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The bulletin of Rotary Club of Ballygunge

Club # 16145  
Rotary International District 3291

Volume # XLVII  
Issue # 05  
Date # 11.09.2025



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## President's Message



### September : A Month of Literacy, A Lifetime of Empowerment

Dear Friends in Rotary,

September holds a special place in the Rotary calendar; it is celebrated worldwide as **Basic Education and Literacy Month**. As members of the prestigious Rotary Club of Ballygunge, this observance is not just a date to remember but a cause to embrace.

Education is more than the ability to read and write; it is the spark that ignites human potential. It is the bridge that takes an individual from limitation to possibility, from dependence to empowerment. Literacy opens doors, nurtures dignity, and creates the foundation for economic and social progress.

Rotary International has long recognised that without education, sustainable development remains a distant dream. By championing literacy, we give voice to the voiceless, light to the darkest corners, and hope to generations yet to come.

This September, let us reaffirm our collective commitment. Whether it is donating books, mentoring young learners, supporting digital literacy for adults, or simply inspiring a child to dream bigger, every small act creates ripples of change.

As Rotarians, we are uniquely positioned to **be the difference-makers**. Our actions, no matter how humble, can shape destinies. Together, as the Rotary Club of Ballygunge, we can ensure that the gift of literacy reaches far beyond our immediate community.

Let us take pride in our shared mission and pledge to make education accessible, inclusive, and transformative. For in every child who learns, in every adult who discovers new possibilities, Rotary's motto—**Service Above Self**—shines brighter.

Yours in Rotary,

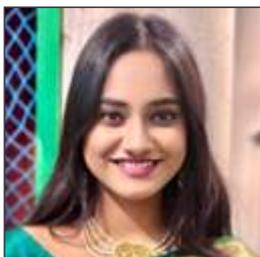
**Dr (CA) Joydeep Mookerjee**

President (2025–26)

Rotary Club of Ballygunge

Rotary International District 3291

## Editor's Message



September 2025

Dear Readers,

As we turn the pages of yet another Rotary month, September reminds us of the timeless truth that education is not just knowledge—it is empowerment. Literacy is the first step to freedom, the seed from which opportunity and dignity grow.

Rotary's focus this month on **Basic Education and Literacy** calls us to look around and ask ourselves: how can we, as Rotarians of Ballygunge, extend the light of learning a little further? Sometimes the answer lies not in grand gestures, but in simple acts—a donated book, an hour spent mentoring, a word of encouragement to a child, or support for an adult discovering the digital world for the first time.

Through these actions, we do more than teach; we unlock potential. We ignite hope. We strengthen the fabric of society. In a world where inequalities too often limit dreams, literacy becomes the bridge to possibility.

As you read through this edition, I invite you to reflect on the difference each of us can make. Rotary's spirit has always been about service beyond ourselves, and in this month dedicated to education, let us reaffirm that commitment. For every individual who learns, for every dream rekindled, we make our community—and our world—a brighter place.

Yours in Rotary,

**Ria Mookerjee**

Editor

# Official Club Visit of the District Governor



## EXECUTIVE SUMMARY : DISTRICT GOVERNOR'S OFFICIAL VISIT TO ROTARY CLUB OF BALLYGUNGE

### I. OVERVIEW OF THE OFFICIAL CLUB VISIT OF THE DISTRICT GOVERNOR

#### A. Event Significance and Context

The Official Club Visit of District Governor Dr Ramendu Homchaudhuri to Rotary Club of Ballygunge on Thursday, 21st August 2025, stands as a defining moment in our club's current trajectory. This meticulously orchestrated visit encompassed strategic discussions on critical health initiatives, comprehensive membership development frameworks, and formal recognition of exemplary service contributions. The proceedings demonstrated the highest standards of Rotarian protocol whilst addressing substantive challenges facing our community and organisation.

#### B. Distinguished Participation Framework

The visit was distinguished by the presence of key district leadership, including Assistant Governor Rtn Dr Abhijit Banerjee and Zonal Secretary PP Rtn Sudeshna Banerjee, ensuring comprehensive representation and strategic guidance. This multi-tiered leadership presence reinforced the significance accorded to our club's initiatives and future potential within the district structure.

### II. THALASSEMIA AWARENESS : A STRATEGIC HEALTH IMPERATIVE

#### A. District Governor's Comprehensive Health Strategy

District Governor Dr Homchaudhuri delivered an exceptionally compelling and scientifically grounded presentation on Thalassemia, positioning it as "a silent but devastating threat" requiring immediate and sustained Rotarian intervention. His exposition revealed profound understanding of the genetic disorder's multifaceted impact on individuals, families, and healthcare systems.

#### B. Clinical Impact Assessment and Community Burden

The District Governor's analysis comprehensively outlined the devastating medical implications of Thalassemia, including severe anaemia necessitating regular blood transfusions, growth delays, bone deformities, and iron overload complications affecting cardiac and hepatic functions. The socio-economic burden encompasses substantial financial strain on affected families, emotional trauma, reduced life expectancy, and significant healthcare resource allocation challenges.

#### C. Preventive Strategy Implementation Framework

The strategic prevention approach emphasised by the District Governor centres on four critical pillars:

**Pre-marital Screening Protocols:** Mandatory implementation of Thalassemia carrier testing for couples planning marriage, representing the most effective intervention point in the disease transmission cycle.

**Genetic Counselling Services:** Professional guidance provision for carrier couples regarding reproductive choices, ensuring informed decision-making based on scientific evidence and risk assessment.

**Community Awareness Programmes:** Targeted educational initiatives specifically designed for adolescents and young adults, addressing the demographic most critical for long-term prevention success.

**Healthcare Infrastructure Development:** Systematic establishment of testing facilities and counselling centres, creating sustainable institutional frameworks for ongoing intervention.

#### D. Regional Vulnerability and Intervention Urgency

The District Governor emphasised West Bengal's elevated carrier prevalence, highlighting the urgent need for targeted intervention strategies within our geographical jurisdiction. The alarming reality that awareness levels remain "dangerously low," particularly among adolescent populations, underscores the critical importance of immediate and sustained Rotarian action.

### III. LEADERSHIP PERSPECTIVES AND STRATEGIC VISION

#### A. District Leadership Coordination and Support

Assistant Governor Rtn Dr Abhijit Banerjee provided valuable complementary insights, reinforcing district-level

commitment to health awareness initiatives and club development strategies. Zonal Secretary PP Rtn Sudeshna Banerjee focused on inter-club coordination mechanisms and knowledge sharing frameworks essential for optimal programme implementation across the zone.

#### **B. Presidential Vision and Strategic Direction**

The President articulated a comprehensive vision for Rotary Year 2025-26, emphasising three priority project areas:

The flagship "Swanirvor" Initiative represents the cornerstone Toto Project focusing on community empowerment through sustainable development approaches. Women Empowerment Programmes address gender equality and economic independence through targeted interventions. Literacy Development Projects encompass educational advancement and skill development programmes designed for long-term community impact.

The strategic implementation framework incorporates technology-leveraged awareness campaigns utilising social networking platforms, community engagement through targeted outreach programmes, and collaborative partnerships with healthcare institutions and educational entities.

### **IV. DISTRICT EXPECTATIONS AND STRATEGIC INITIATIVES**

#### **A. Paul Harris Fellowship Achievement Target**

The District Governor established an ambitious target of achieving 100% Paul Harris Fellowship participation within the current Rotary Year. This initiative emphasises the critical importance of the PHF recognition programme for sustaining Rotary International's humanitarian initiatives globally whilst strengthening our club's commitment to Rotarian values.

#### **B. Financial Sustainability and Fund Commitment**

Continued support for the Annual Subscription Fund was identified as a fundamental requirement for maintaining operational effectiveness and programme sustainability at district and international levels. This commitment ensures our club's continued capacity to implement meaningful community service initiatives.

### **V. RECOGNITION, AWARDS, AND STRATEGIC MEMBERSHIP ADDITIONS**

#### **A. Appreciation of Legacy Leadership**

The joint presentation of awards and tokens of appreciation to Past Presidents and Senior Citizens present at the meeting demonstrated the club's commitment to recognising foundational contributions and maintaining intergenerational respect. This recognition reinforces the continuity of Rotarian values and acknowledges the sustained efforts that have established our club's current standards of excellence.

#### **B. Strategic Membership Inductions**

**Honorary Membership of International Chess Grandmaster Shri Dibyendu Barua** : This strategically significant addition brings international recognition, access to global networks through chess community connections, enhanced cultural programming opportunities, and increased visibility for club initiatives. The ceremonial protocol conducted by the District Governor symbolised the formal integration of this distinguished individual into the Rotarian family.

**Regular Member Induction of Sri Arko Bhattacharjee** : This induction represents successful implementation of the club's membership development strategy, demonstrating the effectiveness of recruitment initiatives and the club's continued attractiveness to prospective members.

## **Projects and Events**



#### **Membership Seminar - District Event on 31st August 2025**

On 31st August 2025, the Rotary Club of Ballygunge was one of the Host Clubs of the event organised by the District Secretariat Team RID 3291.

The District Secretariat Team of **Rotary International District 3291** successfully organised a **Membership Seminar**, with the **Rotary Club of Ballygunge** honoured to serve as one of the Host Clubs. The seminar addressed the vital theme of "**Membership Growth and Retention**", highlighting how these two elements together form the cornerstone of Rotary's strength, vitality, and long-term sustainability.

#### **Membership Growth**

The discussions emphasised that **membership growth** is a critical driver of Rotary's future impact. New members bring diverse professional skills, fresh perspectives, and renewed enthusiasm. Their contribution strengthens Rotary's capacity to undertake larger and more meaningful community initiatives. Growth also ensures leadership succession, demonstrating the continued relevance of Rotary in a rapidly changing world.

#### **Membership Retention**

Equally underscored was the importance of **retention**, the true measure of a club's health. Retaining members ensures they continue to find value, fellowship, and fulfilment in Rotary. Experienced members provide continuity, mentorship, and institutional knowledge, enriching the club's culture and strengthening its legacy of service. Effective retention strategies also convert recruitment efforts into long-term commitment and deeper engagement.

## Interconnection of Growth and Retention

The seminar made clear that growth and retention are not independent; rather, they must work in tandem. Growth without retention can lead to instability and erosion of institutional memory, while retention without growth risks stagnation. Together, they create a vibrant, balanced Rotary club that preserves its traditions while evolving to meet new community needs.

The seminar was attended by **Past President Rtn. Ashif Shah** and **President Dr (CA) Joydeep Mookerjee**, who actively contributed to the deliberations. Their presence underscored the Rotary Club of Ballygunge's strong commitment to fostering both membership development and retention, ensuring that the club continues to thrive as a beacon of service and fellowship in District 3291.



## Corporate Bytes

### REAL ESTATE – PART 1



Written by  
Rtn. Moonmoon Gupta

#### What is Real Estate:

Land and any permanent structures or natural resources on it constitute real estate. Constructions, minerals, water, and even cultivating crops fall under this heading. It is distinct from personal property, which includes things like cars, furniture, and tools that are not affixed to the land permanently.

#### Real Estate Types:

Generally speaking, real estate can be divided into several primary categories:

- **Residential** : Real estate intended for human habitation is referred to as residential property. Unlike commercial or industrial properties, which are used for business purposes, it offers a living space and is primarily meant for personal use.

Residential properties can be either owned or rented and come in a variety of forms, including: Single Family Homes, Apartments/Flats, Condominiums (Condos), Townhouses, Multi-family Homes, Plots/Vacant Land – Zoned for Residential use allowing buyer to construct a home.

- **Commercial** : Any real estate, whether it be a building or land, that is utilised for trading, professional purposes to earn income or profit-making business purposes is referred to as commercial property, or Commercial Real Estate (CRE). Either capital gains (selling the property for more than it was originally purchased) or, more frequently, rental income can be used to generate this profit. Residential properties, which are used for private residences, are different from commercial properties. Compared to residential properties, they are usually larger, more costly, and have longer lease terms. Value of these properties depends on their earning capacity. To determine this value, it's necessary to collect details of the business income over several years and compare it to similar businesses in the area.

Commercial properties are a diverse category and can include: Office Buildings, Retail Spaces (Small Shops, Standalone Stores, Shopping Centres, Strip Malls, and Large Regional Malls), Industrial Properties, Multi-family Properties, Hospitality Properties (Hotels, Motels, Resorts, and Bed-and-Breakfasts), Special Purpose Properties (Schools, Churches, Theatres, and Amusement Parks), Land - zoned for Commercial use allowing for the construction of a Commercial Building.

- **Industrial** : A particular kind of real estate used exclusively for industrial purposes is called an industrial property. This covers the production, distribution, storage, and manufacturing of goods. These attributes play a crucial role in the global supply chain and are necessary for a variety of enterprises. Functional design, which puts efficiency above aesthetics, is a common characteristic of industrial properties. Large open floor plans, tall ceilings, sturdy loading docks, and easy access to important transit hubs like highways and train lines are frequently considered essential features. In order to reduce the effects of noise, traffic, and possible environmental issues, they are typically situated in areas designated for industrial use, frequently away from residential and commercial districts. There are several types of industrial properties, each serving a specific function: Manufacturing Facilities, Warehouses and Distribution Centres, Flex Space, Cold Storage Facilities, Data Centres etc.
- **Land** : Raw land, farms, and timberland are examples of undeveloped property.

#### The Real Estate Industry :

The real estate industry is a major part of the economy and involves various professionals and activities, including:

- **Purchasing and Selling**: The process in which a buyer and a seller exchange property right; this is frequently made possible by brokers and real estate agents.
- **Development** : The planning, funding, and building processes required to turn land or existing properties into new buildings or improvements.
- **Investing** : Buying real estate as an asset to earn rent or to benefit from a gradual increase in value.
- **Property Management** : The daily management of a property, which includes upkeep, tenant relations, and rent collections.

#### There are various types of Economic factors which can affect the Real Estate Value :

- **Growth In the Economy** : The nation's economic situation determines the demand for homes and, ultimately, their costs. The

demand for homes is rising as more people become self-sufficient. Because people have begun earning from a very young age and want to live independently, the traditional idea of joint families is currently dissolving. In actuality, rising incomes are directly correlated with rising housing prices. For instance, lower incomes during a recession will deter people from purchasing homes, which will cause real estate values to decline.

- **Interest Rate** : The monthly EMI on a home loan is influenced by interest rates. The demand for a home decrease as interest rates rise. For instance, the number of homebuyers has suddenly increased due to the Pradhan Mantri Awas Yojana. The demand for rental properties has also decreased as a result of lower interest rates and home loan repayment subsidies.
- **Customer Trust** : When it comes to investing in real estate, having faith in the local real estate laws is crucial. Following the adoption of RERA in 2016, the laws pertaining to real estate favoured the interests of purchasers and imposed stringent penalties on agents and builders who attempted to deceive customers in any manner. As a result, more real estate was sold throughout India.
- **Mortgage Availability** : The majority of India's private and nationalised banks are currently eager to offer mortgage loans to both first-time homebuyers and real estate investors. This made it possible for people to purchase a home at a very young age, even if they lacked sufficient savings or a fixed asset to secure a mortgage. Thus, real estate purchases rise in tandem with an increase in the supply of home loans, and vice versa.
- **Home Sales Financial Slowdown** : An economic downturn has a negative effect on the real estate market. The willingness to pay is reflected in real estate purchases when the economy improves. A nation's economy is influenced by a wide range of factors, including capital formation, technological advancement, human resources, and natural resources. The real estate market is impacted by each of these elements, either directly or indirectly.

**There are various Physical and Locations based factors are there which affects the Real Estate Value:**

- **Location, Location and Location** : The old real estate maxim "location, location, location" is accurate. A property's value is greatly increased when it is close to facilities like parks, schools, hospitals, shopping malls, and public transportation. Prices are also higher in desirable neighbourhoods with low crime rates and a nice atmosphere.
- **Age and Condition of the Property** : Newer homes are usually worth more than older homes that have recently undergone renovations and are well-maintained. For buyers, the age and state of a property's major systems (heating, electrical, and plumbing) as well as its general structure are important factors.
- **Property Layout and Size** : A key factor in determining a property's value is its size, both in terms of square footage and lot size. A property's value can rise with an effective and contemporary layout, which is also very desirable.
- **Infrastructure Development** : By enhancing connectivity and accessibility, planned or ongoing infrastructure projects—such as new roads, metro lines, or commercial hubs—can dramatically increase the value of local real estate.

**There are various types of Governmental and Legal Factors which affects the Real Estate Value:**

- **Land Use Policies and Zoning Laws** : Government rules governing the types of land use (residential, commercial, and industrial, for example) have a direct effect on a property's potential and, consequently, its value. Zoning changes can significantly impact a property's value.
- **Property taxes** : Exorbitant property taxes have the potential to discourage buyers and lower the market value of a property.
- **Government Policies and Incentives** : Regulations on new construction or tax breaks for homeownership can either boost or depress the real estate market, which in turn affects property values.

**There are various types of Social and Demographic Factors which affects the Real Estate Value:**

- **Demographic Shifts** : Changes in population demographics, like an influx of young professionals or families with kids, can drive up demand for certain types of housing and amenities, which can lower property values in those areas.
- **Neighbourhood Trends** : The crime rate, school quality, and amount of green space in a neighbourhood all affect how desirable and valuable a property is.

To be continued.....

## POST INITIAL PUBLIC OFFERING (IPO) OBLIGATION



Written by  
CA Rtn. JITENDRA AGARWAL

Post-IPO obligations in India are governed by SEBI regulations, specifically the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, and the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018.

### IMPORTANT FUNCTIONS POST IPO

- |   |  |
|---|--|
| <input type="checkbox"/> Board Structure  | <input type="checkbox"/> Code & Policies                   |
| <input type="checkbox"/> Board Procedures | <input type="checkbox"/> Statutory Auditors                |
| <input type="checkbox"/> Finance Function | <input type="checkbox"/> Corporate Social Responsibility   |
| <input type="checkbox"/> Website          | <input type="checkbox"/> Management Compensation Structure |

## BOARD STRUCTURE

Particulars	Pre IPO	Post IPO
Director	2 Directors	Minimum 3 Directors. Not less than one third of the total number of directors as independent directors.
Independent Director	No Independent Directors	1/3, where Chairman is non-executive & non-promoter.
		1/2, where Chairman is executive / non-executive related to promoter.
Women Director	Not required	At least one-woman director.
		Top 1000 listed entities to have at least one independent woman director
KMP's	Not required	Whole time KMPs required where paid-up share capital exceeds Rs. 10 crores.
Company Secretary/ Compliance Officer	Paid up share capital of Rs.10 cores /more	Whole time KMPs required where paid-up share capital exceeds Rs. 10 crores.
		Listed entity to appoint a qualified company secretary as the compliance officer.
Audit Committee	Not required	Constitution of Audit Committee is mandatory.
Nomination and Remuneration Committee	Not required	Constitution of Nomination and Remuneration Committee is mandatory.
Stakeholders Relationship Committee	Not required	Constitution of Stakeholder Relationship Committee is mandatory.
Risk Management Committee	Not required	Mandatory in case of top 1000 listed entities.
Retirement Rotation by	Not applicable	Applicable and mandatory.

## BOARD PROCEDURES

- Periodicity of holding board meetings should be per-determined;
- At least one meeting in a quarter should be held;
- The company to keep in mind the quarterly agendas to be taken at the board meetings.
- Certain transactions to be intimated in advance to the stock exchange(s);
- Outcome of the board meeting to be intimated within 24 hours / 30 minutes of the conclusion of the board meeting;

## FINANCE FUNCTION

The status of Public Company has now warranted enhanced disclosures and external reporting. The possible areas of change w.r.t. finance function would be:

- Accounting Standards;
- Frequency of reporting;
- Timeline i.e; within 30 minutes;
- Trading window closure;
- Expanded disclosures;
- Accounting policies and procedures to be established and documented.

## FINANCIAL DISCLOSURES

- Submit financial results within 45 days of the end of each quarter, except for the last quarter, which has a 60-day deadline.
- Ensure timely disclosure of financial information to maintain transparency and prevent market volatility.

## UTILIZATION OF FUNDS

- Use funds raised through the IPO for purposes stated in the offer document.
- Comply with Regulation 32 of the Listing Regulations if there are any variations or deviations from the stated purposes.

## CORPORATE GOVERNANCE

- Maintain good corporate governance practices, including board composition, audit committee, and shareholder relations.
- Ensure compliance with SEBI's LODR Regulations, covering aspects like board composition, audit committee, and related-party transactions.

## PERIODIC COMPLIANCES

- File regular reports and disclosures with stock exchanges, including quarterly, half-yearly, and annual financial statements.
- Adhere to SEBI's Listing Obligations and Disclosure Requirements (LODR) Regulations, 2015

## DISCLOSURE REQUIREMENTS

- Disclose material events or information that may impact the company's stock price.
- Maintain a website with relevant information about the company, including financial statements, board composition, and corporate governance practices.

## REGULATORY FRAMEWORK

- SEBI's Listing Obligations and Disclosure Requirements (LODR) Regulations, 2015.
- SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018.
- Companies Act, 2013.

These policies and codes ensure transparency, accountability, and good corporate governance, protecting investor interests and maintaining market integrity.

## Basics of buying insurance



Written by  
Rtn. Sabari Bose

Buying insurance can feel daunting at first, but once you understand the basics, it becomes a powerful tool for financial protection and peace of mind.

### What Is Insurance?

Insurance is a contract where you pay a regular amount (called a premium) to an insurance company, and in return, they promise to cover specific financial losses if certain events occur—like illness, accidents, or property damage.

### Types of Insurance

Each type of insurance protects against different risks:

Type	What It Covers
Health Insurance	Medical expenses due to illness or injury
Life Insurance	Financial support for your family after death
Motor Insurance	Vehicle damage and liability
Home Insurance	Damage or theft of your home and belongings
Travel Insurance	Emergencies during travel (e.g., cancellations)
Disability Insurance	Income if you're unable to work due to disability

### Why You Need Insurance

- **Financial Protection:** Shields you from large, unexpected expenses.
- **Peace of Mind:** Reduces stress about future uncertainties.
- **Legal Requirements:** Some types (like motor insurance) are mandatory.
- **Family Support:** Life insurance ensures your loved ones are cared for.

### How to Choose the Right Insurance

- **Assess Your Needs:** What do you want to protect—health, life, property?
- **Understand Coverage:** Know what's included and excluded.
- **Compare Policies:** Look at benefits, premiums, and terms.
- **Check Reputation:** Research the insurer's claim process and reviews.

### Key Terms to Know

- **Premium:** The amount you pay regularly to keep the policy active.
- **Deductible:** What you pay out-of-pocket before insurance kicks in.
- **Policy Limit:** Maximum amount the insurer will pay.
- **Exclusion:** Situations not covered by the policy.

### How Insurance Works

- You choose a policy based on your needs.
- You pay premiums monthly, quarterly, or annually.
- If a covered event occurs (e.g., illness, accident), you file a **claim**.
- The insurer pays out based on the policy terms.

### How to Choose the Right Insurance

- **Assess Your Needs:** What are you trying to protect—your health, car, home, or family?
- **Understand Coverage:** Know what's included and excluded.
- **Compare Policies:** Look at benefits, premiums, deductibles, and limits.
- **Check Reputation:** Research the insurer's claim process and customer reviews.

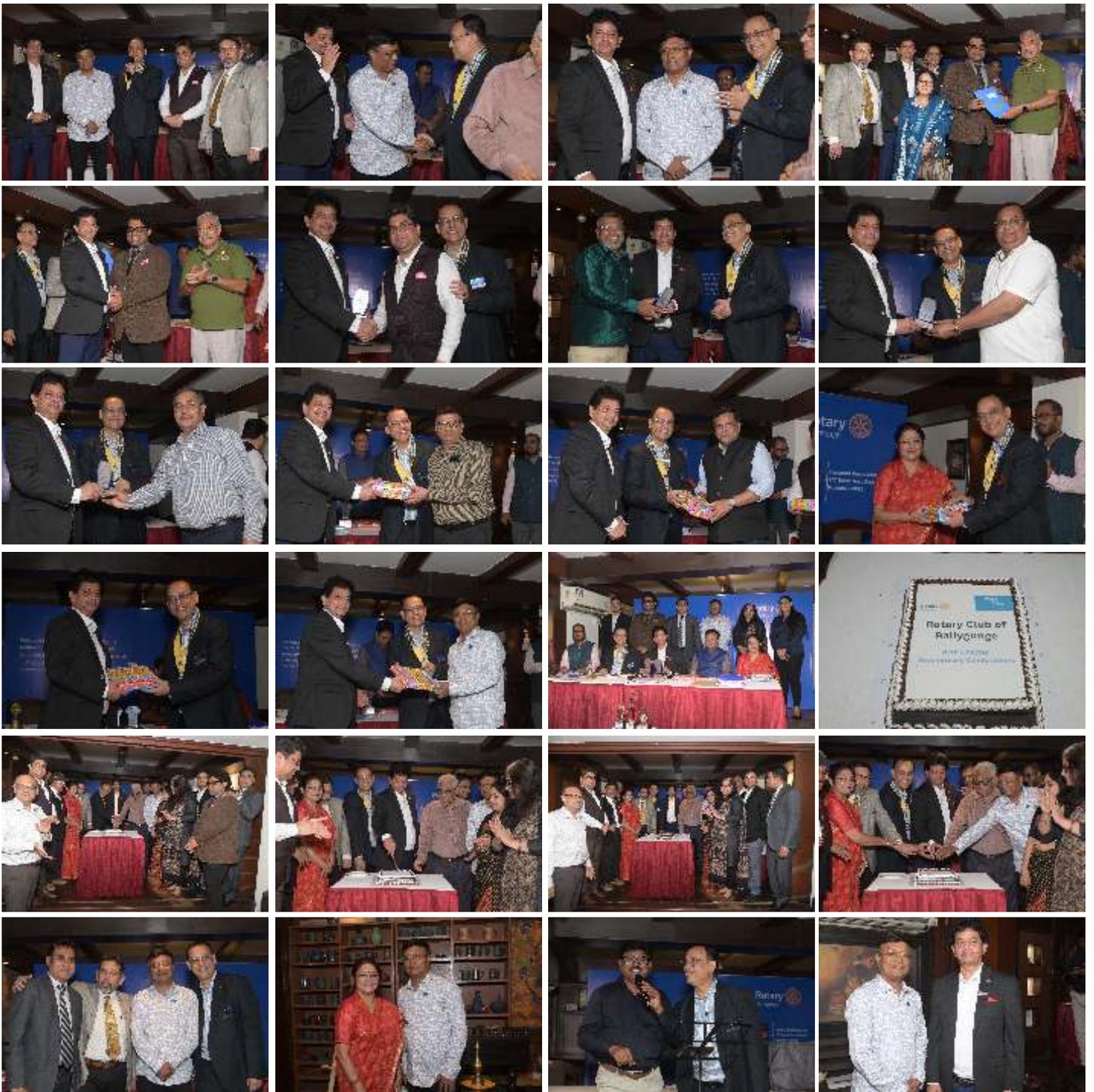
### Why Insurance Matters

- Shields you from **unexpected financial burdens**
- Offers **peace of mind**
- Some types (like motor insurance) are **legally required**
- Helps secure your **family's future**

## Minutes of the 2530 Regular Meeting and Official Visit of the Assistant Governor, held on 21st August 2025, At Tamarind, Sarat Bose Road, Kolkata

1. The President called the 2530th RWM to order.
2. The President requested all to rise for the National Anthem and the same was sung in chorus by the members.
3. The President duly requested the District Governor to deliver his introductory speech.
4. The District Governor, spoke at length on the severe and dreaded disease, known as Thalassemia. "The District Governor talked about a silent but devastating threat, the genetic disorder known as Thalassemia. A disease that does not make headlines often, but quietly robs thousands of their health, dignity, and in many cases, their future. He mentioned that Thalassemia is not contagious but is inherited, passed down unknowingly by parents who may not even know they are carriers. That is what makes it so dangerous, it hides in plain sight, until a child is born with the severe form of the disease. And then, life becomes a never-ending cycle of blood transfusions, hospital visits, and unimaginable emotional and financial strain. The District Governor urged members present to imagine a young child who cannot play like others. Who feels exhausted even after a short walk. Who must be rushed to a hospital every few weeks just to stay alive. Who, instead of dreaming about a bright future, is learning about survival, needles, and limitations. This is the reality of Thalassemia, as highlighted by the District Governor. He mentioned that this disease leads to severe anemia, growth delays, bone deformities, and iron overload, which can damage the heart and liver permanently. These patients often endure lifelong suffering, with no true cure, only lifelong management. And many of these tragedies could have been prevented, if only there had been awareness. This is where we, as responsible citizens, and as members of Rotary, must act, as was pointed out by our District Governor. We must be the voice of prevention. The ambassadors of awareness. One of the most critical messages we must spread is this: Everyone planning to marry should undergo a simple Thalassemia carrier test. It's non-invasive, affordable, and lifesaving. If both partners are carriers, the chances of passing the disease to their children increase significantly. With early detection, we can stop the cycle. Our state, West Bengal, has a high number of carriers — and yet, awareness remains dangerously low, especially among young adolescents, the future of our society. They must understand the importance of screening, of genetic counseling, and of making informed choices. Let us hold awareness camps. Let us invite medical experts to speak. Let us organize testing drives. Let us use social media not just for connection, but for education. Let us bring Thalassemia to light. Let us bring hope to those in the shadows. Together, we can save lives. Together, we can make a difference."
5. The President thereafter duly requested the Assistant Governor, Rtn. Dr Abhijit Banerjee, to deliver his speech.
6. The President thereafter duly requested the Zonal Secretary, PP Rtn Sudeshna Banerjee to deliver her speech.
7. The President, thereafter, in his introductory speech, has briefed the members present about the upcoming projects of the club and expressed his visions for the coming quarter of the Rotary Year 2025 – 26.
8. The District Governor in a short speech thereafter praised the President and his team for the great start of the Rotary year 2025 – 26, more significantly the Toto Project, known as "Swanirvor", Women empowerment, literacy project etc. and further encouraged the members present to carry it on for the rest of the year.
9. The District Governor proposed achieving 100% PHF this year and requested continued support for the Annual Subscription Fund.
10. The District Governor then invited questions from the audience.
11. PP Rtn. Susanta Kumar Sarkar raised a very pertinent issue on retention of members, to which the District Governor addressed and expressed his concern too.
12. On conclusion of the speech of the District Governor, the President of the club also emphasized the prevention of thalassemia and addressed the audience by suggesting a very important point like use the social networking sites for its awareness. He also emphasized the important factor like membership drive and for that he suggested a few measures too.
13. Then the President and the District Governor presented the awards and tokens of appreciation to the Past Presidents of the Club and also to all Senior Citizens as present in the meeting.
14. The President proposed and the proposal was accepted by the District Governor that the International Chess Grandmaster, Shri Dibyendu Barua be inducted as an Honorary Member of the club. It was a memorable moment when the International Chess Grandmaster, Shri Dibyendu Barua was given the Rotary pin by the District Governor and was inducted in the club.
15. The President introduced a new member Sri Arko Bhattacharjee and he was also inducted as member of the club by the District Governor.
16. President handed over to the Secretary, for the happy announcements.
17. The Secretary announced the birthday of Rtn. Dr Sandip Bannerjee, later in the month of August.
18. The secretary welcomed attendees and thanked them for joining the DG visit.
19. The Minutes of the last meeting was confirmed.
20. The Secretary, handed over to the President for business.
21. The President invited all to join the Charter Anniversary Celebrations.
22. The President terminated the meeting.

**Members Present 19, Guests Present 5**



**Happy Announcements**  
*Birthdays*

<p><b>Rtn. Dibyendu Sekhar Lahiri</b> <b>Rtn. Sudeep Roy</b> <b>Rtn. Rishika Singh</b></p>	<p><b>7th September</b> <b>9th September</b> <b>11th September</b></p>
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