

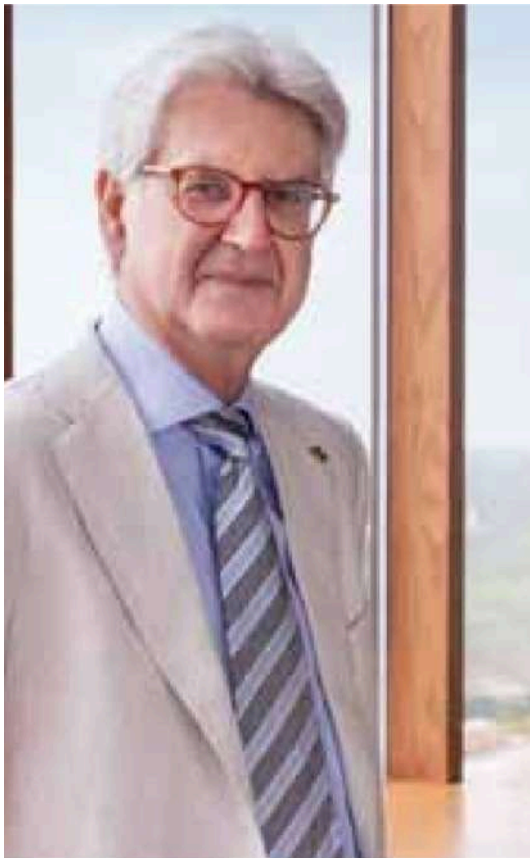


*Let's
Inspire!*



PRESIDENT 2025-26

IR President's Message Water, Sanitation and Hygiene



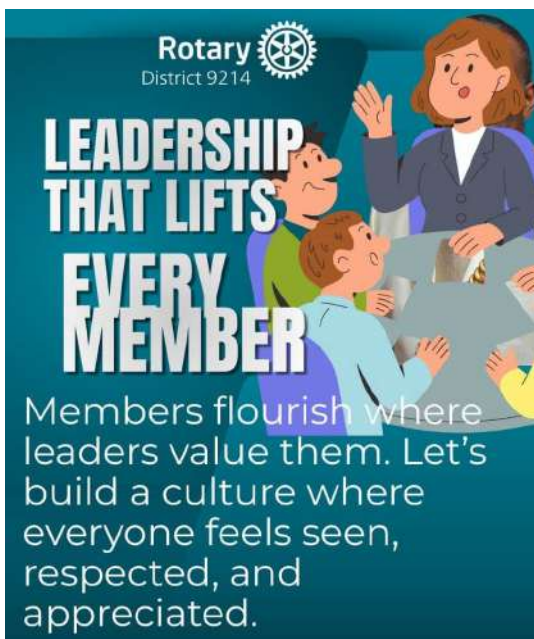
Water connects us all. From a river in a remote forest to a stream running past a city neighbourhood, freshwater ecosystems sustain humanity. Yet these waters are increasingly under strain. Pollution, overuse and climate pressures remind us that protecting freshwater is a global challenge.

Rotary has always believed change begins within communities. Now we are working to see how far the impact of community action can travel. When local service is connected, measured and shared, it becomes a force that extends beyond geography and borders. A water project led by the Rotary Club of Panamá Nordeste exemplifies this idea. The project served indigenous communities in Panamá's Darién province, a region accessible only by canoe and small boat. With no roads, limited electricity, and reliance on untreated river water, families faced serious health risks. To reach these communities, Rotarians had to rethink how supplies and services could be delivered. Working with a partner club in the United States and a specialised water organisation, they introduced solar-powered water treatment systems for an area without access to an electrical grid. Local leaders were trained to operate and maintain the system, ensuring that clean water would continue flowing long after installation crews departed.

Data is not an end. It is a tool that helps us learn and improve so that Rotary's service delivers real, measurable change. Each project entered and each waterway restored adds to a shared story of stewardship and responsibility. You can learn more and get involved at communityactionforfreshwater.org.

As we observe Water, Sanitation and Hygiene Month, I encourage you to reflect on the freshwater systems that sustain your community and the role Rotary can play in protecting them. When we connect local action to a global vision, we strengthen Rotary's ability to make lasting change. Together, by extending our reach and working side by side, we truly Unite for Good.

FRANCESCO AREZZO
President, Rotary International



THE FACE BEHIND THE ROLE

Rtn. Vishal Nathany

From Markets to Mentorship: The Multifaceted Journey of Vishal Nathany



Vishal Nathany is a seasoned leader with over two decades of experience in financial markets. As Head of Investment Advisory at Kotak Private Wealth, he plays a pivotal role in shaping strategic initiatives and guiding clients through increasingly complex financial landscapes. His career spans leading multinational institutions such as Merrill Lynch and CLSA in India, complemented by valuable international exposure in Seoul and Hong Kong. This global experience has enriched his perspective on wealth management and strengthened his ability to deliver nuanced, client-centric solutions. Over the years, Vishal has successfully built and led high-performing teams, fostering a culture of collaboration, excellence, and strong client outcomes. Academically, Vishal exemplifies a deep commitment to excellence and continuous learning. He is a rank-holding Chartered Accountant and an All-India Gold Medallist from the Institute of Company Secretaries of India (ICSI). He further advanced his expertise with a postgraduate degree in Finance from SPJIMR and earned the globally respected CFA charter. Beyond his professional accomplishments, Vishal derives great fulfillment from teaching and mentoring, actively guiding young professionals and helping them unlock their potential. Since joining Rotary in 2018, Vishal has been inspired by its spirit of fellowship and service. Despite demanding professional commitments, he actively participates in Rotary initiatives whenever possible. He has a particular interest in debate competitions, valuing them as platforms for intellectual exchange, perspective-building, and meaningful connections. Outside of work and Rotary, Vishal is a passionate sports enthusiast who enjoys badminton, pickleball, padel, and cricket. He also has a keen interest in travel, especially to historical destinations, both within India and abroad, to better understand diverse cultures and civilizations. An avid reader, he is particularly drawn to non-fiction, with a focus on human history and financial evolution—interests that continue to shape his thoughtful and global outlook.

ANN-TASTIC MOMENTS ...

Jyoti Toprani – A Journey with Rotary, Creativity, and Lifelong Bonds



My journey as a Rotarian wife began in 1982, when my husband, Dinesh Toprani, became a member of the Rotary Club. What started as his association soon became an integral part of our family life. Over the years, Rotary has not just been an institution we were connected to, but a deeply enriching journey that shaped our values, friendships, and outlook towards giving.

Through Rotary, I have witnessed the true spirit of service—quiet, consistent, and meaningful. It has taught us the importance of contributing to society in our own ways, and the joy that comes from doing so. Along the way, we have formed relationships that have grown far beyond acquaintances—these are friendships that feel like family, built on shared experiences, trust, and time.

On a personal front, I have always been deeply passionate about creativity. My lifelong love for bonsai has been a defining part of my journey. For over 50 years, I have been actively involved in the art of bonsai, learning, nurturing, and growing alongside my plants. This passion has been recognised by the Indo-Japanese Association, from whom I have been honoured to receive several awards. Bonsai, for me, is not just a hobby—it is a practice of patience, discipline, and beauty.

Beyond this, I take great joy in creating a warm and beautiful home environment. I enjoy cooking and expressing care through food, and I believe that creativity extends into everyday living—whether it is through nature, aesthetics, or hospitality.

Family has always been at the heart of everything I do. Dinesh and I have been blessed with three children—Bela, Falguni, and Harsh—who have grown up witnessing the values of community, creativity, and connection that Rotary has brought into our lives.

Looking back, this journey has been one of gratitude—gratitude for the opportunities to give, to learn, and to build relationships that have stood the test of time.



From the Editor's Desk

Eight editions in, and yet, every time I sit down to write this note, it feels like the first.

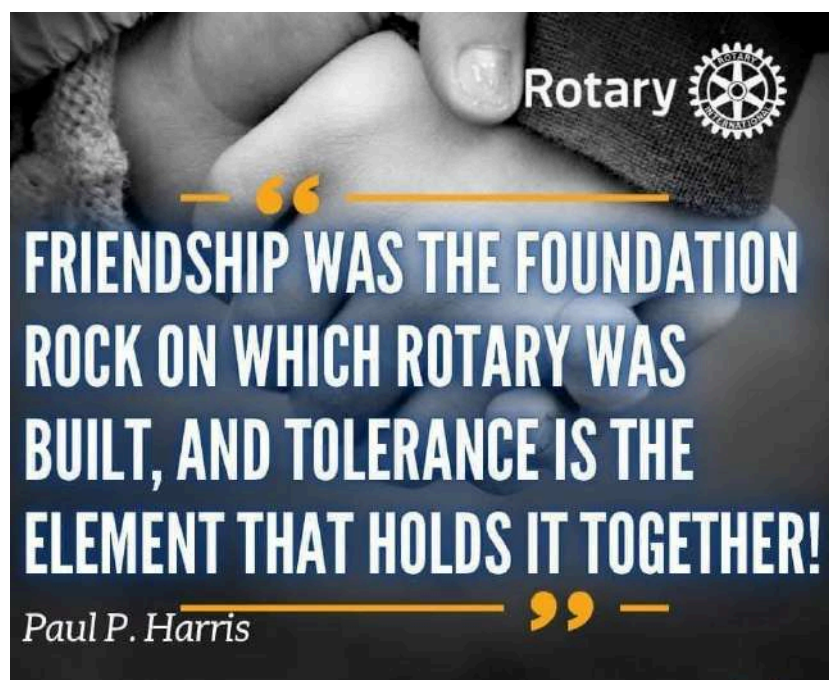
Because each edition carries with it not just pages of content, but stories of effort, voices waiting to be heard, and a shared commitment to create something meaningful together. What began as an idea has slowly grown into a space that reflects our collective spirit—thoughtful, evolving, and deeply connected.

There is always a quiet excitement before every release, a mix of anticipation and reflection. Have we done justice to the stories? Have we captured the essence of the moment? And most importantly—have we stayed true to the purpose we set out with?

This journey has never been a solo one. It belongs to every contributor who has written, shared, edited, supported, and believed in this platform. It belongs to every reader who has taken a moment to pause, engage, and connect.

Eight editions later, one thing is certain—this is still a work in progress. And perhaps, that's the most beautiful part of it.

Here's to continuing the journey, one story at a time.



Touching Lives- One Project at a Time



12th March'26- distribution of solar lamps at Jawahar village in Palghar.



23rd March'26- distribution of solar lamps at Mokhada village in Palghar.

Touching Lives- One Project at a Time



17th March'26- Thalassemia Awareness & Detection camp at SVT college of home science at SNDT CAMPUS conducted by Dr. Anuradha Shah assisted by Dr. Ketki

RCBN Fellowship to Silvassa & Nargol 29th March'26



Upcoming Projects/ events

- 25th April'26- Operation Restore

Once a week - Rendezvous



7th March'26- Featuring Vinod Thakkar- Rotary ki khattee mithi baatien. Everyday Rotary humor.



14th March'26- Featuring Dr. Vasant Kelkar- spoke on how to appreciate western classical music.

AI for Everyone: Understanding the Technology Shaping Our Future

An article by - Pradip Shroff



A Technology Already in Your Pocket

Imagine beginning your day by unlocking your phone using facial recognition. On the way to work, a navigation app suggests a faster route because it has analyzed live traffic. Your email quietly moves suspicious messages into a spam folder. Later in the evening, a streaming service recommends a movie that seems perfectly suited to your taste.

Most of us experience moments like these every day. What we may not realize is that Artificial Intelligence is quietly working behind the scenes in each of these situations. AI is no longer a futuristic idea from science fiction. It has become part of the invisible infrastructure that powers modern life. From healthcare and banking to agriculture and education, AI systems are helping people analyze information, make decisions, and solve problems faster than ever before.

Yet for many people, the term “Artificial Intelligence” still sounds technical and complicated. In reality, the basic idea behind AI is quite simple.

Pull Quote

“Artificial Intelligence is not about replacing human intelligence; it is about amplifying human capability.”

What Exactly Is Artificial Intelligence?

At its core, Artificial Intelligence refers to the ability of computers or machines to perform tasks that usually require human intelligence. These tasks include understanding language, identifying objects in images, predicting outcomes, and learning from experience.

Traditional computer programs follow precise instructions written by programmers. AI systems, however, work differently. Instead of relying only on fixed instructions, they learn from large volumes of data. This process is known as machine learning.

For example, an AI system can study thousands or millions of examples—such as photographs, medical records, or financial transactions. By analyzing these examples, it begins to detect patterns. Once trained, it can apply that knowledge to new situations.

In simple terms, AI is like a student that learns from experience, except that it can study enormous amounts of information far more quickly than humans can.

AI for Everyone: Understanding the Technology Shaping Our Future

An article by - Pradip Shroff

AI in Everyday Life

Many people assume that AI belongs to a distant future, but it is already part of daily life. Navigation apps analyze traffic patterns and suggest faster routes. Email systems filter unwanted messages automatically. Online platforms recommend movies, music, or products based on previous choices. Digital assistants can respond to spoken questions or set reminders. These services rely on AI systems that analyze large volumes of data and continuously improve their predictions.

In professional fields, AI is increasingly becoming a valuable support tool. In healthcare, it can help doctors analyze medical images and detect abnormalities earlier. In banking, AI systems monitor transactions and identify unusual patterns that may signal fraud. In agriculture, AI tools help farmers assess weather trends, crop health, and soil conditions.

In most cases, AI does not replace professionals—it helps them work more efficiently by providing insights and saving time.

Pull Quote

“Most of us already use Artificial Intelligence many times a day—often without even realizing it.”

Why AI Literacy Matters

As AI becomes more common, basic understanding of this technology is becoming an important form of literacy—much like computer literacy or internet literacy in previous decades.

People who understand the fundamentals of AI are better equipped to use modern tools, adapt to changes in the workplace, and participate in discussions about technology’s role in society.

Recognizing this need, governments and educational institutions around the world have begun encouraging AI awareness and digital learning initiatives. In India too, several efforts are underway to introduce citizens—especially young people—to the fundamentals of AI and its potential applications.

These initiatives reflect a growing recognition that understanding AI should not be limited to engineers or computer scientists.

Responsible and Ethical Use of AI

While AI offers tremendous possibilities, it also raises important questions.

How should personal data be used? How can AI systems be made fair and unbiased? How do we ensure transparency in automated decisions?

AI systems learn from data, and if the data contains errors or biases, those biases may influence the results. For this reason, responsible development and oversight are essential.

Ethical guidelines, thoughtful policies, and informed public discussion will all play a role in shaping how AI develops in the coming years.

Pull Quote

“Like electricity or the internet before it, AI will become a foundational technology of modern life.”

AI for Everyone: Understanding the Technology Shaping Our Future

An article by - Pradip Shroff

Will AI Replace Human Jobs?

One of the most common concerns surrounding AI is the fear that machines will replace human workers. History suggests a more balanced outcome. Technological progress tends to change the nature of work rather than eliminate it entirely. When computers first entered workplaces, many feared job losses. Instead, new industries, professions, and opportunities emerged.

AI is likely to follow a similar pattern. Routine and repetitive tasks may become automated, but human skills such as creativity, empathy, leadership, and ethical judgment will remain essential.

In many professions, the most successful individuals will be those who learn how to work alongside intelligent tools rather than compete with them.

The Road Ahead

Artificial Intelligence is still evolving, and its capabilities continue to grow. In the coming years, AI may contribute to breakthroughs in healthcare, smarter transportation systems, improved climate monitoring, and more efficient public services.

At the same time, society must ensure that this technology is developed responsibly and used for the benefit of humanity.

The first step toward achieving that goal is awareness.

When ordinary citizens understand the basics of AI—what it can do, what its limitations are, and how it should be used—they become active participants in shaping the future of technology rather than passive observers.

Conclusion

Artificial Intelligence may sound complex, but its basic principle is straightforward: using data and computing power to help machines learn patterns and assist humans in solving problems.

As AI becomes increasingly integrated into everyday life, understanding it will become as important as understanding the internet or smartphones.

AI should not be seen as a replacement for human intelligence but as a powerful tool that can augment human capability. With thoughtful use, ethical oversight, and widespread awareness, Artificial Intelligence has the potential to become one of the most transformative technologies of our time.

The more people understand it, the better prepared society will be to harness its benefits—and guide its future wisely.

Sidebar: Five Things Every Citizen Should Know About AI

1. AI learns from data

AI systems improve by studying large amounts of data and identifying patterns within it.

2. AI is already everywhere

From smartphones and navigation apps to banking systems and online services, AI is widely used in daily life.

3. AI is a tool, not a mind

Current AI systems do not think or feel like humans; they simply process data and generate results.

4. Human judgment remains essential

AI can assist with analysis and predictions, but human values, ethics, and decisions remain critical.

5. Understanding AI empowers citizens

Basic awareness of AI helps people use technology wisely and participate in discussions about its role in society.

Resource: Future Skill Prime - A joint initiative between Ministry of Electronics & Information Technology (MeitY), Government of India & nasscom to create a skilling ecosystem focused on Emerging Technologies and Professional Skills.

22nd March'26 RCBN Jashn-e-Eid

Hosting this district event was no small feat for RCBN. What began as a month-long preparation culminated in a flawlessly executed and truly fabulous evening—so seamless that one could hardly imagine the immense effort and meticulous planning behind it.

From the very outset, the warmth of the welcome set the tone—guests were greeted with fragrant mogra floral hand bands for the ladies and traditional stuffed dates served in an authentic Bohri style. The evening flowed beautifully with an engaging introduction by the President, followed by an insightful explanation of the significance of Eid and the Bohri thaal.

The highlight of the cultural segment was a mesmerizing qawwali performance by talented singers, keeping the audience captivated, swaying to the rhythm and immersed in the soulful melodies.

The celebrations concluded with a sumptuous Bohri thaal, thoughtfully curated to cater to non-vegetarian, vegetarian, and Jain preferences alike.

RCBN iftar team headed by Nafisa Khorakiwala and Asim Nagree and well supported by Rukhsana Khan, Dharam Popat, Rashida Anees, Tasneem Nagree, Nargis Attaree, Bhavna Shah, Jumana Saria.

A heartfelt shoutout to each and every person who played a part in this event. Your efforts, big and small, made what seemed impossible, possible.

All in all, it was a grand and successful event, well attended by the district, co-clubs, and the host club—an evening that truly celebrated tradition, togetherness, and the spirit of Eid.

22nd March'26 RCBN Jashn-e-Eid Annotations

Fantastic event, what a qawwali, entertained everyone thoroughly , sumptuous bohari Thaal , the way it is served (the above pictures are testament to it) , great volunteers , our members involvement , good attendance of both our club & district members, every thing was just superb. Congratulations to the team “Jashne E Eid” President Kamal , Director Asim , Tasneem , Rashida , Rukhsana , Dr Anuradha , Vidya, Dharam , Amisha , Nargis & others who helped in organising this event.

“On the whole a great evening”

PP Ashok Ajmera
Fellowship Chair

Enjoyed the evening. Qawwal was very good, included the members. Entertaining evening.
Excellent food.

Members personal involvement made it homely .

Good attendance.

Congratulations to the President and the special Team for Jashn E Eid .

Dhanlaxmi Gandhi

Superb function

Hats off to the President and the team who with full enthusiasm worked hard to make this event a great success.

PP Nafisa Khorakhiwala, PP Asim, Tasneem,

. PP Rukshana, Rashida, Jumana, and many many more volunteers.

Great team Effort and again a pat on the back for our enthusiastic President

Bhavna Shah

Fantastic function yesterday with great music, sumptuous Thaal, Rcbnites dressed to a T.

We had a tremendous attendance including so many District dignitaries.

Our very own team ably lead by President Kamal, Nafisa Korakhiwala, Asim and supported by Rukshana, Rasheeda, Jumana, Dharam and so so many others.

Kudos to all of you.

Anuradha Shah

Dear President Kamal

Jashn E Eid event organised by the Club was a Affair Extraordinaire.

Kudos to All who organised and made it happen.

Excellent attendance

Super Food at a fitting Venue.

RCBNORTH ALWAYS FLYING HIGH

Firoz Kachwalla

It is so heart warming to see so many positive and appreciative comments on the chat .

It was a team effort put together by one and all .

Love you guys for doing the job in my absence

Completely my loss for not being there.

Next time inshaallah.

Nafisa Khorakiwala

Dear friends

Thank you for your kind words of appreciation.

It was a team work and personally enjoyed working for RCBN and District . Looking forward to more occasions to serve

Asim Nagree

22nd March'26 -RCBN Jashn-e-Eid



22nd March'26- RCBN Jashn-e-Eid



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Members- Rtn. Yash Kale, Rtn. Shirish Tare
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29th March'26- PELS/SELS/TELS



EDITOR- Dr. Vidya Mukund

Members- Rtn. Yash Kale, Rtn. Shirish Tare

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