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THE CS A CALL



ISSUE 02

AUGUST 2025

REGULAR MEETINGS

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



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PRESIDENT'S MESSAGE

Rtn. Trashant Kaisare





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SERGEANT AT ARMS Rtn. Sandeep Phaldesai

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Dear fellow Rotarians.

I hope this letter finds you in the best of health. As we mark the end of our second month, I want to express my gratitude to each of you for your dedication, help and support. Our club has made significant progress, and I'm proud of what we've achieved together so far.

Highlights of our progress:

August month was a month of Interact Installations where our club installed President and board of four Interact clubs. With that we have Completed Installations of all Interact clubs. I wish to thank the Club Youth service Director Rtn. Prashant and also Rtn. Bhalchandra for all the help and support.

On Community service front, We Organised MHM talks, Memory testing camp for Elders, Free Ration distribution to Vanarmare tribe, Distribution of School uniforms to students, Free lunch to students, free Cataract operation to the needy, Toilet blocks to schools with Majority girl students and also supported Ganesh Idol making competitions of various schools. Big thanks to community Service Director Rtn. Carlito Martins for his tireless efforts.

Looking ahead:

As September month is dedicated to Basic education and literacy month we plan to provide Computers, Laptop, Sport equipment's, books and other infrastructure requirements of various needy schools.

Thank you:

I want to thank each of you for your support, enthusiasm, and commitment to our club's mission.

Let's continue to work together to make a positive impact and achieve our goals in the months to come.

Best regards,

Prashant Kaisare President 25/26



FROM THE SECRETARY'S DESK

Dear Fellow Rotarians,

I'm pleased to present the secretary's report for August, highlighting our club's activities and impactful projects. Our members' support and generosity have made these initiatives possible.

Weekly Meeting

Our weekly meeting attendance has been impressive, touching 40% in both July and August.

Key Events

- **1. 6th Regular Weekly Meeting:** On August 6th, Rtn. Jogesh Grover shared his life experiences in "Life full of Left turns."
- **2.7th Weekly Meeting:** On August 13th, we felicitated Tiswadi school toppers at the hands of Chief Guest Prof. Ramrao Wagh and released our monthly magazine, SPARK, edited by Rtn. Dhilan Shah, who has done an excellent job.
- **3.8th Weekly Meeting:** On August 20th, we inducted two new members, Rtn. Abdul Razak and Rtn. Clyde Barreto, and conducted an engaging Inter Rotary Quiz. Kudos to all members for their participation and support!

No meeting was held on August 27th due to Ganesh Chaturthi celebrations.

New Generation

Interact Club Installations

Youth Service Director Rtn. Prashant Kuncoliencar successfully installed 5 Interact Clubs in August:

- 1. Anjuman Nurul Islam High School: Installed on August 1st by Rtn. Ghanashyam Sardesai.
- 2. Auxillium High School: Installed on August 4th by Rtn. Glenn Kalavampara.
- 3. Our Lady of Merces High School: Installed on August 9th by Rtn. Hemant Ramani.

Rtn. Deepak Gopani

- 4. Shree Sharada Vidyalaya High School: Installed on 14 th August by IPP Rtn. Raghuvir Salkar.
- 5. Sunshine Worldwide High School: Installed on August 22nd by Assistant Governor Rtn. Nester Sequeira.

Felicitation of Toppers

Rtn. Prashant Kuncoliencar, along with Rtn. Bhalchandra Amonkar, arranged for the felicitation of toppers from Tiswadi schools. The ceremony took place on the 2nd weekly meeting, with Chief Guest Prof. Ramrao Wagh, Vice Dean of Goa Business School, felicitating the toppers.

Community Service Initiatives by the Director and Our club members came together for several impactful events:

Health and Wellness

- 1. Menstrual Hygiene Talk: Dr. Clarissa De Souza delivered a talk on menstrual hygiene management on August 2nd at St. Cruz High school.
- 2. Health Camps for the Elderly: In association with Aaji Care, two health camps were organized on August 5th and on 6th August.
- **Memory Testing Camp:** Held at Ella to detect early stages of dementia.
- **Brain Exercise Talk:** Dr. Naina emphasized the importance of brain exercises at YMCA.
- 3. Mental Health Talk: Dr. Amit Dias gave a talk on mental health and resilience to learners at Sunshine Worldwide school.
- 1. Ration Distribution: Rations were distributed to poor families belonging to the Vanaramari tribe on two occasions.
- 2. Lunch Distribution: On August 15th, lunch was distributed to 90 orphans at El Sheddai on Independence Day.



- 3. Free Cataract Surgery: On August 18th, Kishore Naik underwent free left eye cataract surgery.
- 4. Toilet Block Inauguration: Four toilet blocks were inaugurated at Adarsh VV High school on August 22nd.
- 5. Free School Uniform Distribution to needy students of Smt. Sunandabai Bandodkar school, Carambolim.

Festive Celebrations

To celebrate the Ganesh Chaturthi festive season:

- 1. Idol Making Workshop: Organized in association with Gomantak at Dr. KB Hegdewar High school.
- 2. Eco-Friendly Contest: Promoted bonding among family members through an eco-friendly contest.

Kudos to Community Director Rtn. Carlito Martins and the Rotarians who served and supported the communities in need!

International Service

On information received by Director Rtn. Suraj Bode about the End Polio \$100 Challenge, Our club contributed \$250 and achieved the End Polio contribution by 15 th August.

Best Regards, Rtn. Deepak Gopani Secretary, Rotary Club of Panaji

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FROM THE EDITOR'S DESK

Rtn. Dhilan Shah

Editorial Reflections

Dear Readers,

It gives me great joy to present to you the second issue of our Rotary Club of Panaji's Monthly Magazine. The encouraging response and kind words we received for the inaugural edition have truly been heartwarming, and I extend my gratitude to all members and readers for their continued support.

As we step into this new edition, we are reminded that Rotary is not just about service projects—it is about weaving together stories of compassion, leadership, and fellowship. Each initiative, whether big or small, is a step towards creating lasting change in our community. Through this magazine, we hope to capture those stories and shine a light on the impact each of you helps to create.

This issue brings together glimpses of our recent activities, achievements, and upcoming plans. It also serves as a reminder that the strength of Rotary lies in the collective commitment of its members—ordinary individuals achieving extraordinary outcomes through shared purpose.





As Helen Keller once said, "Alone we can do so little; together we can do so much." With this spirit,

let us continue to nurture the values of Rotary and work hand in hand to make our efforts more meaningful and far-reaching.

I invite you to not only read but also contribute—share your thoughts, experiences, and ideas, for this magazine is a reflection of us all.

Looking forward for everyone's support in contributing to the articles to make our Magazine more vibrant. Feel free to reach out to me on 9225903342 or e mail me at dhilanshahs@gmail.com / dhilan@dafinancis.com

with your article's, ideas or even feedback.

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



TOTAL TOTAL

THE FOUR-WAY TEST

OF THE THINGS WE THINK, SAY OR DO

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

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FINANCE WITH PURPOSE: BUILDING A STRONGER TOMORROW

FINANCIAL PLANNING FOR NEW DADS

Rtn. Suraj Bhomkar

Becoming a brand-new parent is one of the proudest, happiest and most exciting times of your life. But any new Dad or Mom will agree that parenting is also an infinitely exhausting experience.

You may have read up everything you could lay your hands on about baby nutrition, vaccination, milestones and illnesses, during the nine months waiting for D-day. But once your bundle of joy arrives on the scene, you are caught completely unawares by the sheer amount of time and mind-space he or she takes up.

If you're a newly minted Dad, the joy and stress of parenting can take over your life to such an extent that you don't even think about the financial aspects of raising a child. But if you want to avoid a surprise when your toddler is ready for school, you should be kicking off your financial planning at least now. Here's how new Dads can start planning for their baby's future.

GET A HEAD START

The time is long gone, when planning for your child's education meant saving up for her graduate or post-graduate degree which is 18 years away. Social media posts from young parents tell us that in metro cities, even nurseries and primary schools charge a packet. Ballpark estimates suggest that top-of-the-shelf nursery schools may set you back by Rs. 1 to Rs. 1.5 lakh a year. Every year of primary schooling can cost you between Rs. 1 lakh and Rs. 3 lakh a year if you aspire for the sought-after schools.

The cost of higher education, meanwhile, has been rocketing too. A B-Tech degree from any of the IITs costs between Rs. 10 to Rs. 12 lakh in fees alone, while postgrad courses at the IIMs cost a Rs. 15 lakh to Rs. 25 lakh for two year programmes. Private colleges easily charge 2 to 3 times these fees. Overseas degrees usually need an investment of Rs. 50 lakh to Rs. 1 crore, if you add up all the visa, travel and living costs abroad.

All this is at today's prices. At even a 6% inflation rate,

Rs. 10 lakh in today's prices will work out to about Rs. 12 lakh in three years' time, Rs. 18 lakh in

10 years and Rs. 28 lakh when your child turns 18. It is also likely that inflation in education expenses will be much higher than the official CPI numbers suggest. But don't let such scary statistics paralyse you. If there's one hack that can help you steal a march on inflation, it is leveraging the magic of compounding. If you make an early start on your child's financial plan, education goals can become very attainable.

To illustrate, if you start when your child is just 1-year old, Rs. 15121 a month invested in an equity fund with a 12% compounded annual return can get you to Rs. 1 crore by the time she's 18. Push the start date to age 5, and your monthly investment rises to Rs. 26,866 for the same target. Delay your start until age 10, and your monthly outlay soars to an impossible Rs. 62,528. You can use this calculator to do the workings for yourself (https://www.mutual-fundssahihai.com/en/goalsip-calculator). Use inflation calculators to get to the inflated cost at the exact year, when your child will need this support. Work back to estimate the monthly investment you can afford to make regularly. Therefore, the first step to financial planning for your child, is to make a super early start. Don't let overanalysis delay your first step. Just start your monthly investments as soon as you can. You can always tweak your financial plan as you go. Indian laws allow parents to open demat and mutual fund accounts for children from age zero. You must do this without delay.

CHOOSE THE RIGHT ASSETS

When you want to save for your child's future and are short of bandwidth, slick marketing campaigns can lead you astray. Young parents often commit to multi-year insurance policies or child plans, believing that this one plan is all they need to comfortably fund their child's future.



But given the rates at which the cost of education inflate in India, there's no one magic bullet to plan for your child. Getting to a sufficient corpus for your child's needs requires a multi-step process, just like for any other major financial goal.

To create a workable financial plan for your child, you first need to tap online resources to estimate the cost of schooling or the college degree that you aspire to, at today's prices. Use inflation calculators to get to the inflated cost at the exact year, when your child will need this support. Work back to estimate the monthly investment you can afford to make regularly. Then assess the gap between your investments and your target corpus to estimate the desired rate of return.

It is this required rate of return that should decide your choice of investment products and assets. For most folks, a portfolio made up solely of traditional insurance plans or even government schemes such as Sukanya Samriddhi, NSC or PPF, which compound at 7-8% may not be enough to get to the target corpus. A mix of such instruments with stocks or equity mutual funds may thus be essential. Lest you worry about risks, equity investments carry a very low probability of capital losses for periods beyond 10 years.

There are many classes of equity funds available to you with varying risk-return profiles. You can look up historical returns of various classes of equity funds over 10 years plus, to get an idea of what returns to expect and how to frame your asset allocation.

Data from Value research online tells you that as of June 18 2025, index funds tracking the Nifty50 and Sensex 30 delivered Financial Planning for a 10-year return

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PANJIM - GOA

CAGR (compounded annual growth rate) of about 12%, while flexi cap funds managed 13% and mid-cap funds 16%. If you want to avoid the complexity of juggling multiple instruments and maintaining your asset allocation, multi-asset funds can also get you there.

If you are daunted by the thought of all these calculations and asset and product choices, consult a SEBI-registered financial advisor to chart out this financial plan. This can help you get to your goals without sacrificing precious hours spent with your child.

PROTECT YOURSELF

Ensuring financial security for your child is not a oneoff task. To ensure that your child fulfils her promise and potential you need to be consistent with your saving and investing and make course corrections until it's time to fund her goals.

While you may have an Arjuna's eye trained on this, life is uncertain and unexpected events can intervene to interrupt this journey – an accident, a pandemic, a critical illness. To safeguard against these, ensure that you and your spouse have adequate financial protection. If you are not already signed up for health insurance, accident insurance and term life insurance, buy these covers without further delay. If you already have these covers, re-evaluate if they are sufficient to financially secure the newest and most vulnerable addition to your family. Don't stint on topping up your insurance covers. Do prioritize this over any other spending.

Happy parenting!

The views expressed in this article are solely of the author and do not reflect the views of ICICI Prudential AMC.

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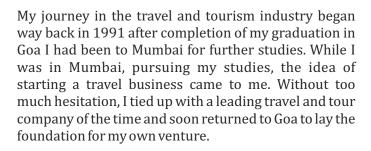
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THREE DECADES IN TRAVEL & TOURISM

A JOURNEY OF ADAPTATION AND RESILIENCE

Rtn. Nilesh Shah

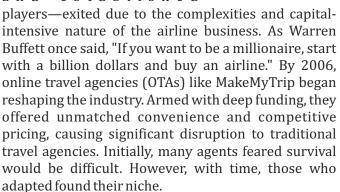


To gain a formal understanding of the trade, I enrolled in a Travel & Tourism course at Salgaocar College, Miramar. Simultaneously, I underwent training with a Mumbai-based travel company for a few months. By 3rd November 1991, I was ready to embark on my entrepreneurial journey in travel and tourism. Back then, the business was vastly different. Air travel was considered a luxury, and the process of booking tickets was manual and communication-intensive. A telephone line was essential but difficult to obtain, and confirmations came via Telex machines. Soon, fax machines became a valuable tool in daily operations.

In 1994, we secured an Indian Airlines agency, complete with a dedicated terminal for bookings. However, for waitlisted tickets, one still had to physically visit the airline's office, as multiple quotas were in place. By 1996, the industry began integrating Central Reservation Systems (CRS) such as Amadeus, Galileo, and Sabre. These systems, connected via dedicated leased lines, enabled agents to handle all airline bookings in-house. At that time, tickets were hand written on Cash Value Documents (CVDs), essentially as valuable as cash and stored securely.

The early 2000s brought another major shift: e-tickets. Initially adopted only by a few airlines in 2001, e-ticketing gradually replaced paper tickets entirely. Today, all air and bus tickets are issued electronically. Goa has always been a prime destination, attracting airlines with the promise of consistent passenger numbers. Over the years, I have witnessed the rise and fall of many carriers: Continental, East West, Damania, Jet Airways, Modiluft, Air Sahara, Kingfisher, Air Deccan and Spain Air, to name a few. In 2004, low-cost airlines such as Air Deccan, SpiceJet, IndiGo, and GoAir disrupted the market, challenging full-service carriers and transforming air travel into an accessible

commodity. While some flourished, many carriers—both new entrants and established



I personally learned a valuable lesson during this phase: I am in this business because I chose to be. Complaining would serve no purpose. Adaptation and reinvention were the only ways forward. From earning a 9% commission from airlines to today's 0% commission structure, we transitioned to a service fee model. I even experimented by collaborating with an online travel portal myself, an experience that was both costly and educational. Passport services too have changed dramatically. Earlier, the process was complicated, with immigration checks required even for non-graduates, and SSC pass holders facing additional hurdles. Long queues and manual paperwork were common. Since 2010, with the outsourcing of services to TCS, the process has become online, faster, and much simpler for everyone.

Travel to Europe has also become much easier. In the 1990s, visiting Europe required separate visas for six to seven countries. Today, with the Schengen Visa, one visa allows travel to over 29 European countries, making it seamless compared to the past. The introduction of VFS (Visa Facilitation Services) centers with scheduled appointments and biometric systems has further streamlined the process. Connectivity while traveling has seen a revolution. Earlier, travellers relied on expensive STD calls from hotels just to stay in touch with family and friends. Now, with mobile phones and internet access, staying connected while on the move is effortless. Foreign exchange rules have



also become more liberal. In the 1990s, travellers were restricted to a Foreign Travel Quota (FTQ) of USD 500 for leisure trips and a Neighbouring Travel Quota (NTQ) of USD 250 once every three years. Today, leisure travellers can access up to USD 10,000 every year, making international travel far more convenient. Food was another challenge in the 1990s, especially for Indian and vegetarian travellers. With limited Indian restaurants in Europe, many relied on carrying kitchen caravans. Today, Indian restaurants are present in almost every European city, and food to suit every palate is easily available. This has encouraged a significant rise in outbound travel from India. In today's world, travel information is abundant and easily accessible. Customers often arrive well-informed about destinations, but they still seek expertise, reliability, and personalised service.

Our role has evolved from being mere ticket issuers to becoming trusted travel consultants that curate experiences. We do it by understanding what the client needs and crafting solutions that meet or exceed expectations. Our services now include Domestic & International Air Tickets, Tailor-made curated Domestic & International Tours, Visa & Passport Assistance, Travel Insurance and OtherTravel and

for tailor made Domestic & International Tour



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Minguel Miranda Mansion, Next to Pastry Palace, Margao 403601 Goa India Tel: 2706482/83/84 Telefax: +91 832 2706076 Tourism related Solutions. Over the past three decades, I have witnessed and adapted to profound changes—technological, economic, and cultural. From telex machines to real-time global booking platforms, from paper tickets to boarding passes on mobile phones, from luxury travel to low-cost accessibility—the journey has been remarkable.

The essence of survival in this ever-changing industry lies in resilience, adaptability, and a genuine passion for travel. As I look toward the future, one thing remains constant: my commitment to delivering reliable, customer-focused travel solutions that make every journey a memorable experience.

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The Author of this article is an expert into travel and tourism business for over 3 decades now. He can be reached on Phone: +91 9225903390 | E-mail: travel@pbaholidays.com

Best Wishes From

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WEEKLY MEETING HIGHLIGHTS



6th Regular Weekly Meeting Our own Rtn. Jogesh Grover spoke on his experiences of Life full of Left turns before joining Rotary.



7th Regular Weekly Meeting Toppers of various Tiswadi Schools were felicitated at the hands of Chief guest Shri Ramrao Wagh, Vice Dean of Goa Business School, Goa University.



8th Weekly Meeting
An engaging Rotary Quiz was conducted for
RCP Members



Handing over the certificate and pin (PHF + 7) to Rtn Madhan at the hands of IPP Rtn. Raghuvir Salkar.



Rtn. Abdul Razak inducted to RCP Family by Rtn. Subhash Sajane



Rtn. Clyde Barreto inducted to RCP Family by Rtn. Subhash Sajane



SPOTLIGHT ON OUR PROJECTS - GLIMPSES OF OUR IMPACT



Toilet Block Inauguration at Adarsh School, Margao.



MHM Health Camp conducted by Cataract Operation done Dr. Clarrisa De Souza at St. Cruz High School.



for Senior Citizen.



Distribution of Uniforms to Smt. Sunandabai Bandodkar School, Carambolim.



Distribution of Grains to the needy **Wanarmare Tribes.**



Memory Testing Camp for Senior Citizens in collaboration with Aaji Care.



Talk on Mental Health and Resilience by Dr. Amit Dias at Sunshine Worldwide High School.



SPOTLIGHT ON OUR PROJECTS - GLIMPSES OF OUR IMPACT



Installation of Interact Club at Auxilium High School Caranzalem at the hands of Rtn. Glenn Kalavampara



Installation of Interact Club at Shree Sharada Vidhyalaya High School Cumbarjua at the hands of Rtn. Raghuvir Salkar



Installation of Interact Club at Sunshine Worldwide School at the hands of Rtn. Nester Sequeira



Installation of Interact Club at Our Lady of Merces High School at the hands of Rtn. C Y Ramani



Installation of Interact Club at Anjuman Nurul Islam High School Cujira at the hands of Rtn. Ghanshyam Sardesai

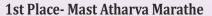


Talk by Dr. Naina on how to detect dementia at early stage.



DIVINE CLICKS - BAPPA & ME: THE ULTIMATE SELFIE CONTEST FOR ROTAKIDS







2nd Place - Miss Sanika Phaldesai



3rd Place - Mast Shaunak Deshpande





















STRATEGIC CHOICES THROUGH THE LENS OF GAME THEORY

UNDERSTANDING THE SCIENCE OF STRATEGIC CHOICES

Rtn. Guruprasad Mantravadi

Imagine you are playing a game of chess. Every move you make depends not only on your plan but also on what your opponent is likely to do next. Life, politics, and business often work in the same way. This is where game theory comes in — the study of how people, companies, or countries make decisions when their choices are linked to the choices of others.

Game theory is not about video games or board games alone. It is a way of thinking about strategy, about predicting what others might do and how you should act in response. At its heart, it answers a simple question: If my decisions depend on what someone else does, what is the best move I can make?

The Basics of Game Theory

Game theory was first formalized by mathematician John von Neumann and economist Oskar Morgenstern in the 1940s. Later, Nobel Prize winner John Nash (famous from the movie A Beautiful Mind) developed what we now call the Nash Equilibrium.

In simple terms, a Nash Equilibrium is a situation where no one has anything to gain by changing their decision — as long as the others stick to their choices. Imagine two friends deciding where to eat. One prefers pizza, the other prefers burgers, but both value eating together more than the food itself. They may settle on pizza. Even if the burger-lover isn't fully happy, he has no incentive to change because it would mean eating alone. That's an equilibrium.

Everyday Examples of Game Theory

Game theory appears in daily life more than we notice:

- Deciding whether to drive during rush hour or wait until later.
- ·Choosing how much to bargain at a flea market.
- •Deciding whether to cooperate in a group project or leave the work to others.

But let's look at bigger examples in politics, business, and competition.

Politics: The Prisoner's Dilemma of Nations

One of the most famous ideas in game theory is the Prisoner's Dilemma.

Here's how it works: Two criminals are caught and questioned separately. If both stay silent, they get light punishment. If one confesses and the other stays silent, the one who confesses goes free while the silent one gets heavy punishment. If both confess, they both get medium punishment.

The "smart" move for each person seems to be confessing, but when both confess, they actually end up worse off than if they had cooperated by staying silent. This dilemma plays out in global politics. For example: Arms races: During the Cold War, the U.S. and the Soviet Union kept building more nuclear weapons. If both had agreed to stop, they would have been safer and richer. But each feared that if they stopped while the other continued, they would be left vulnerable. So both "confessed" by continuing the buildup.

·Climate change agreements: Countries know that reducing carbon emissions helps everyone in the long run. But each country fears losing economic advantage if others don't do the same. So some hesitate, hoping others will carry the burden.

Game theory helps us see why cooperation is difficult, even when it's clearly the best choice.

Business: Competing or Collaborating

Businesses face strategic decisions all the time, and many can be explained using game theory.

Take, for example, price wars. If two companies in the same market keep lowering prices to attract customers, both lose profit in the long run. They would both be better off keeping prices stable. But each company fears losing customers if the other lowers prices first. So they both slash prices, hurting themselves.

On the other hand, game theory also explains smart collaboration. Think of airline alliances like Star Alliance or Oneworld. Competing airlines realized they could share routes, offer joint tickets, and coordinate schedules. Instead of endlessly fighting for market share, they created a "win-win" game.

Another example is seen in technology. Apple and app developers need each other. Apple provides the platform (the App Store), while developers create apps that make Apple devices more attractive. Both sides benefit most by cooperating rather than fighting over revenue.



Competitive Decision Making: Sports and Strategy

Game theory is also at play in sports, where predicting your opponent's next move is crucial.

Take football (soccer). A penalty kick is a perfect example. The striker has to decide whether to shoot left or right. The goalkeeper has to choose where to dive. If the striker always shoots left, the goalkeeper will catch on. If the goalkeeper always dives right, the striker will exploit it. The best strategy is to mix choices unpredictably — this is called a mixed strategy in game theory.

Even in poker, players use game theory to decide when to bluff and when to play honestly. A good player thinks not just about their own cards, but about what the other player thinks they have.

Why Game Theory Matters

Game theory shows us that human behavior is not always about winning alone. It's about making the best possible choice given what others might do. It teaches us that:

- ·Sometimes cooperation creates better results than competition.
- ·At other times, being unpredictable is the smartest move.
- ·And in many situations, the fear of losing can push people into making worse choices than if they had trusted each other.

Whether it's politicians negotiating peace, businesses competing for customers, or players deciding their next move, game theory is everywhere. It is not just mathematics; it's a way to understand human behavior, strategy, and decision-making.

In today's interconnected world, where choices are rarely made in isolation, game theory helps us see the invisible strings that tie our decisions together. And once we see the game, we can play it smarter.

The Author of this article is an Architect by Profession and he can be reached on +91 9822104857 or on futuristichabitat@yahoo.co.in

Bharat

NARAHAR H. THAKUR M/s. OASIS

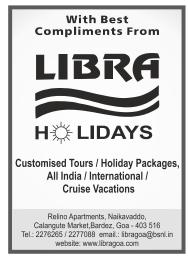
(Bharat petroleum Corp. Dealers) Near Don Bosco High School, St.Inez, Panajim - Goa 403 001.

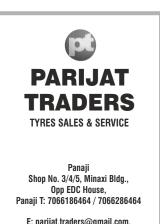


'Usha Kinara', Behind Church, Taleigao, P.O. Caranzalem, Goa - 404 002 E-mail: deshpandeconstructions@yahoo.in











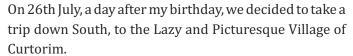




FEASTOLOGY- THE TASTE BUD TRAVELER

FLAVORS TO RELISH FOOD FOR THE SOUL

Rtn. Rajesh Kunde



The Gang: Rtn Nester Rtn. Glen Rtn. Sanjay and me.

The Motive: We wanted to check out on the community farming initiative at Curtorim but as always, I had some different idea of picking up some Mouth-watering Eclairs, Sugar Fan Biscuits and Custard Rolls form the Famous Jila Bakery located at Loutolim which was enroute to our destination. Jila Bakery is run by a Goan family from their house and they have been very strict on their Lunch Break and Afternoon Siesta as the Bakery is closed from 130 pm to 3 pm.

We all met at Patto and left at 10.30 am. it was a 45minute drive to Curtorim amongst some scenic and stunning views of Green Paddy fields and Water Bodies. We were to Meet a Local Curtorkar, Mr. Santan who was a part of this community farming initiative and current member of the bio diversity board and the seed bank initiative at Curtorim. The meeting was fixed at 11 am and we cudnt go to the bakery on he way to pick the stuff which we had planned. Now the plan was to either finish the meeting with Santan before 1 pm or kill time till 3 pm, so as to not miss out on the Goodies from the Bakery. Santan was so passionate about farming. He took us around the Village and showed us the Paddy fields across the village, the different types of rice, the manner of cultivation for which we had to fold our trousers and get into the fields, fish farming. He also took us to the Rice mill in the village owned by Mr Shirodkar and his family. We bought some authentic Red Rice which was harvested form the community farming initiative at Curtorim.

It was already 1:30 pm by then and We had almost given up on buying the goodies from Jila Bakery. From her Santan insisted that we visit Handi Khuris which is an iconic place in the Village. The villagers believe that wishes are granted when one prays here and once the wish is granted the person has to offer some dish to the community on the occasion of the feast which is on 19th

August every year. It Started with a small community but the news spread around and now

there are close to 20 to 30000 people who visit the Handi Khuris with some dishes which they cook at home or By form Shops. Incidentally this Cross is on top of a Sluice Gate which controls water to the surrounding farms.

It was already 2 pm and we planned to have lunch on the way. We Thanked Santan for spending time with us and showing us around and experienced some of the most beautiful surroundings and heard some interesting stories and folklore of Curtorim Village and left for Lunch. We stopped at Anoshka bar and Restaurant at Loutolim. Rtn Nester and Rtn Glen ordered a Fish Thali which looked Awesome and Rtn Sanjay and me ordered a Veg Xacuti and Rice on account of being Vegetarians for Sharayn.

By the time we finished lunch it was 315 and I was happy as we would get the relish on the goodies at Jila Bakery. We ended up there and alas, we were lot that they have only a few Eclairs left which was a turn Down. We all shared the Eclairs and also picked form Sugar Coated Fan Biscuits, Plum cakes and Apple Pies and Headed back to Panaji

A Day Well Spent

Jila Bakery, Loutoliem, Raia Off Margao, Camorlim, Goa 403718 0832 277 7224 Anoshka Family Restaurant Address: SH 5, Camorlim, Loutolim, Goa 403718

Phone: 09011975916

The Author of this article is a foody and he can guide and recommend you must visit restaurants and places to please your taste buds. He can be reached on 8805189190 or at rajeshkunde@gmail.com







TURNING CHALLENGES INTO MILESTONES A LIFE IN MOTION OF SIDDHANT PAREKH S/O RTN SUNIL PAREKH

Growing up in Goa, football was the first sport i truly loved. Like most kids here, I spent hours playing the game, until table tennis came into my life around the age of nine at Don Bosco. That's when the real journey began.

What started off as fun soon turned into something much bigger. Long hours of practice—2–3 hours every day—along with fitness routines became a part of life. Looking back, those years taught me discipline, focus, and the importance of showing up every single day—lessons that have helped me not just in sport, but in everything else too. I was especially inspired by the Chinese legend Ma Long, whose attacking style and speed close to the table shaped my own approach to the game.

In 2014, I was fortunate to become the State Champion in both the Under-15 and Under-18 categories. That same year, I also won a bronze medal for Goa in the State Team Championship, where I secured a memorable 3–0 win against Sarthak Sen, who was India Rank 5 at the time. Later, during my college years, I had the honor of captaining my team, and together we won four titles between 2018 and 2022. These remain some of my proudest sporting moments. None of this would have been possible without the guidance of my coaches—Ajit Sir, Irwin Sir, and Noel Sir—and the constant encouragement of my parents, Asha and Sunil Parekh.

Alongside sports, academics always remained important. At Sharada Mandir School, I began taking my studies more seriously in Classes 9 and 10, making sure to balance schoolwork with daily practice. After school, i joined Aryans to prepare for competitive entrance exams. Although my parents were keen for me to continue pursuing table tennis at a higher level, i chose to focus on academics.

With a strong entrance exam performance, i was fortunate to have the option of joining both IIT and

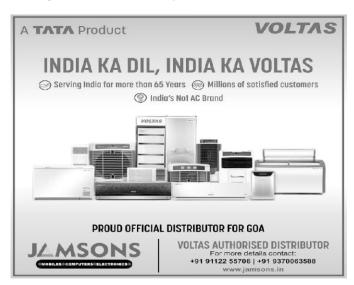
BITS, ultimately choosing to study Mechanical Engineering at BITS Goa. Those years

allowed me to explore a wide range of fields and broaden my perspective beyond sport.

After graduation, my career path led me into the world of product management. I first worked at BYJU'S before moving to Dezerv, where i am currently building products in the wealth-tech space. Today, i live in Bangalore, where sport continues to be an integral part of my life, though more as a hobby than professionally. I now enjoy playing a variety of games—including pickleball, badminton, squash, and, of course, table tennis.

For me, sports has always been more than just medals and titles. It has been about growth, discipline, and gratitude. The journey from a young boy with a table tennis bat at Don Bosco to where I am today has shaped who I am—and for that, I remain deeply thankful.

The author Siddhant Parekh a Paddler, and a state TT Champion shares his journey from being a young student, playing TT and football just as a hobby to becoming a State TT Champion, and now a professional making his career in the corporate world.





FROM THE ROTARACT CLUB OF PANJIM

Environment

Green Swap

On 5th July 2025, the Rotaract Club of Panjim, in collaboration with the Forest Department of Goa and Corporation of the City of Panaji, organized a unique initiative called Green Swap at the Panjim Municipal market as part of the Van Mahotsav week celebrations. This initiative promoted environmental conservation by exchanging plastic waste for plants. Over 250 saplings were distributed, and collected waste was sent to Ayya Waste Management Services. 7 members including one prospective member participated. The event also had a surprise meeting with the President of the club from the year 2000.

Ek Pedh Maa ke Naam

On 3rd July 2025, in collaboration with the NSS Unit of Don Bosco Higher Secondary School and the Forest Department of Goa, the club organized 'Ek Pedh Maa ke Naam'. This tree plantation project led to the planting and distribution of 200 saplings in exchange for plastic waste. 4 members participated. The goal was to promote sustainability and responsible waste management.

District Initiatives

1. Lok Abhiram - Sewing Machine Donation

On 21st July 2025, the club donated a sewing machine under the Lok Abhiram initiative to Savita Shingade and enrolled her in a 6-month tailoring course. This initiative empowers underprivileged women through skill development and entrepreneurship. 5 members were present.

DRR Birthday Week - Ration & Poncho Donation

On 28th July 2025, the club distributed 8 ration kits and 10 ponchos to families in the Taleigao Slum Area and sanitation workers at Ayya Waste Management. This donation was made possible through member contributions and was executed by 4 volunteers.

Music for Change - Keyboard Donation

As part of Friendship Week, Rtr. Ankita donated a keyboard to Sunandabai Bandodkar High School to support music classes. 2 members were present. The aim was to nurture young talent and promote holistic education.

One for the Paws

Paw-sitive Bonds - Stray Dog Feeding Drive

On 31st July 2025, the club launched 'Paw-sitive Bonds', a stray dog feeding drive under the One for the Paws initiative. The event started at Copper Leaf, Porvorim and covered four nearby locations. 3 members and 1 prospective member participated.

Pulse of Progress

Waste Management Awareness Talk

On 23rd July 2025, the club conducted an awareness talk by Aditya Thakur as part of the Pulse of Progress series. He discussed plastic pollution, health hazards, and methods to reduce plastic waste. 20 members attended. This is the second session in an ongoing knowledge series focused on member development.

Awards & Recognition

At the 53rd DRR Installation & SHOR Awards on 21st July 2025, the Rotaract Club of Panjim was honoured with numerous recognitions for its outstanding service and impact.

District Initiatives: Dustbin Donation, Khichdi Ghar, Milk Threads, Kamakhya, Recap Reel, Out and About, Spokes of Dharma, Mahadan, Coast to Coast, Makarutsav Trail, One Club One School, Sister Club Agreement.

Club Awards: Best Club – Out and About Initiative, Best Club in Monthly Observation, Best Club in ICYE Hosting, Best Club in Goa Zone, Outstanding Club in District Initiative, Best Club Service Project – Friendship Carnival, Best Club in Club Service Avenue. Member Recognitions: Best Club Service Director – Rtr. Sakshi Bharne, Best Secretary (Goa Zone) – Rtr. Manasi Sawant, Outstanding PRO – Rtr. Ankita Belgaonkar, Outstanding DRO Member – Dr. Rtr. Rashmika De Sa, Pillar of Progress – Rtr. Brett Sequeira & Dr. Rtr. Rashmika De Sa.

Zonal Bowling (Zonal Initiative)

As part of the vibrant Friendship Carnival: The Sequel, the Rotaract Club of Panjim rolled out a spectacular



evening of fun, fellowship, and friendly rivalry with Zonal Bowling 2.0, hosted at Mall De Goa.

The event welcomed enthusiastic participation from clubs across the Goa Zone, including:

- ·RAC Mapusa·RAC Bicholim·RAC Vasco·RAC IHM
- ·RAC Curchorem-Sanvordem

With over 50 Rotaractors coming together, the lanes echoed with cheers, high-fives, and unforgettable moments of laughter. Each team gave it their all, showcasing not only their bowling skills but also the true Rotaract spirit of camaraderie.

Team 4 emerged as the champions of the tournament, taking home the glory!

Best Player (Male): Rtr. Rohan Divkar – RAC Mapusa Best Player (Female): Rtr. Pallavi Nair – RAC IHM

This event wasn't just about strikes and spares—it was about strengthening inter-club connections and reigniting the joy of togetherness through sport. Zonal Bowling 2.0 proved to be more than a competition; it was a celebration of unity, energy, and the pulse of change that drives Rotaract forward.

Friends Beyond Boundaries (INTERNATIONAL)

On the 29th of July 2025, the Rotaract Club of Panjim organized a webinar at 8 PM titled "FRIENDS BEYOND BOUNDARIES." The webinar had over 132 participants from different Rotaract clubs. We had a total of 32 Rotaract clubs spread over India and abroad participating in the session.

On behalf of World Friendship Day, Rotaract Club of Panjim organised this event as a mark of celebrating Friendship Across Rotaract, where all Rotaractors could bond with one another. We had a fun interactive session where all the Rotaract clubs introduced themselves and their clubs. Everyone also shared what friendship means to them in Rotaract, along with details about their respective club projects.

Overall it was great to have all the 132 Rotaractors around the globe bond with each other, invite each other over future project collaborations, bonding and community service.









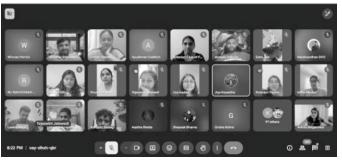














FROM THE INNERWHEEL CLUB OF PANJIM - THEME FOR THE YEAR - STEP UP & LEAD BY EXAMPLE

The theme is more than just a call to action – it is an attitude. It's about embracing challenges, pushing beyond comfort zones and striving for excellence.

Stepping up requires courage, resilience, and determination. When we step up, we open ourselves to new opportunities and experiences. We challenge ourselves to grow, learn, and adapt. By doing so, we build confidence, develop new skills, and enhance our capabilities.

Stepping up can mean taking on a new project, pursuing a new hobby or simply being more proactive and participative in our daily lives.

Stepping up requires us to confront our fears, doubts and limitations. We may feel uncertain, anxious or overwhelmed. Yet, it's precisely in these moments that we have the opportunity to grow and learn.

By facing our fears and pushing through challenges, we develop the resilience and determination needed to succeed.

Leadership is not just about titles or positions; it is about inspiring and influencing others through one's actions. "Lead by example" is a powerful theme that emphasizes the importance of demonstrating the behaviors, values and work ethic we expect from others.

When leaders lead by example, they set a high standard for others to follow, fostering a culture of excellence, accountability and trust. When leaders model the behavior they expect from others, they create a ripple effect that resonates throughout their organization or community.

By demonstrating integrity, work ethic and a commitment to excellence, leaders inspire others to do the same. This, in turn, builds trust, credibility and loyalty among team members, who are more likely to follow a leader who practices what they preach.

Let's all choose to 'Step Up and Lead by example'



Donation of Wheelchair to Old Age Home in Bicholim



Donation to all Goa Ex- Serviemen Association on Kargil Vijay Diwas



Distribution of Night Gowns and Snacks at Old Age Home in Altinho



Health Check-Up Camp (Audio & Speech Assessment at PM Shri. High School, Porvorim



Distribtion of Geometric Compass Boxes and Snacks at Popular High school



Installation of Aluminium Window Frames at Sacorda School through CSR

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BAPPA IN OUR HEARTS: GANESH CHATURTHI THE ROTAKIDS WAY

GANESH CELEBRATIONS-Meha Dubashi

My Ganesh Chaturthi is celebrated at my ancestral house at Sanquelim. Ganesh Chaturthi is my favourite festival. All my family comes and stays there for many days. I meet all my cousins and



grandmother at Sanquelim. We make lots of preparation and also do decoration. We put lights and flowers in my house. My grandmother makes nice sweets like pedas, laddus, nevros etc. and make all delicious food. Me and my cousins also help in decoration, rangoli and flowers.

My father takes us to market and bring us fruits, vegetables, crackers and fireworks. We burn all fireworks at night and also play games. We also wear new clothes and go to many houses in my village. We sit down and eat food and also help my parents. I also play my flute during arti time and also give prasad to all. We say Ganpati Bappa Morya every time and we all dance and sing when we take Ganpati to river for visarjan. Ganesh Chaturthi is my favourite festival and I wish it was very long festival.

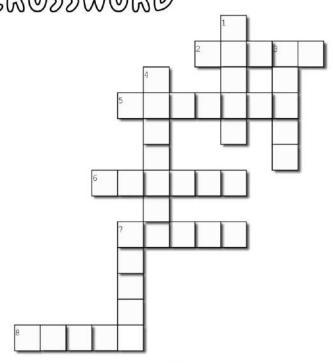
GANESH CHATURTHI-Atharva Rajiv Marathe

We celebrate Ganesh Chaturthi at our ancestral house with our cousins and family. We cousins bring the Ganesh idol home. We perform puja and sing aartis together.



Everyone helps in cooking food, which we eat on banana leaves. My favourite dish is Modak. We also light crackers, which I really enjoy. After two days, we bid farewell to Lord Ganesh by immersing the idol in water.

GANESHA CHATORTHI CROSSWORD

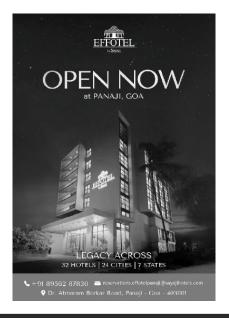


Across

- 2. A little animal friend that sits by His feet.
- 5. His mom.
- 6. He is the Lord of ---- (intelligence)
- 7. A round and sweet treat he loves.
- 8. Has 2, next to the trunk and 1 is broken.

Down

- Another one of his favorites shaped like a dumpling.
- 3. His dad.
- 4. ---- Chaturthi
- 7. He holds this type of flower



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