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The bulletin of Rotary Club of Ballygunge

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Rotary International District 3291

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Francesco Arezzo  
Rotary International  
President



Dr Ramendu Homchaudhuri  
Rotary District 3291  
Governor



Dr (CA) Joydeep Mookerjee  
Rotary Ballygunge  
President



Subhankar Chakraborty  
Rotary Ballygunge  
Secretary



Ria Mookerjee  
Rotary Ballygunge  
Editor

Editor : Ria Mookerjee

## President's Message



Dear Fellow Rotarians,

The Rotary theme for December is "Disease Prevention and Treatment Month," a time for Rotarians worldwide to renew their commitment to healthier communities and dignified lives for all. This message is addressed to all members of the Rotary Club of Ballygunge, RID 3291, with gratitude and pride in our shared journey so far.

December theme and our purpose

December invites us to reflect on Rotary's enduring focus on fighting disease, strengthening health systems, and supporting vulnerable populations. From global efforts like polio eradication to local initiatives in preventive care, awareness, and access to treatment, this theme reminds us that good health is the foundation on which education, livelihood, and peace can truly flourish.

As a club, this is an opportunity to align our projects and priorities with this area of focus, whether through health camps, screenings, mental health awareness, or partnerships with hospitals and NGOs that can amplify our impact. When we invest our time and resources in disease prevention, we are not just treating illness; we are preserving futures.

The Magic of Rotary in action

This Rotary year is guided by the larger international theme "The Magic of Rotary," which celebrates how ordinary people achieve extraordinary change through collective service. That "magic" is visible every time a member volunteers at short notice, mentors a young professional, or quietly supports a project behind the scenes.

In December, as the world around us turns to festivals, family and reflection, Rotary gives us a unique platform to channel our goodwill into purposeful service.

Celebrated our fellowship on 30th November

Just before stepping into this thematic month, our club experienced a wonderful reminder of another pillar of Rotary: fellowship. The fantastic day-out of camaraderie on 30th November 2025 brought together members, spouses and friends in an atmosphere of warmth, laughter and genuine connection.

Such memorable Sundays would forever be etched in our memories. These family get-togethers are not just social gatherings; they are investments in trust and friendship that make our service stronger and our projects more resilient. When we know one another better, we collaborate better, communicate better, and stand by each other in both club initiatives and personal milestones.

A call to every Ballygunge Rotarian

As President, my heartfelt thanks go to each member of the Rotary Club of Ballygunge, RID 3291, for the enthusiasm shown in both service and fellowship. In the weeks ahead, let us carry forward the energy of our 30th November fellowship into our December activities on disease prevention and treatment, ensuring that our club is visible, impactful and inclusive. May this month see us touch more lives, deepen our bonds within the club, and truly live the spirit of "Service Above Self" with the magic that only committed Rotarians can create.

And let us remember that every act of service, no matter how small, contributes to a tapestry of global good. A single child vaccinated, a single parent consoled, a single community educated, these are the brushstrokes of the masterpiece we are all painting together.

The poet Rabindranath Tagore, whose spirit suffuses this great city, wrote: "I slept and dreamt that life was joy. I awoke and saw that life was service. I acted, and behold, service was joy."

Yours in Service,

Dr (CA) Joydeep Mookerjee  
President (RY 25-26)

## Editor's Message



December in Rotary celebrates "Disease Prevention and Treatment Month," reminding us that healthier communities are at the heart of sustainable change. This issue of our newsletter is curated to showcase how, as Ballygunge Rotarians, we can contribute to this global focus through local action, awareness and partnerships that promote better health and dignity for all.

At the same time, the month began on a joyful note, with fond remembrance of our memorable fellowship on Sunday, 30th November 2025, where members enjoyed great fun, delicious food, lively music and a true fiesta atmosphere that reflected the warmth of our Rotary family. That Sunday of laughter and togetherness further strengthened the bonds that power our service,

proving yet again that when fellowship is strong, our commitment to "Service Above Self" becomes even more meaningful.

Let us remember that every act of compassion we extend, every hour we give, every child we protect, draws us nearer to a world more just, more healthy, more humane.

Let us be Rotarians not just in name, but in action, stewards of hope, architects of enduring change.

In fellowship and service,

Warm regards,

Ria Mookerjee

Editor, RC Ballygunge

## Project on 14th November, 2025 – The Children's Day





The Rotary Club of Ballygunge successfully executed a series of impactful service activities at Shri Gandhi Vidyalaya on 14 November 2025, aligning with the spirit of Children's Day and Rotary's commitment to meaningful community development. The day commenced with the installation of a ceiling fan for the school under the Interact Project of the Club. This initiative reflects the Club's continued focus on improving infrastructure that enhances the learning environment for students. The effort was further strengthened through an informative Thalassemia awareness session led by Dr. Lalita Chatterjee, supported by Rtn. Sinchana Bhattacharya, representing Rotary International District 3291. The session aimed to build awareness among students and staff about preventive healthcare, thereby promoting long-term wellness and informed decision-making within the community.

#### Engagement, Celebration, and Community Bonding

Beyond the infrastructural and health-based initiatives, the day carried the spirit of celebration and engagement. The Rotary Club organised the distribution of 100 food packets to the children, ensuring that the occasion remained memorable while addressing nutritional needs. To add fun, fiesta and excitement to the celebration, the Club arranged a Magic Show and a Talking Doll Show, both of which were enthusiastically received by the students, transforming the event into a day of laughter, learning, and shared happiness. The teaching staff also participated in an Antakshari competition conducted by Rtn. Mrityunjay Ganguly, fostering camaraderie and strengthening relationships between the school community and the Rotary team. The collective success of these initiatives demonstrates Rotary Club of Ballygunge's continued dedication to service above self, and reaffirms its role as an active partner in enriching education, well-being, and community engagement.

## Project on 15th November 2025 – Clean Drinking Water



#### Community Impact and Alignment with Rotary's Global Mission

On Sunday, 15 November 2025, the Rotary Club of Ballygunge executed a meaningful community project at The Sarat Memorial Institute, located at 32A, Dilkhusa Street. As part of the initiative, a UV Water Filter was donated to the school to ensure that children have sustained access to clean and safe drinking water. This project was organised and executed under the leadership of Past President Rtn. Nasiruddin Ahmed. The initiative is

more than an infrastructure improvement. It is a critical step toward addressing a fundamental human need: access to safe water. For Rotary, clean drinking water is not merely a facility, but an essential pathway to dignity, well-being, and human development.

This effort reflects Rotary International's unwavering commitment to Water, Sanitation, and Hygiene (WASH), one of Rotary's seven core areas of focus. Rotary clubs across the world dedicate time, expertise, and resources to solutions that enable long-term access to safe water, aligning with the United Nations Sustainable Development Goal 6, which calls for universal and equitable access to clean water and sanitation. By providing purified drinking water, this project directly contributes to reducing the burden of waterborne diseases. Cleaner water means healthier children who miss fewer school days and are better equipped to learn, grow, and thrive. The Rotary Club of Ballygunge remains deeply committed to driving sustainable change at the grassroots level, and this initiative stands as a reflection of Rotary's belief that strong communities begin with healthy children and access to essential resources.

# Grand Fellowship and Family Get Together





The marvellous day out of camaraderie on 30th November 2025 brought together members, spouses and friends in an atmosphere of warmth, laughter and true connection.

The Rotary fellowship outing served as a powerful reminder of the importance of fellowship, one of the core pillars of the Rotary organisation. The event brought together members, their spouses, and friends in an atmosphere of warmth, laughter, and genuine connection. This gathering was not just a social event but an investment in building trust and strengthening friendships among the Rotary family members.

The club members experienced a high level of enjoyment during the fellowship outing. The fellowship event was a "wonderful reminder" and a "fantastic day out of camaraderie," indicating that the attendees had a great time together. The atmosphere was filled with warmth, laughter, lots of good music, delicious food and great bonding, creating a memorable experience for all involved.

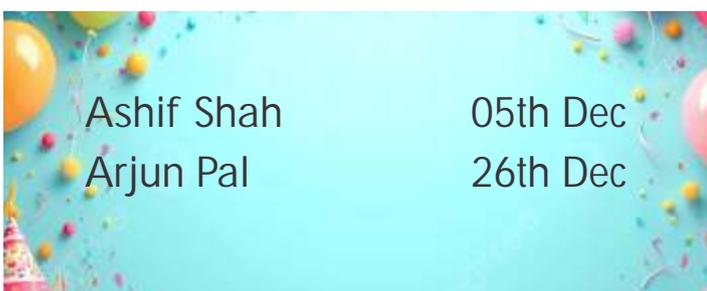
The outing was also characterised by great fun, delicious food, lively music, and a true fiesta atmosphere. These elements contributed to the overall enjoyment, creating a joyful and festive ambience that reflected the warmth of the Rotary family.

The sense of camaraderie and shared purpose fostered during the fellowship outing will undoubtedly contribute to the success of future Rotary initiatives.

The Rotary fellowship outing on 30th November 2025 was a highly enjoyable and significant event for and within the Rotary Ballygunge family. The warmth, laughter, and music experienced by the participants created a memorable experience that will have a lasting impact on the club's initiatives and resilience.

## Happy Announcements

### *Birthday's in December*



### *Anniversary's in December*



Minutes of the 2533 Regular Meeting held on 30th October 2025  
At Cozy Room, International Club, Kolkata

1. The President called the 2533rd 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 requested PP Ashif Shah to deliver a speech on the "Polio" project, and a brief speech was delivered by him, pointing out key factors of it.
4. PP Jayanta Chattopadhyay proposed to organise a project for "Distribution of Van Rickshaw".
5. The President announced that the club is going to organise an event at 'Gandhi Vidyalaya' to celebrate the "Children's Day" on 14th November 2025. He further proposed to organise a magic show, which will be a fun event for the kids on their special day. The President further requested IPP Dr. Amlan Bhattacharya to deliver an awareness speech on "Thalassemia" on that day.
6. The President once again requested all members to pay their 1st SAD dues. The President reminded that several members have not paid their 1st SAD dues, despite repeated requests and persistent follow-ups.
7. The Minutes of the last meeting could not be confirmed due to a lack of quorum.
8. The Secretary announced the happy announcement (Birthday of Rtn. Sabari Bose on 27th October, Rtn Subhankar Chakraborty on 28th October and the President's Birthday on 1st of November).
9. The Secretary, handed over to the President for business.
10. The President invited all to join the upcoming projects and meetings. The next meeting to be held on November 14th, 2025.
11. The President terminated the meeting.

Minutes of the 2534 Regular Meeting held on 14th November 2025  
At Cozy Room, International Club, Kolkata

- a. The President called the 2534th RWM to order.
- b. The President requested all to rise for the National Anthem, and the same was sung in chorus by the members.
- c. The President informed the members present of the successful projects at Shri Gandhi Vidyalaya, on 14th November 2025: -
  - a. A Ceiling Fan was donated to the school as part of the Interact Project of the Club
  - b. A Thalassemia talk was given by Dr Lalita Chatterjee, with support from Rtn Sinchana Bhattacharya (representing RID 3291)
  - c. 100 food packets were distributed among children as part of the Children's Day celebrations.
  - d. Magic Show and Talking Doll Show, both were organised by the Club, and the children of the school enjoyed the same.
  - e. Antakshari competition among the teaching staff was conducted by Rtn. Mrityunjoy Ganguly.
- d. The Minutes of the last meeting could not be confirmed due to a lack of quorum
- e. The President terminated the meeting

Minutes of the 2535 Regular Meeting held on 20th November 2025  
At Cozy Room, International Club, Kolkata

- i. The President called the 2535th RWM to order.
- ii. The President requested all to rise for the National Anthem, and the same was sung in chorus by the members.
- iii. The President requested Rtn. Tanulal Chakraborty to share his views on the several projects held on 14th November 2025.
- iv. Rtn. Tanulal Chakraborty expressed his satisfaction with the successful projects at Shri Gandhi Vidyalaya, on 14th November 2025: -
  - a. A Ceiling Fan was donated to the school as part of the Interact Project of the Club
  - b. A Thalassemia talk was given by Dr Lalita Chatterjee, with support from Rtn Sinchana Bhattacharya (representing RID 3291)
  - c. 100 food packets were distributed among children as part of the Children's Day celebrations.
  - d. Magic Show and Talking Doll Show, both were organised by the Club, and the children of the school enjoyed the same.
  - e. Antakshari competition among the teaching staff was conducted by Rtn. Mrityunjoy Ganguly.
- v. The President also informed the members present that a project was also held on Sunday, 15th November 2025 at The Sarat Memorial Institute, 32A, Dilkhusa Street. A UV Water Filter was donated to the school, which would enable the children to have clean drinking water. The project was planned, organised and executed by PP Nasiruddin Ahmed.
- vi. PP Amitava Chakraborty gave a speech on the importance of both Projects and Fellowships in Rotary.

- vii. Members present in the meeting wished PP Amitava Chakraborty, as the latter is contesting in the forthcoming election of the District Governor.
- viii. PP Sanjoy Dey once again reminded the members of the need to have a separate bank account, having perpetual signatories, to avoid the pains of transition of the Board Members from one year to another. All members present unanimously supported the same.
- ix. The President once again requested all members to pay their 1st SAD dues. The President reminded that several members have not paid their 1st SAD dues, despite repeated requests and persistent follow-ups.
- x. PP Jayanta Chattopadhyay proposed to organise a project for "Distribution of Van Rickshaw" in the month of January 2026.
- xi. The President informed the members that IPP Dr Amlan Bhattacharya has been selected as the Chair for the Nomination Committee for the Year 2026-2027.
- xii. The President informed the members that two RWMs would be held in the month of December, and these would be on the 4th December 2025 and on the 18th December 2025.
- xiii. The President informed the members that the AGM (Annual General Meeting) of the Club will be held on Thursday, 18th December 2025.
- xiv. The President requested all members of the club to attend to forthcoming family get-together on Sunday, 30th November 2025. He specifically requested active participation from the spouses of the members and their children.
- xv. The Minutes of the last meeting could not be confirmed due to a lack of quorum.
- xvi. The Secretary announced the happy announcement (Birthdays of Rtn. Sagnik Majumder on 15th November and Rtn. Debajyoti Datta on 29th November. Happy Anniversary wishes were for Rtn. Jitendra Agarwal on 28th November.
- xvii. The Secretary, handed over to the President for business.
- xviii. The President terminated the meeting

## Mutual Funds

By CA Jitendra Agarwal

### What is a Mutual Fund?

- A pool of money from many investors.
- Managed by professional fund managers.
- Invests in stocks, bonds, or other assets.
- You buy units of the fund.

### Key Benefits

- Diversification: Reduces risk by spreading investments.
- Expertise: Professionals handle it.
- Liquidity: Easy to buy/sell (except ELSS).
- Affordable: Start with ₹ 500– ₹ 1,000.

### Types of Mutual Funds

1. Equity (Stock-based): High risk, long-term growth.
  - Large-cap, mid-cap, small-cap, sectoral, flexi-cap.
2. Debt (Fixed-income): Low risk, stable returns.
  - Liquid, short-term, long-term.
3. Hybrid: Mix of equity + debt.
4. Index: Tracks a market index (Nifty).
5. Tax-saving (ELSS): Equity-linked, 3-year lock-in, tax benefits.
6. International: Invests outside India.
7. Fund of Funds (FoF): Invests in other mutual funds.

The infographic highlights 7 key mutual fund types you should know before investing:

1. Small-cap Funds: Invest in small companies with high growth potential. High risk, suitable for aggressive investors.
2. Mid-cap Funds: Target medium-sized companies. Moderate risk, higher returns than large-caps.
3. Large-cap Funds: Invest in blue-chip companies.

Lower risk, stable returns. Best for conservative investors.

4. Sectoral Funds: Focus on specific sectors (IT, Pharma). High risk, cyclical returns.
5. Flexi-cap Funds: Invest across small, mid, and large-caps. Balanced risk, flexible.
6. Debt/Liquid Funds: Invest in fixed-income securities. Low risk, minimal returns. Best for short-term goals.
7. Index Funds: Track market indices (Nifty, Sensex). Low risk, market-average returns. Great Index Fund, HDFC Index Fund.

### How to Invest

1. Check your goals: Short-term? (debt) vs. long-term? (equity).
2. Assess risk: Can you handle market ups/downs?
3. Choose a platform: Online (Kuala, Groww) or a broker.
4. Start SIP (Systematic Investment Plan): ₹ 500/month.
5. Track & review: Adjust yearly.

### Things to Watch

- Expense Ratio: Lower = better.
- Returns: Compare with peers.
- Exit load: Fees for early withdrawal.
- Tax: Equity (1 year+: 10%), Debt (3 years+: 20%).

### Tips

- Start early: Power of compounding.
- Diversify: Mix funds.
- Don't time the market: Invest regularly.
- Seek advice: Consult a financial advisor.