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NINAD

Bulletin Editor
Chetna Singh



PRE PELS:
*A Resounding Success
and a Beacon for the Year Ahead*

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Our club recently had the privilege of hosting PRE PELS, an extraordinary event that brought together Rotarians, families, and community members in a celebration of talent, learning, and collaboration. Its an event organised to provide learning and training to upcoming Presidents of all club's of the district .From the very first moment, the energy was palpable—laughter, applause, and the spirit of healthy competition filled the air, creating memories that will linger long after the event ended. Skits, performances, and interactive sessions showcased creativity, teamwork, and the power of connection, reminding us that Rotary is not only about service but also about fostering fellowship and camaraderie.

The success of PRE PELS holds special significance as we step into the upcoming President's year. It serves as a shining example of what we can achieve when vision, planning, and passion unite. More importantly, it sets the tone for a year of innovation, engagement, and community impact, inspiring both existing and new members to participate actively.

Events like PRE PELS reinforce our club's mission—nurturing talent, strengthening bonds, and building a vibrant, inclusive Rotary family. As we look forward, the enthusiasm and unity witnessed during PRE PELS will guide us, ensuring that the upcoming year is filled with service, joy, and remarkable achievements.

Prepels '25 – Utthan : The top gear of Parivartan year was one of the best and each and every participant praised the quality , vibrancy and smooth functioning of the event .

**IPP Chetna Singh (Bulletin Editor)
Charter President**

ALOK



Rtn. Vinay Pratap Singh
President

***Strengthening Rotary
Through Membership Growth***

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Membership is the lifeblood of every Rotary club, driving its impact and ensuring the continuity of service. A thriving club begins with engaging prospects—professionals and community-minded individuals who share Rotary’s vision of service above self. Approaching them with warmth, showcasing meaningful projects, and highlighting fellowship creates a compelling invitation to join our journey.

Equally important is retention. New members thrive when they feel valued, included, and actively involved. Mentorship, recognition, and opportunities to contribute to hands-on projects help them connect with the club’s mission and community. Prepels '25 – Utthan : The top gear of Parivartan year was one of the best and each and every participant praised the quality , vibrancy and smooth functioning of the event.

Growing and retaining membership strengthens our ability to serve, including crucial initiatives like disease prevention and health awareness campaigns. Every new Rotarian amplifies our reach, enabling more health camps, vaccination drives, and educational programs. By nurturing members and expanding our fellowship, we ensure Rotary’s legacy of impactful service continues—building healthier, happier, and more connected communities for generations to come.

Rtn. Vinay Pratap Singh
President
Rotary Club Of Hiranandani IVAN

SHRUTI – CLUB ACTIVITIES

PREPELS 2025 – Utthan – Top Gear of Parivartan.



A special thanks to our DGE Nilesh Jaywant and FL Kanchan Jaywant for trusting us with this important responsibility. Their unwavering support has been invaluable..And the entire Nucleus team for their exceptional contributions. Thanks to COG members attended the event and for their appreciation. Gratitude to Chief Guest PRJD A.S. Venkatesh (Venky).

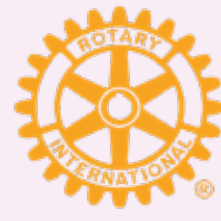
The positive feedback, messages, and thank-you notes we've been receiving from the President-Elects and other attendees are overwhelming. It's clear that the impact we've had is deeply appreciated. The energy, the moments, the messages—it's been nothing short of amazing!

From the impactful entry of our DGE ...to the skits, cricket matches, breakout sessions, food, and fellowship, everything came together beautifully. The photos and videos that have been uploaded speak volumes about the incredible experience we've created. Watching them makes us glad , and it's a reminder of how much we've achieved as a team.

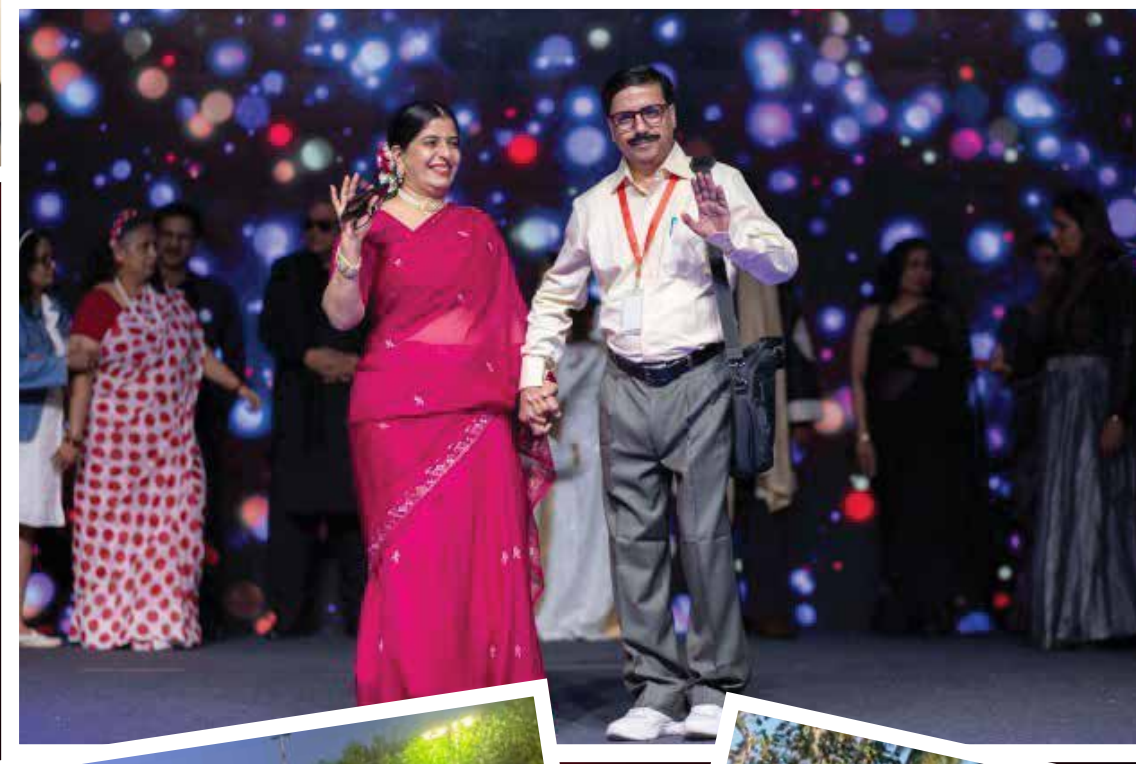
I want to express my heartfelt thanks to the entire Parivartan Parivar for bringing their passion and dedication to every aspect of this event. Your commitment and hard work made this unforgettable.

Once again, thank you all! I look forward to continuing this journey with such an incredible team. Let's keep the spirit of Parivartan alive and strive for even greater success in the future!

Thanks to support team :President Vinay ,Satish , SK Chaudhary , DPT, Sanjeev, Anil Banchor ,HK Gupta , Ravi Agrawal , Kapil Jain ,Saroj , Kavita and our supporting team helping in transportation of bags / give aways and many more work Paresh , Sanjay and Kanish.



PREPELS 2025



SHRUTI – CLUB ACTIVITIES

Solah January ki Raat – Play

We are back with the much awaited courtroom thriller 'Solah January Ki Raat' on 14th December 2025 at Kashinath Ghanekar Auditorium, Thane.

"Ek raat... jab sach bhi dar gaya."

This acclaimed production is widely loved across Thane and Mumbai and is staged multiple times within a year due to its engaged performance. Join us to watch the mystery unfold through a gripping live performance and an unforgettable theatre experience.

Solah January ki Raat



RCHI – Annual General Body Meet (AGM) - Declaration of the board [2026-27]

The Annual General Body Meeting (AGM) is a vital forum in a Rotary Club as it upholds transparency, accountability, and democratic functioning. It provides members an opportunity to review the club's annual performance, including projects, finances, and overall impact in the community. The AGM enables approval of audited accounts, ensuring trust and financial discipline within the club. It also facilitates the confirmation of office bearers for upcoming year, ensuring smooth leadership transition and continuity of service. Members can voice suggestions, concerns, and ideas, fostering inclusiveness and collective ownership. Importantly, the AGM strengthens unity by aligning all members with the club's vision, goals, and plans for the coming year.

Following is the list of Office bearers for the year 2026-27 :



SHRUTI – CLUB ACTIVITIES



Flag exchange by Rtn. Tejasvi Bhosale at Brunswick , USA



PARICHAY



I am Surabhi Abhijeet Joshi an entrepreneur and the franchise owner of MakeMyTrip branches in Thane and Mulund. I currently operates two successful branches in Thane — at Hiranandani Estate and Nitin Company — and has recently expanded my presence with a new outlet on LBS Road, Mulund.

A commerce graduate with an MBA in Human Resources, over nine years of experience in the travel industry. I strongly believes that “spending on travel is an investment in memories — something that stays with you forever and can never be taken away.”

Married to Abhijeet Joshi, who serves as a Director of supply chain in a reputed organization, a proud mother of two — a 14-year-old son and a 9-year-old daughter.

I joined Rotary to expand my network, contribute to the community, and connect with like-minded individuals who are passionate about service and positive change.

Rtn. Vinay Pratap Singh

SIF - THE REAL GAME CHANGER (THE NEW INVESTMENT CATEGORY)

What is a SIF?

A Specialised Investment Fund (SIF) is one of the most significant financial innovations introduced by SEBI in April 2025. Positioned between traditional mutual funds and high-end products like PMS or AIFs, SIFs bring a unique combination of flexibility, strategic depth, and regulatory discipline. Unlike mutual funds that operate with limited derivative usage and strict diversification rules, SIFs allow professionally managed long-short strategies, hedging tools, thematic concentration, and multi-asset positioning — all while remaining under SEBI's transparent and rule-based structure. For investors who have already experienced traditional products and are now looking for specialised strategies without entering very high-ticket investment vehicles, SIFs offer a balanced middle path.



Why Did SEBI Introduce SIFs?

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Regulatory Framework & Key Rules

SIFs follow a structured regulatory framework that ensures they are managed responsibly. Only AMCs with a credible operating history or experienced CIOs can launch them. They must be distinctly branded, maintain a minimum investment of ₹10 lakh per investor, and follow exposure caps on derivatives, short positions, sectors, and issuer limits. Their liquidity format may be open-ended, closed-ended, or interval-based, depending on the strategy, but all fall under SEBI's monitoring and disclosure requirements. The five-level risk classification further helps investors understand the potential volatility associated with each SIF.

Investment Strategies Under SIFs

SIFs offer several professionally managed strategies that were earlier accessible mainly through PMS or AIFs. Equity long-short funds allow managers to express positive as well as defensive views. Sector-based or thematic long-short strategies let them selectively focus on opportunity pockets. Debt long-short funds can position for interest rate movements or credit cycles. Hybrid and multi-asset SIFs can dynamically shift between equity, debt, commodities, REITs/InvITs, and derivatives. These strategies seek to generate improved risk-adjusted outcomes, particularly when markets remain volatile, range-bound, or unpredictable — conditions where traditional long-only funds may struggle.

Pros & Pitfalls / Risks

SIFs balance flexibility with governance. They offer enhanced strategy options and greater professional risk management while still operating within SEBI's regulatory boundaries. However, they come with higher complexity, variable liquidity, and minimum investment thresholds. Their performance is also more dependent on fund manager skill compared to standard mutual funds. As with all market-linked investments, SIFs carry risks, and investors should evaluate their own risk tolerance and financial goals before considering such products. SIFs should ideally be treated as specialised, satellite allocations rather than core holdings.

If you wish to understand SIFs in detail or explore whether such specialised strategies align with your financial goals and risk profile, you may **connect with an Enrichwise expert for a factual and informed discussion. Scan this for a detailed explanation.**



PRAG (PROTECT & GROW): WHY IT MATTERS IN A VOLATILE MARKET



One of the most important questions investors must ask today is not “How much can my portfolio grow?” but rather “Is my portfolio aligned to the risks of the current market environment?”

Many investors have built substantial wealth over the past five to eight years, supported by a strong post-Covid equity rally. Portfolios worth ₹2 crore, ₹3 crore, or even ₹5 crore are no longer uncommon. While this period has rewarded long-term equity investing, recent market volatility has reminded investors of an essential truth: **wealth creation without risk management is incomplete.**

Over the last few years, equity markets largely moved upward, creating a sense of comfort and confidence. Annualized returns of 15–18% became familiar, and portfolios grew rapidly. However, markets do not always follow a linear path. Periods of stagnation, corrections, or sharp volatility are inevitable and when portfolios are not structured to handle such phases, long-term outcomes can be significantly impacted.

For example, a portfolio that compounds at a high growth rate for several years can see its overall CAGR decline sharply if a major correction occurs in a single year. This illustrates how years of disciplined investing can be diluted if accumulated gains are not actively protected during volatile phases.

As wealth grows, investment strategy must evolve. In the early accumulation phase, the primary objective is growth. But once a meaningful corpus is created, **capital preservation becomes equally important.** This is where the PRAG **Protect & Grow** framework becomes relevant.

PRAG focuses on shifting investors from a pure growth mindset to **risk-adjusted, sustainable growth**. The objective is not to avoid equities or attempt to time markets, but to manage risk through a disciplined process that balances growth with protection. Markets rise over time, but they move in cycles. Long phases of volatility or sideways movement can challenge portfolios that lack structure and discipline.

Asset allocation and periodic rebalancing are the foundations of the Protect & Grow approach. These practices help investors align portfolios with their financial goals, risk tolerance, and market conditions. While such disciplines are commonly followed by experienced investors and professional fund managers, they are often overlooked by retail investors during strong market phases.

Without rebalancing, portfolios can become unintentionally equity-heavy, increasing downside risk. With disciplined rebalancing, investors can systematically realign their portfolios, protect gains, and maintain consistency in their investment journey.

At Enrichwise, the PRAG framework is used to help investors navigate market volatility with clarity and discipline. The focus remains on structured asset allocation, periodic portfolio reviews, and long-term risk management aimed at safeguarding accumulated wealth while allowing it to grow steadily over time.

Markets will continue to fluctuate. While investors cannot control market movements, they can control their investment process. PRAG (Protect & Grow) offers a thoughtful framework to manage volatility, protect hard-earned wealth, and stay committed to long-term financial goals.

Protecting gains is not about exiting the market, it is about investing with discipline.

If you want to review your portfolio, understand your risk exposure, or explore a disciplined PRAG approach aligned with your financial goals, Connect with Enrichwise, Mumbai's largest multiservices financial firm, for structured investment solutions.

Scan this to understand how PRAG helps navigate market volatility.

ADD THE QR Code here - https://youtu.be/b_gzlln9_CQ?si=0gNwv1bNj1nUs-bB



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Sanjeev Chopra (Founder & COO)
Held leadership positions at Global healthcare Ad agencies.

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Kapil Jain (Director - Enrichwise | IIM Gold Medalist | Investor - 25yrs+ | Author)

PrAG

Protect and Grow

Every Market Needs A Defense

Do You Have One?



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and **Sundays**.

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