and uplift. Our recent initiatives have not only strengthened our club bonds but have also left a meaningful mark on the community - be it through educational support, health awareness, or cultural engagements. Each effort reminds us how small acts of service can create lasting impact.

With the festive season upon us, there's a renewed sense of joy and togetherness in the air. Let's channel this positive energy to make our upcoming initiatives even more dynamic and engaging. Festivals remind us of unity, gratitude, and giving - values that resonate deeply with Rotary's mission. As we celebrate, let's also spread that same warmth and cheer through our service and fellowship.

Looking ahead, I'm truly excited about the future issues of *SPARK*. We aim to bring even more stories, insights, and highlights that capture the spirit and strength of our Rotary family. Every edition is a reflection of *you* -



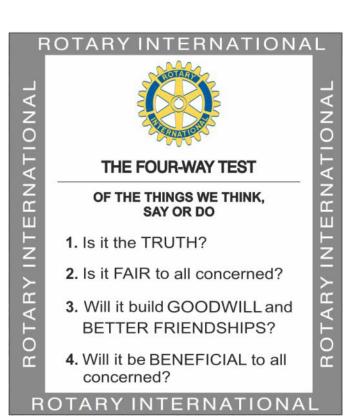
I warmly invite all members to actively contribute share your articles, experiences, achievements,
creative thoughts, or even small reflections from your
Rotary journey. Your voices and stories will make

our collective spirit.

Together, let's keep the SPARC glowing - bright, inspiring, and full of festive warmth and Rotary camaraderie!

SPARC richer, more colorful, and truly representative of

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





# EVOLUTION OF INVESTING IN EQUITY LINKED PRODUCTS IN INDIA Rtn. Sandee

Rtn. Sandeep Phaldessai



Around 30-35 years ago, the investment landscape in India was simple, and boring - most people knew virtually nothing about the equity market or related products like mutual funds. Almost all the investable surplus used to be poured into Fixed Deposits, Postal Savings or Gold. Investment advisors, a new and relatively unknown breed then, had a tough job educating people that something called equity markets or mutual funds actually existed. While the Unit Trust of India (Unit 64 scheme) existed, it was never promoted, or understood, as a Mutual Fund. The challenge, then, was explaining what they actually were, the concept of a Stock Exchange Index or Net Asset Value (in case of Mutual Funds). It was tantamount to teaching someone to read.

India's transformation from a predominantly savingsoriented society to an investment oriented one has been quite remarkable in the last couple of decades.

#### The decade of Liberalisation and Modernisation:

The 1990s saw a wave of liberalisation of our economy and security markets. The government opened up the economy to a large extent and institutionalised the Securities markets through the Securities and Exchange Board of India (SEBI). While the Bombay Stock Exchange (BSE) already existed, on the recommendation of the government, some of the top financial institutions of the country at the time came together to form a new modern stock exchange ie, the National Stock Exchange (NSE). The NSE adopted a modern electronic trading system for the first time in India leading to an efficient and transparent securities market. The government allowed Foreign Institutional Investors (FIIs) to invest in the Indian securities market. The Association of Mutual Funds of India (AMFI) was also formed in this decade and was tasked with the job of standardising, educating investors and promoting Mutual Funds in India.

#### Adoption of Technology, Policy Maturity and Expansion of the Market:

The 2000s saw a rapid growth in investor awareness leading to a surge in investor participation and launch of several Mutual Funds. This was also the time that the government launched the Dematerialisation (Demat) of shares which led to safer, quicker, cheaper and convenient equity transactions. This greatly improved the investor confidence in the system and resulted in participation of retail investors in the market. This decade also saw the adoption of latest technologies by the stock exchanges as well as Mutual Fund houses resulting in the evolution of on-line trading platforms and internet based mutual fund services thus providing easy, efficient and transparent access to investors.

#### Retail Investors come to the party:

The following decade (2010s) witnessed a huge surge in the equity culture in the country on the back of greater financial education, easier access, lower transaction costs, higher disposable incomes and the want for higher returns. This was also the decade when AMFI started the "Mutual Fund Sahi Hai" campaign and aggressively pushed the Systematic Investment Plan (SIP) mode of investing in Mutual Funds. The SIP mode was a game changer. Not only did it lead to a wave of disciplined investors and but it also helped stabilise the stock market against volatilities to a large extent due to a steady, predictable flow of money.

#### The Digital Revolution:

2020s saw the adoption of cutting-edge technologies and best-in-class global financial practices by financial institutions which revolutionised the direct equity and equity related market. The advent of on-line brokerage firms not only drastically reduced the cost of investing, but also gave easy accessibility to retail investors at their fingertips. The Covid 19 pandemic accelerated



the adoption of digital technology by the general population resulting in a massive surge in the entry of first-time investors. Given the high mobile penetration in our country, this technology driven investing has really caught up with investors leading to unprecedented surge in values as well as volumes across all financial asset classes in general but direct equities and Mutual Funds in particular.

#### Present Day Challenges:

Today, you can buy and sell shares at your fingertips on your phone. Broking Apps, on the back of advanced digital banking, have gamified the experience with attractive and colourful interfaces, constant flow of notifications, and innovative features that make equity trading feel like a cool mobile game rather than a serious financial decision.

Today's investment landscape is very complex. There is democratisation of financial "information" through electronic media like the internet, social media, and countless YouTube channels/podcasts. Besides, there are a host of new sophisticated products available in the market. This has created an informed, but mostly confused, investor. Most investors now possess substantial knowledge about equity markets and investing - but unfortunately, much of it is misconstrued or even wrong. The challenge has now shifted from teaching new concepts to an investor, to helping people unlearn their misconceptions. This requires not just intellectual realignment but also emotional adjustment, as people naturally resist admitting that the ideas that they've invested so much time in learning, might be wrong.

If not advised properly by a qualified professional, investors can lose fortunes by investing based on hearsay or freely available so-called market knowledge.

90% of such "knowledgeable" investors lost money in the derivatives market !! For some reason, complexity is preferred over good old simplicity. Successful long-term investing principles which are - buying quality businesses at reasonable prices, maintaining diversification and staying calm during market volatilities – despite their proven effectiveness, sound mundane compared to the exciting new world of algorithmic trading strategies and cryptocurrency speculation. The simple, proven mantras that actually contribute to wealth creation have now got buried beneath an avalanche of sophisticated-sounding misinformation.

As per data released by SEBI recently, as high as almost

Pitfalls of convenience investing: The present day investing scenario can be compared to the boom of ecommerce food delivery platforms like Swiggy and Zomato or Quick Service Restaurants (QSRs) like Domino's, KFC, McDonald's etc. where the good old long-term investing can be compared to the slow food movement. Investment platforms have made trading as effortless as ordering a pizza or burger through an app. Just as fast food promises quick satisfaction but delivers poor nutrition, convenient investing platforms promise easy wealth but often deliver poor returns.

Rtn. Sandeep Phaldesai is a certified Portfolio Manager with over 30 years of work experience. An ex-banker, he is into Wealth Creation & Management, Personal Finance and Business credit syndication. Having clients in India and abroad, he specialises in High Yield Alternate Investments and curated financial solutions. He can be reached at sandeepphaldesai@gmail.com or on +919823196314.





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#### THE LEAP MOVEMENT

# UNLEASHING THE POWER OF SME'S TO TRANSFORM OUR NATION By Floyd Tavares

Across our country, small and medium enterprises are quietly solving problems, creating jobs, feeding families, and pushing our communities forward. They are the lifeblood of our economy - yet many remain unseen, unheard, and undervalued. Not because they lack talent. But because they lack visibility.

As a brand consultant and business coach, I work with entrepreneurs who care deeply about what they do. They have genius, passion, commitment, and grit — but they often remain the world's best kept secret.

This is why I am building and championing The LEAP Movement - a call to entrepreneurs to show up, stand out, and step into their rightful space in the world.

#### The LEAP Philosophy

L — Love What You Do.

Your business can only grow to the height of your passion. When you love your work, you become a magnet for possibility and progress.

E — Bring Energy.

People don't buy products; they buy presence. Your energy is your brand. It is the first impression, the lasting memory, and the difference-maker.

A — Action-Oriented.

The world rewards progress, not perfection. Take imperfect action. Learn forward. Movement creates momentum.

P — Produce Your Best Self and Share It.

SMEs don't just sell products — they sell identity. Your story, your experience, your perspective - these are your superpowers. When you show up fully, others find the permission to rise.

#### Changing the World Through the GAME Framework

If LEAP is who you are, GAME is how you win.

G - Focus on the Gain, Not the Gap.

Stop comparing yourself to others. Compare yourself to who you were yesterday. Success is not about what you achieve; it is about who you become.

A — AI First.

We are in a new era. Every problem, every decision, every strategy begins with one question:

Can AI do this better, faster, or smarter?

Those who partner with

technology will accelerate. Those who don't will be left behind.

M — Mastery, Not Expertise.

There are countless experts. But Mastery is different.

Mastery is the commitment to excel in the one thing that makes you uniquely you.

It is excellence earned through repetition, discipline, and devotion.

Mastery turns skill into identity.

E — Elevate People.

You don't build a business.

You build people.

And people build the business.

When we uplift others, we create stronger companies, stronger families, and stronger communities.

#### A Call to Action

We are nearing the final months of 2025. This is not the time to slow down. This is the moment to change the game. To step forward with purpose. To be seen. To be heard. To take your place. The world no longer needs silent excellence. It needs visible leadership.

It needs SMEs who LEAP — and leaders who play the GAME.

Your time is now.

About the Author

Floyd Tavares is an award winning brand consultant, business coach and TEDx speaker dedicated to empowering SME's, strengthening communities, and championing purpose-driven entrepreneurship across the nation. He has built some of the country's biggest brands like Big Daddy, Goa Institute of Management and more. He is the creator the Business Leap Coaching program and cofounder of Dranding Consulting.

He can be reached at floyd@dranding.co or on

+919011931607



#### **WEEKLY MEETING HIGHLIGHTS**



13th Weekly Meeting Rtn. Pradeep Talaulicar Felicitating the Freedom Fighter, Shri Rohidas Desai (Daad)



15th Weekly Meeting
Shri Floyd Tavares gave a talk and also
Demonstrated the use of
ARTIFICIAL INTELLEGIENCE.



17th Weekly Meeting RTI - Power of Information and Right to Know, Talk by Guest speaker Shri Sanjay Dhavlikar, former Goa State Commissioner, Writer and Journalist.



14th Weekly Meeting Felicitation of Engineers at the hands of Shri Sriniwas Shinkre Ex Chief Electrical Engineer, Electricity Department, Goa.



16th Weekly Meeting - Talk on BENEFITS of ACUPRESSURE by Dr. Felix Fernandes and some demonstrations done at the meeting.



Third issue of Spark Magazine released at the hands of Shri Floyd Tavares.



#### PICTURE PERFECT ROTARY MOMENTS

TOGETHER WE MAKE A DIFFERENCE



On 9th October - Two free Cataract surgeries conducted. 1. Ms. Sonali Tarcar And 2. Mr. Murtaza Khokawala.



On 11th October
Free Cataract surgery
conducted for
Ravindra Borkar.



On 18th October Free Cataract surgery conducted for Prema Gaonkar.



Distribution of Sound System and Some Books distributed to Government Primary School, Panaji.



On 21st October - Our Club handed over a Cheque of Rs. 12000 to NGO Cooj for the renewal of the Distress Helpline.





Mobile Dental Camp was held at St. Cruz High School on 4th October 2025



#### PICTURE PERFECT ROTARY MOMENTS

**TOGETHER WE MAKE A DIFFERENCE** 



Recognizing the Winners of All Goa Inter Rotary Indoor Cricket championship held at Panjim Gymkhana at Weekly Meeting.



Rotary Club of Panaji were Winners of 1st All Goa Inter- Rotary Indoor Cricket held at Panjim Gymkhana on 12th October.



Rotarians who sponsored the deserving students at the Club's Flagship Event - Annual Scholarship Program



In observance of World Polio Day, the club organized a Mega Cycle Rally and promoted the "End Polio Now" campaign.



# ILLUMINATING BONDS SPARKLES OF FELLOWSHIP - ROTARY DIWALI NIGHT





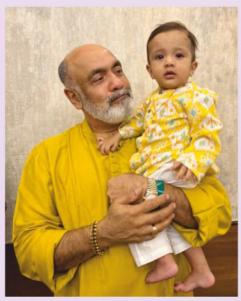


















# FLAGSHIP EVENT: ANNUAL SCHOLARSHIP DISTRIBUTION PROGRAMME EMPOWERING FUTURES THROUGH EDUCATION

The Rotary Club of Panaji recently hosted its flagship annual event - Annual Scholarship Distribution Program on 19th October 2025 - a proud tradition that reflects Rotary's unwavering commitment to education and youth empowerment. The event was graced by Shri Digambar Kamat, Hon'ble MLA and Minister for PWD, as the Chief Guest, alongside Rtn. Carlito Martins, who served as the Event Chairman for this impactful initiative.

This year, scholarships were awarded to around 80 deserving and needy students, recognizing not only their academic merit but also their determination to rise above challenges and build a brighter future. The initiative continues to serve as a beacon of hope for young minds, inspiring them to dream bigger and aim higher.

This remarkable program has a rich legacy - one that the Rotary Club of Panaji holds close to its heart. Over the past 28 years, the club has sponsored more than 2,400 students, disbursing an impressive ₹2.4 crore in educational assistance. These numbers stand as a powerful testament to the club's sustained dedication to nurturing the next generation of leaders and change makers.

It is truly heartwarming to see that some of the past beneficiaries of this program have now returned as contributors themselves - generously supporting other deserving students and giving back to the very cause that once supported their dreams. Their gesture beautifully reflects the ripple effect of kindness and opportunity that Rotary strives to create.

The Scholarship Programme is more than just financial aid — it is a celebration of potential, perseverance, and purpose. Each year, it brings together Rotarians, donors, and well-wishers who believe in the transformative power of education. Their continued support ensures that this noble mission carries forward, reaching more deserving students and lighting more paths to success.

As we look ahead, the Rotary Club of Panaji remains steadfast in its vision of empowering youth through education - one scholarship at a time. Together, we celebrate not just achievements, but the hope and promise that every student represents.

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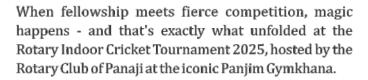




#### **ROTARY INDOOR CRICKET TOURNAMENT 2025**

A CELEBRATION OF SPORTSMANSHIP AND FELLOWSHIP

Rtn. Harshal Shah



This year's tournament brought together clubs from across Goa, turning the cricket pitch into an arena of passion, teamwork, and true Rotary camaraderie. From last-ball thrillers to heroic performances, every match was a reminder that the Rotary spirit shines brightest when friends come together - on and off the field.

**GROUP STAGES:** A Display of Grit and Glory The league stage featured four competitive groups (A to D), each filled with excitement and unpredictable finishes.

**Group A:** Rotary Club of Panaji A dominated with two straight wins and an outstanding Net Run Rate - setting early championship intentions. Rotary Club of Panjim Mid Town Team followed closely, while Rotary Club Mapusa Millennials displayed great fighting spirit in close contests.

**Group B:** Rotary Club of Curchorem and Sanvordem emerged strong and undefeated, showing great balance between bat and ball. Porvorim and Miramar fought hard and provided entertaining matches throughout.

**Group C:** Rotary Club of Kadamba stayed unbeaten with disciplined performances. Rotary Club of Dona Paula followed with a balanced side that produced competitive games.

**Group D:** Rotary Club of Vasco Port Town impressed everyone with consistent wins, while Rotary Club of Panaji B showcased power-hitting and resilience, registering one of the highest team totals of the tournament.

#### STANDOUT PERFORMERS:

Heroes Who Lit Up the Field Each match had its stars -

Rotarians who brought their A-game and turned matches around. Here are the standout names who madeheadlines:-

Jijesh Ramchandra from Rotary Club of Vasco Port Town - a composed all-round performer.

Iliyas Naroo from Rotary Club of Panaji Mid Town Team - an explosive match-winner.

Ajay Gavde from Rotary Club of Miramar - a steady performer with key contributions.

Gaurav Pokle from Rotary Club of Dona Paula - led the charge with bat and ball.

Alivio Faria from Rotary Club of Mapusa Elite - fought with determination and flair.

Balachandra Wagle from Rotary Club of Miramar - played with calmness and intent.-

Aditya from Rotary Club of Dona Paula - dependable innings under pressure.

Parai Dubhashi from Rotary Club of Panaji B displayed solid leadership and batting proves.

Siddhesh Shetye from Rotary Club of Panaji displayed all-round excellence and commitment.

Ashfak from Rotary Club of Bicholim was standout bowler with precision and pace.

Vaibhav Kadkade from Rotary Club of Panaji proved to be a game-changer in the semi-final, combining skill and composure.

Shantesh from Rotary Club of Kadamba was impressive with his all-round presence in the semi-final.

Shailesh Miskin from Rotary Club of Panaji A - the hero of the grand finale, leading Panaji to glory!



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# SEMI-FINALS: The Stage of Nerves and Determination

The semi-finals saw nerves of steel and inspired teamwork. Rotary Club of Panaji (powered by Vaibhav Kadkade and Siddhesh Shetye) produced a thrilling win, showcasing the depth and balance of their squad. Rotary Club of Kadamba fought valiantly, led by Shantesh's spirited effort. Both matches were close, hard-fought contests that highlighted the growing standard of Rotary indoor cricket in Goa.

# THE GRAND FINALE: Rotary Club of Panaji A Crowned Champions!

The championship decider between Rotary Club of Panaji A and Rotary Club of Curchorem and Sanvordem was nothing short of spectacular. Under the bright indoor lights of Panjim Gymkhana, both sides played with grit and heart. But it was Shailesh, with an outstanding all-round display, who took Panaji A across the finish line and into the history books! As cheers echoed across the venue, Panaji A lifted the trophy, celebrating not just victory - but the joy of friendship, sportsmanship, and the Rotary bond that connects us all.

**HOST CLUB** - Rotary Club of Panaji hosted the tournament with precision, hospitality, and true Rotary warmth. Every detail - from scheduling to refreshments - was managed seamlessly, making the event a grand success. The club thanks all participating teams, umpires, volunteers, and supporters for making the tournament such a memorable celebration of fellowship through sport.

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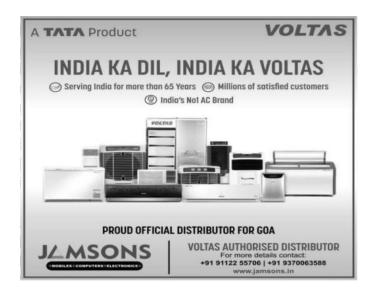
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BEYOND THE BOUNDARY More than just a cricket tournament, this was a Rotary celebration - one that built stronger friendships, renewed the spirit of teamwork, and showcased the power of community. With laughter, competition, and camaraderie filling the air, every participant walked away a winner. Here's to the Rotary Indoor Cricket Tournament - where every ball bowled is a reminder that service, sports, and smiles can all play on the same team.

Hosted by Rotary Club of Panaji at STICA - Panjim Gymkhana







# **DIWALI DHAMAKA**A NIGHT OF LIGHTS, LAUGHTER AND TOGETHERNESS

The spirit of Diwali — the festival of lights, love, and laughter - Illuminated the Rotary Club of Panaji as members came together for a sparkling Diwali Night celebration at the elegant Clube Tennis De Gaspar Dias. The evening was a perfect blend of camaraderie, music, and festive indulgence, reminding everyone that the true essence of Diwali lies in togetherness and joy.

As the sun set and the twinkling lights came alive, members and their families arrived dressed in resplendent ethnic wear, adding colour and charm to the already vibrant atmosphere. The venue was beautifully decked up — shimmering diyas, fairy lights, and floral decor created a festive ambiance that instantly lifted everyone's spirits.

The celebration began on a melodious note with live music and karaoke, which turned out to be the highlight of the evening. Members showcased their hidden singing talents, filling the air with laughter and applause. From timeless Bollywood classics to peppy modern hits, every song brought people to their feet, singing along or grooving to the beats. The spontaneous duets and cheerful banter between friends made it a nightto remember.

No Diwali celebration is complete without a feast, and this evening was no exception. A sumptuous dinner spread awaited everyone — a delicious mix of gourmet delights. Between bites and banter, glasses clinked, stories flowed, and the joy of togetherness was felt in every corner.

The night was not just about music and food; it was about celebrating the Rotary spirit of fellowship — where friendships deepen, laughter is shared, and bonds are strengthened beyond meetings and projects. The Diwali night beautifully captured that essence, bringing members and families closer as one big Rotary family.

As the event drew to a close, smiles lingered, hearts were full, and the glow of the evening stayed long after the lights dimmed. It was a reminder that beyond all the work and service we do, it is these moments of connection and celebration that keep the Rotary flame shining bright.

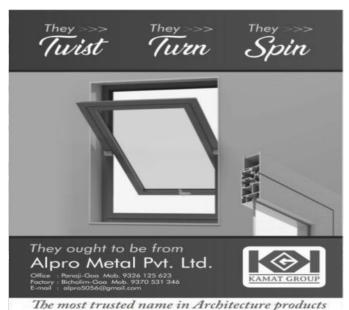
Indeed, Rotary Club of Panaji's Diwali Night was more than just a festive gathering — it was a celebration of light, music, friendship, and gratitude. Here's to many more evenings filled with such warmth, laughter, and Rotary fellowship!

By Rotary Club of Panaji

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#### **GRACE IN ACTION - STORIES FROM INNERWHEEL CLUB OF PANAJI**

On Sunday, 12th October'25, our members spent a funfilled day at Singbal Farm, nestled in the scenic area of Savoi Verem, surrounded by greenery and serene natural beauty. The picnic offered a perfect escape from the daily routine, filled with laughter, relaxation, and togetherness.

On arrival, we were served a sumptuous Goan breakfast accompanied by tea, coffee and a tempting kokum sharbat.

The highlights of the day were the fun in the swimming pool, engaging games, karaoke and a delicious spread of homemade food which offered variety of local veggies, fish and chicken dishes which left our tastebuds in awe.

Nature walks, lively conversations, and endless photo sessions added to the joy of the day.

The picnic at Singbal Farm was a perfect blend of recreation and bonding, strengthening the spirit of friendship and camaraderie among all the participants. Everyone returned home refreshed, with happy memories to cherish.











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# FLAVORFUL JOURNEYS - RECIPES TO EXPLORE

By Pooja Kunde

**Kalputi** Is a part of traditional Saraswat Cuisine and is a popular dish in Many Households. It is basically a Sukha Dish made from Kingfish (Surmai) Head or Chonak Head

#### Ingredients

Kingfish or Chonak Head 600 to 700 Gms
Onion 2 Nos Big
Green Chillies 4 to 5 Silted
Grated Coconut
Local Goan Garam Masala
Kokum (4 to 5 pieces)
Chopped Coriander for Garnishing
Ginger Garlic Paste
Lemon / Tamarind Juice
Chilli Powder
Turmeric Power
Salt to Taste

#### Method of Preparation

Clean the Fish Head and Apply Salt (as per taste), Turmeric Powder (3 Tea Spoon), Red Chilli Powder (1 Tea Spoon), Tamarind Juice or Lemon juice (1 Tea Spoon), Ginger garlic Paste and mix well and leave it for marination for 30 minutes

Take a Pan and add 2 big Finely Chopped Onions and fry in Coconut Oil till light Brown. Add 2 to 3 Slitted Green

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Q3, 5th Floor, Silvio Heights St. Inez Panaji Goa, 403001 Mob: 9422635735 / 9923828439 Email id: sidshetye39@gmail.com Chillies. Add the Marinated Fish Head Pieces and Mix Well. Add a little Garam Masala, 4 to 5 Pieces

of Kokum , Salt to taste , Some Grated Coconut and Mix Well. Garnish with Green Coriander and Keep it to cook for 15 to 20 Minutes

Can eat this as an accompaniment with Local Goan Fish Curry and Rice



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