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Awarded 'Best Woman Dairy Farmer' in Goa, RADHA TIMBLO'S pioneering work at SHATIXA FARM blends innovation in dairy farming, eco-tourism, and women empowerment

# Seeds of Resilience

**DELILAH LOBO**  
INTERVIEW

**GRACIA VIVA AGAVE**  
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# CONTENTS



## Cover Story 12

Awarded 'Best Woman Dairy Farmer in Goa', Radha Timblo's pioneering work at Shatixa Farm blends innovation in dairy farming, eco-tourism, and women empowerment

## Focus Goa 18

GCCI urges reconsideration of the draft electricity tariff structure; Industry leaders urge relaxation of stringent collateral norms to boost credit access and improve Goa's credit-deposit ratio

## IFFI 2024 22

International Film Festival of India 2024 is here to bring in a cinematic extravaganza for film lovers and locals, alike

## Interview 24

Delilah Lobo, Vice Chairperson of the Entertainment Society of Goa (ESG) speaks on IFFI 2024 and its role in the global film industry

## Goan Brand 26

Gracia Viva Agave, India's only Agave drink available in 5 flavours launched at an event which was a flavourful fiesta of fun, family

## Technology 28

Dharaksha Ecosolutions Pvt Ltd is pioneering sustainable solutions for a greener future

## Professional Dossier 30

Capturing stories through art, fashion, and photography, Nadia Dias is a multi-disciplinary creator pushing the boundaries of visual storytelling

## Lady Power 32

Roopa Kunkolienkar aims to preserve Goa's unique heritage – one handcrafted piece at a time

## Education 34

Rising India School of Excellence opens Goa's first truly international pre-school in Dona Paula

## Bon Appetit 58

Tamari at Vivanta by Taj, is a place where tradition meets elegance, and each dish tells a story of depth, balance, and vibrant Asian culinary heritage

## COLUMNS



### 46 Samy Says It

Samir Mardolker explains how to encourage a healthy level of constructive blaming to enhance the level of service we provide



### 48 Beyond Classroom

Dr Pradeep Salgaonkar elaborates on how organisations can align operations, employees and customers for sustainable growth



### 50 Invest Right

Mahesh Pai writes on how NRIs can secure their legacy with the help of a well crafted Will



### 52 Industry Insider

Mangurish Pai Raiker on how MSMEs are driving industrial growth, job creation, and innovation in India



### 54 Cabbages and Queen

Nandini Vaidyanathan vociferously advocates her views on the untapped potential of the 'mature' consumer



### 56 HR Mantra

Keegan Furtado examines how structured performance reviews align employee contributions with goals, drive accountability, and support growth

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# EDITORIAL

## LET'S MAKE BRAND GOA GREAT AGAIN!



Harshvardhan Bhatkuly

Social media is busy berating Goa's status as a premium tourist destination. Numbers are cited showing drop of international tourists. The new high-priests and priestesses of the world that we live in – social media influencers – have drawn up a death warrant for Goa's tourism, even while authorities in the state are consulting their law officers to slap legal notices on these doomsday preachers.

As a close observer of Goan business with many friends in the hospitality space, the truth is not what it is been told to us. Albeit, the picture isn't rosy; but no, it's not curtains for the state.

Let us examine the various scenarios that the tourism industry has to face today. If at all there is a reason to worry, let us at least list out the threats that could befall Goa's tourism appeal.

The foreign tourists who have largely kept Goa's tourism kitty clinging – Russians are at war on their western front. The other set of travellers – Israel is also in an armed conflict with Palestine for over a year. The economic condition of Europe being on the downslide, Britons and Germans have more pressing things on their mind than to laze on the beaches of Arambol and Palolem. The geopolitical challenge is real and here to bite us.

Scenario two is that it is cheaper to travel to international locales like Thailand, Azerbaijan, Georgia and Sri Lanka than to travel to Goa. This strictly applies to domestic tourists and Goa has precious little to do with the pricing of other locales, and more so with the cost of air tickets. It is true that a Delhi-Goa ticket can cost more than an international trip. This is largely because the sector has such a huge demand and constrained supply. To add to this, Goa has become this much sought after real estate piece of cake in Delhi that one cannot deny the sheer demand to descend on the state via the air route.

The increase in footprint of travellers who come to Goa to visit casinos, buy land and to operate in the hospitality space is quite baffling, but it is true. Goa has refused to see the larger picture in attracting this profile of tourists. But it is difficult to see sense when large wads of cash are on your table. This is coming home to roost today.

All the above issues have largely been out of Goa's circle of influence.

However, a real challenge that Goa has been facing is the changing demographic of its tourism appeal. Let us make no mistake that many other seaside travel destinations are no less beautiful than Goa. Then what is it that made Goa such

a draw over so many decades? I would say it is the people of Goa. In my many interactions with travel and tourism entrepreneurs with regards to this current social media slugfest, one thing that everyone seems to agree is that for whatever reason, Goa's last mile contact with a traveller is slowly but surely not remaining in Goan hands. It could be your cab driver, the waiter, hotel owner, chef, entertainers, event managers – the ultimate experience of Goa's tourism is not really Goan. It is no fault of these tourism operators. Business practicalities demands that these function are outsourced – be it for cost, work ethic or simply because of the ease of doing their business. However, its impact on the 'Goan'ness in its tourism appeal is diminishing. And it seems to be the elephant in the room that nobody is talking about. As a free country, one cannot be protectionist or exclude people from their aim of gainful employment. The other side of the coin is that any void left by Goans who have left the shores for greener pastures abroad will be filled. That to me is the big question that will prove to be a challenge in the near future. Bad roads, garbage menace, lack of good public transport, law and order – are not threats that the powers that be cannot address. It requires someone at the top taking tough decisions. But how will you make tourism in Goa thrive without a Goan in it?

I find that the observations, assessments, and conclusions of seasoned tourism stakeholders offer a clear and well-founded perspective. In particular, the core challenges faced by visitors, businesses, and the people of Goa; highlights that the root causes of these issues stem from the state's failure to properly address fundamental areas. This failure is gradually undermining the experience of both visitors and locals alike. The conversation among Goans and their government should be framed around a singular, unified message: Roads; Public Transport; Waste Management; and Law and Order are the essential priorities that must be addressed without distraction. Additionally, in terms of enhancing the quantity and quality of tourists visiting Goa, given the absence of dedicated India Tourism offices and the ongoing delay in empowering and staffing the Goa Tourism Board under the pending Act; the focus should be on directing departmental funds toward a results-oriented approach. This would be far more effective than the current "tick-the-box" strategies, providing a far greater return on investment for Brand Goa. **■**

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## CM encourages fishing community to leverage Government schemes

Chief Minister Dr Pramod Sawant emphasised the significance of Goa's fishing industry to its economy and urged the fishing community to take advantage of central government schemes aimed at boosting the blue revolution. Speaking at the inauguration of the Cutbona jetty, Dr Sawant reiterated the government's commitment to enhancing infrastructure and amenities for the fishing sector.

The Chief Minister also



Cruz Silva, Nilkanth Halarnkar, Dr Pramod Sawant and Aleixo Sequeira at Cutbona Jetty

addressed concerns regarding the misuse of government properties, which came to light following a cholera outbreak. He assured that the government

was taking steps to prevent such issues and ensure proper use of public assets.

Dr Sawant directed the Fisheries Department to allocate 150 meters of the 590-meter jetty for small boats, in an effort to address the challenges faced by local fishermen. The Chief Minister highlighted that Cutbona is the largest jetty in Goa and criticized certain former ministers and MLAs for their lack of interest in addressing

issues related to the jetty. Fisheries Minister Nilkanth Halarnkar assured that the government was working to resolve the challenges at Cutbona, urging boat owners to maintain unity and collaborate with the Fisheries Department for smooth operations.

Environment Minister Aleixo Sequeira and Velim MLA Cruz Silva also spoke, emphasizing the importance of community support for the fisheries sector. **☞**

## Codli Mineral Block goes to JSW Steel Ltd



Mumbai-based JSW Steel Ltd successfully won the auction for the Codli Mineral Block XII in Goa with a bid premium of 92.6%. This marks the company's third successful bid in the state, following its wins in Phase II of the mining lease auctions.

The Codli mine, previously owned by Vedanta Ltd., spans 377 hectares and contains 48.5 million tonnes of iron ore resources, along with an additional 2.7 million tonnes of ore in dumps. The iron ore found here is of average grade, with fines at 57.86% Fe and lumps at 56.24% Fe.

The auction, which

attracted five participants, saw bids from GVPR Engineering Ltd, MSPL Ltd, Mandovi Fine Pellets, and Kirloskar Ferrous Industries, in addition to JSW Steel. The winning bidder must now secure various clearances and permissions, including forest and wildlife clearances, environmental approvals, and consent from local bodies, among other requirements.

In Phase III of the auction process, three more mineral blocks with a total of 63.4 million tonnes of iron ore resources will be available for bidding. The upcoming auctions include the Onda mineral block X in Sattari and the Curpem and Sulcorna mineral block XI in Sanguem-Quepem.

The auctions are being held online via the MSTC portal. **☞**

## Goa Agriculture Policy and Fair Price Shops Scheme await Cabinet approval

Minister for Agriculture, Civil Supplies, and Consumer Affairs, Ravi Naik, announced that the Draft Goa Agriculture Policy and the Fair Price Shops Scheme have been forwarded for cabinet approval. The Agriculture Policy aims to promote employment in the sector, focusing on attracting educated youth to agriculture, particularly in cultivation.

It also addresses the revival of agriculture's past prominence, with specific emphasis on utilizing fallow lands and extending benefits to farmers. Naik shared that the Agriculture Department recently conducted a training program in Margao, attracting an overwhelming response from youth, with more than

double the expected number of graduates and postgraduates eager to participate. The Department is also providing modern agricultural equipment to facilitate mechanised farming.

Naik also mentioned a proposal to establish an ethanol plant at the Sanjivani Sugar Factory, which he believes could resolve challenges faced by sugarcane producers and workers. The plant would not only produce ethanol from sugarcane but could also use rice and other sources.

In the Public Distribution System, Naik revealed plans to improve Fair Price Shops by modernising their appearance and providing financial support to shop operators. **☞**

## FORMALISATION OF 82 MICRO ENTERPRISES UNDER PMFME SCHEME IN GOA

The Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) scheme has significantly boosted employment in Goa, with the establishment of 82 new food processing units generating nearly 500 jobs, 70% of which have been filled by women. These home-based, local food businesses, once part of the unorganised sector, are now formally recognised as MSMEs, with FDA licenses, Udyam registrations, and the requisite permissions for operating as

food enterprises.

Prashant Kamat, Functional Manager at the Directorate of Industries, Trade and Commerce (DITC), reported that most of the newly formalised units are operational and progressing well. The scheme's success rate has been high, with only four units facing repayment issues, which are being addressed through supportive measures.

The total project cost for the 82 units stands at ₹11.9 crore, with ₹2.5 crore in subsidies disbursed. Additionally, seed

## FDA to conduct hygiene audits of restaurants

The Directorate of Food and Drug Administration (FDA) has announced plans to conduct a thorough hygiene audit of all the state's approximately 10,000 restaurants. This move aims to enhance food safety standards and address numerous complaints from both locals and tourists regarding unhygienic conditions in some establishments.

Health Minister Vishwajit Rane emphasized that the FDA,

along with third-party auditors from the Food Safety and Standards Authority of India (FSSAI), will carry out these inspections. The audits will assess restaurants' compliance with FSSAI's food safety standards, cleanliness practices, staff hygiene training, and waste management systems. Additionally, each restaurant will be required to obtain and prominently display a hygiene rating certificate. **☞**

capital of ₹5.1 crore has been provided to 1,376 Self-Help Group (SHG) beneficiaries. However, formalising SHGs into micro-enterprises remains a

challenge due to the lack of data on their locations and logistical issues, such as space constraints and hygiene requirements for home-based food businesses. **☞**

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## GOA CHAMBER OF COMMERCE AND INDUSTRY CRITICISES INCOME TAX NOTICES TO TAXPAYERS UNDER PORTUGUESE CIVIL CODE

Goa Chamber of Commerce and Industry (GCCCI) has criticised the Income Tax Department for issuing notices to Goan taxpayers who file returns under Section 5A of the Income Tax Act, which pertains to individuals governed by the Portuguese Civil Code. Several taxpayers in the state have received notices regarding 'defective returns' for the 2023-24 assessment year, many of which were issued during the ongoing Diwali festival, causing

distress to both taxpayers and professionals.

The notices claim that the returns are defective because the taxpayer or their spouse is subject to an audit under Section 44AB but has failed to file the required audit report. The notices warn that if the defect is not addressed within the given timeframe, the return will be considered invalid.

GCCI has pointed out that the issue stems from errors in the processing of returns

filed by taxpayers under the Portuguese Civil Code and has urged the Income Tax Department to rectify the problem swiftly.

The Chamber has sent a formal letter to the Finance Minister, Principal Income Tax Commissioner (Bengaluru), and the Income Tax Commissioner (Goa), requesting clarification and resolution.

The industry body highlighted that the notices are

the result of a technical glitch in the online filing system, where certain return fields are merged, leading to confusion and faulty processing. GCCCI also requested that the Income Tax Department refrain from sending notices outside working hours or during holidays.

The Chamber further noted that taxpayers impacted by the notices have no option but to file the audit report of the spouse, even if they do not need to do so. ❏

## AMAZING GOA opens new avenues for business



Front row (L to R): Shrinivas Dempo, Mauvin Godinho, Dr Pramod Sawant, Suresh Prabhu and Subhash Shirodkar; seen with the organising team of Amazing Goa Global Business Summit

In his pitch for new investments at the Amazing Goa Global Business Summit 2024, Chief Minister Dr. Pramod Sawant urged businesses to expand their focus beyond tourism, emphasizing Goa's potential as a hub for blue economy and renewable energy projects. He highlighted the state's commitment to sustainable growth and its readiness to attract investments in sectors such as food processing, cybersecurity, blockchain technology, and pisciculture.

Dr. Sawant also stressed that Goa is evolving into a vibrant industrial destination with opportunities in green energy and infrastructure development, including food parks. He expressed the government's desire to partner with investors who align with Goa's climate-conscious goals

and vision for a self-reliant India.

The Chief Minister pointed out that the state needs investors to help skill local youth and equip them for future job opportunities, underscoring the importance of education and training in driving Goa's industrial growth. He also mentioned that the summit, that was held at Shyama Prasad Mukherjee Stadium, serves as a platform for showcasing Goa's industrial potential to both national and international delegates.

Union Minister Piyush Goyal, who attended virtually due to prior commitments, praised Goa for its 23 industrial estates and its role as an export hub. He emphasized the state's suitability for high-tech manufacturing, such as semiconductor production,

## Government increases minimum land prices in Tiswadi, Mormugao, and Salcete talukas

Investors looking to purchase property in Goa's Tiswadi, Mormugao, and Salcete talukas will face higher costs following a significant revision of minimum land prices announced by the state government.

The new rates, set to take effect from the date of publication in the Official Gazette, will have notable implications for the state's real estate market.

In Tiswadi, the minimum land price now ranges from ₹5,000 to ₹25,000 per square meter while in Salcete, the prices will vary between ₹5,000 and ₹20,000 per square meter.

In Mormugao, the new

price range is between ₹8,000 and ₹25,000 per square meter, replacing the old rates of ₹420 to ₹4,200.

The increase is part of the Goa government's revision of minimum land rates for 2024-25 under the Goa Stamp (Determination of True Market Value of Property) Rules, 2003.

The new base rates apply to S1 zones for properties up to 1,000 square meters, with a 30% reduction for smaller plots up to 500 square meters. While this decision will directly impact property prices, it is also expected to generate higher revenue for the government through increased taxes. ❏



Union Minister Piyush Goyal's virtual address at Amazing Goa Global Business Summit

and reaffirmed the Centre's support for Goa's growth as a "mini-Silicon Valley."

The summit also offered opportunities for B2B interactions, with over 400 meetings planned between Goan MSMEs and international

delegates. The event attracted several government departments, self-help groups, and businesses showcasing their products and services, solidifying Goa's vision as a state with immense growth potential across industries. ❏

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A portrait of Radha Timblo, an elderly woman with dark hair pulled back, wearing a pink sari with a floral pattern, a green necklace, and a bindi on her forehead. She is looking directly at the camera with a slight smile. The background is a dark red wall with white decorative elements.

# Seeds of Resilience

**Awarded 'Best Woman Dairy Farmer' in Goa, RADHA TIMBLO'S pioneering work at SHATIXA FARM blends innovation in dairy farming, eco-tourism, and women empowerment**

By SYBIL RODRIGUES

**R**adha Timblo, founder of Shatixa Farm and Dairy at Cotarli, Sanguem was conferred 'The Best Woman Farmer in the State of Goa' award for 2024 by the Indian Dairy Association (West Zone) comprising Gujarat, Madhya

Pradesh, Maharashtra, Goa and Chhattisgarh.

The Cotarli farm, acquired over 50 years ago by her late father-in-law, Gurudas Timblo, has long been dedicated to the cultivation of traditional cash crops such as coconuts, arecanuts, cashew, and sugarcane. "I occasionally

visited the farm to stay updated on the operations, though the day-to-day management was primarily handled by supervisors and the labour force on-site," mentions Timblo.

Around 2018, they began exploring ways to optimise the yields of their land holdings. This led to discussions on

potential improvements and strategies for diversification. "After consulting with industry experts, the idea of implementing an integrated farming system emerged which included the introduction of dairy farming. This initiative eventually gave rise to Shatixa Farm & Dairy, named after my



Rearing cows to yield milk at Shatixa Farm, Cotarli, Sanguem

late husband Satish Timblo, a brand we envisioned not only to focus on farming and dairy but also to integrate eco-tourism," she explains.

Thanks to valuable guidance from experts, they understood the importance of laying a solid foundation before acquiring livestock. As a result, they first focused on developing the necessary infrastructure, including the cultivation of fodder across an extensive 4-hectare area, ensuring the sustainability and success of their dairy venture.

The first batch of 10 cows arrived at the farm in December 2019, just as the world was plunged into the COVID-19 lockdown. "The timing was challenging, and we faced significant difficulties during this period, particularly with the shortage of external feed for our dairy operations. However, we were fortunate that the green Napier fodder available on our farm provided a vital source of sustenance for the cows," adds Timblo.

Despite the initial setbacks, they made steady progress. From producing just 40 liters of milk per day in the early stages, they have grown their output to 500 liters per day over the course of four years. This journey from humble beginnings to a more sustainable and thriving operation has been both challenging and rewarding for Timblo.

Currently, the farm has a total herd of around 107 animals, out of which 48 are

milking cows which yield on an average 500 litres of milk per day. "From our current capacity we intend to double the same to around 1000 litres per day over the next 2 years. From one shed which housed 80 cows, we have constructed another to house the expected herd increase. We have planned the infrastructure as well as fodder quantity to be sufficient enough for this increased herd. Also the semi-automatic milking machine along with the Bulk Milk Cooler (BMC) has been designed for a capacity of 1000 litres of milk," explains Timblo. Due to the actions that have been taken since inception, doubling this capacity over the next 2 years will be a possibility.

Timblo highlights a few

steps that keep them a step above the rest when it comes to dairy and milk production.

#### 1. Quality forage with enhanced nutrition

At the farm, they are committed to providing their livestock with a balanced, nutrient-rich diet that includes the optimal mix of protein, energy, vitamins, and minerals to support their health and productivity. To improve the quality of feed, they have implemented intercropping of CO5 variety Napier grass within their traditional coconut plantation, enhancing both the yield and sustainability of the coconut crop.

In addition to this, they produce silage from the same fodder, ensuring a reliable feed source throughout the year. They also collaborate with industry professionals to continuously refine and optimise their feed rations, which have resulted in improved milk production and overall livestock performance.

#### 2. Good breeding practices

Timblo has been fortunate to acquire a total of 38 high-quality Holstein Friesian (HF) and Jersey cows in three phases, each selected for their excellent genetics from reputable farms in Maharashtra. This carefully chosen mother stock has since produced a progeny exceeding 100 animals. To support the

growth and development of these young animals, the farm has established a dedicated heifer rearing facility at their Tollem Farm.

#### 3. Improved Herd Management and enhancing cow comfort.

The farm prioritises minimising stress for its cows by providing comfortable and conducive housing conditions. The facilities are equipped with roof insulation, which helps to reduce shed temperatures, along with proper ventilation, ample space, and quality bedding. These measures collectively enhance cow comfort, leading to improved milk production and overall herd health.

The cows are only confined to their stalls during milking; otherwise, they are free to roam and graze in their open paddocks, allowing them to ruminate naturally. Regular monitoring of milk production is conducted for each cow, enabling the identification of those requiring special attention or additional nutritional support.

Additionally, instrumental music is played during the milking process, creating a calm and soothing environment for the cows in the shed.

#### 4. Good Veterinary services.

The farm is dedicated to providing comprehensive



Radha Timblo receives 'The Best Woman Farmer in the State of Goa' Award for 2024 conferred by the Indian Dairy Association (West Zone) at the hands of Union Minister Nitin Gadkari



veterinary care and implementing systems to closely monitor key factors such as milk production, feed intake, cow health, and breeding schedules. By analysing this data, the farm can make informed decisions that optimize herd productivity and ensure the well-being of the animals.

Regular health screenings are conducted to identify and address potential issues, including heat detection, to maximise the duration of milk production throughout the lactation period. The farm has made significant investments in robust veterinary care, with routine checks for mastitis and other conditions that could impact milk yield and overall cow health.

**5. Milking process optimisation**  
The farm has invested in a speed line semi-automatic milking system to produce good quality hygienic milk.

Besides this the farm plays music to their livestock to enhance milk production. Timblo says, "Music is a universal form of relaxation just as it relaxes a human, it has a similar effect on animals which is evident in the farm when they are being milked. This practice does not only improve the quality of the milk but helps the animal to release the entire quantity of milk."

An innovative feature at Shatixa Farm is the use of the Speed Line Milking Machine, a semi-automatic system designed to enhance efficiency and milk quality. This machine is connected to a Bulk Milk Cooler (BMC), which not only reduces labour costs but also minimizes human intervention in the milking process, ensuring a more hygienic collection of milk.

The system significantly reduces milking time and allows for the possibility of increasing milking frequency from twice to three times a day, which could lead to higher milk yields, particularly from high-producing cows. The BMC maintains an optimal temperature of 4°C, ensuring

that only high-quality milk is supplied to their current client, Goa Dairy.

Currently, Shatixa Farm maintains a herd of 100 crossbred Holstein Friesian (HF) cows and 8 Jersey cows, as mentioned by Timblo. "The inclusion of Jersey cows is aimed at increasing the fat content of the farm's overall milk production. The HF breed, originally from Germany and the Netherlands, has been crossbred with indigenous species to enhance their resilience to the tropical climate conditions of the region."

Under the farm's optimal herd management practices and local weather conditions, the average milk yield from these crossbred cows ranges from 9 to 20 liters per day per animal, significantly higher compared to the much lower yields typically seen from fully indigenous breeds.

Timblo envisions expanding Shatixa Farm's product range by introducing value-added dairy products, including curd, flavored milk, ghee, and potentially cheese. "Our goal is to produce these high-quality products for a niche market," she explains.

Shatixa Farm operates a dedicated heifer-raising facility, a strategic initiative born from Timblo's experience with the challenges of sourcing high-quality cows. "We encountered difficulties in procuring cows of the desired quality, which led us to establish the heifer-raising facility," she explains.

After the initial milk-feeding phase of three months, the calves are transferred to the heifer-raising facility at Tollem. Here, they are segregated by age and provided with ample space, balanced nutrition, and optimal environmental conditions. The goal is for the heifers to reach a weight of 350 to 400 kg within 18 months, at which point they are ready for artificial insemination with high-quality semen to ensure the production of healthy, productive offspring.

The data collected from



### **RADHA TIMBLO'S advice to women, particularly those in rural areas:**

- **Be yourself - You are already strong and capable, often managing multiple farm-related tasks**
- **Be brave and believe in yourself - Trust in your abilities and your potential for success.**
- **Seek reliable information - Before starting any project, gather knowledge from credible sources to make informed decisions.**
- **Cultivate strong willpower - Develop the determination to succeed and push forward, no matter the challenges. "With confidence and perseverance, you will undoubtedly achieve success," she says.**

the facility can be shared with local farmers purchasing acclimatized heifers, offering them valuable insights to make more informed decisions when selecting animals for their own herds.

### **Butterfly Garden**

A visit to Shatixa Farm is not complete without experiencing their impressive butterfly garden. Timblo explains the concept behind its creation: "The butterfly garden on our farm was established with a natural instinct to enhance the farm's ecosystem. The project began with the selection of a diverse range of plant species that bloom throughout different seasons, attracting various types of butterflies year-round. These plants cater to different stages of the butterfly life cycle, providing nectar-rich flowers, host plants for larvae, and shrubs for shelter, thereby creating a thriving habitat." Over the past four years, this initiative has evolved into a well-integrated feature of the

farm, contributing both to the biodiversity of the farm and its overall sustainability.

Timblo further shares that the farm hosts educational sessions, providing visitors particularly students, with the opportunity to observe and learn about the different stages of butterfly development, from egg to adult. "During the development of our butterfly garden, we were fortunate to have international butterfly conservationists and experts visit the park, all of whom were impressed by its rich biodiversity," she notes.

Looking ahead, the farm plans to offer educational visits for local schoolchildren and the broader community, allowing them to experience and engage with this unique aspect of the farm's ecosystem.

### **Duck Farming**

Timblo has recently expanded into duck farming at Shatixa Farm and shares the story behind this new venture. "Our Tollem Farm is located along a perennial river, and we developed the area to offer a unique day-trip experience known as the Hinterland Experience. We have welcomed groups of picnickers who come to enjoy the tranquil environment," she explains.

To enhance the attraction of the location, the idea of introducing ducks emerged, which eventually led to the integration of a duck farm into the project.

The farm sources one-day-old ducklings from ICAR Bangalore and raises them in a free-range environment. After conducting trials, the farm explored the domestic market for ducks and successfully entered this niche market with a high-quality product.

Timblo discusses the challenges and rewards of raising ducks at Shatixa Farm, as well as the logistics involved in supplying this niche market. "The challenges of farming often outweigh the rewards, but with patience and value addition to the product, the rewards will



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Group of students on a Field Trip at Shatixa Farm

come in time,” she explains. “Our goal is to produce high-quality, free-range ducks under the ‘Shatixa’ brand, ensuring they are packaged in a hygienic manner.”

Timblo expresses satisfaction with the growing demand for their ducks, particularly during the trial phase. “We are already receiving numerous orders for the festive Christmas season and plan to expand our capacity in the coming months to meet the demand both within Goa and beyond.”

One of the main challenges the farm faces is sourcing quality hatchlings, which currently have to be procured from outside the state. The distance involved is a logistical issue. “To address this, we are exploring the possibility of establishing our own hatchery in the near future to streamline the supply chain.”

She also notes with pride that celebrity chefs in gourmet restaurants across Goa and Mumbai have expressed their satisfaction with the quality of their ducks.

**Eco Tourism**

Shatixa Farm offers more than just dairy farming and duck raising, it also provides a unique eco-hospitality experience for visitors. Timblo explains, “The Hinterland Experience at Tollem Farm is a carefully curated experiential offering, designed to provide a memorable visit based on guest preferences. According to feedback from our picnicking guests, the trip can be customised to suit the needs of the group, with options such as breakfast, river dips, and a farm-to-table lunch concept. We have also created special dinner experiences for larger groups at the Tollem location.”

At the Cotarli Dairy Farm, Shatixa Farm has introduced a farm-stay experience that will evolve over time. “The goal is to offer visitors the opportunity to stay on a working farm and engage in hands-on farm life experiences.”

Future plans include curating a range of experiences such as overnight stays, breakfast amidst the butterfly

garden, jungle trails, butterfly park visits, and educational tours. By combining experiences from both farm locations, Shatixa Farm aims to provide a holistic and immersive experience for all visitors.

**Message to Women**

As the recipient of the ‘Best Woman Dairy Farmer (Goa Award)’ for 2024 from the Indian Dairy Association (West Zone), Timblo shares a message of encouragement, particularly for women in rural areas. “I am deeply honored to receive this award for my contribution to dairy farming, having supplied over 1,35,000 liters of milk to Goa Dairy during the 2023-24 period. This recognition is a result of our farm’s adoption of advanced technology and best practices in feed and fodder management. The award and citation were presented to me in Nagpur on August 17, 2024, by Union Minister, Nitin Gadkari,” she says with pride.

Reflecting on her experience, Timblo emphasises that traditional farms can be made more productive by integrating diverse activities such as intercropping fodder grass, which can serve as a sustainable feed source for dairy operations. She also highlights the added income potential from coconut trees through toddy and coconut sap (*neera*), production, which generates more income than coconut

harvesting alone. Additionally, Timblo has sought to add value to farm produce by marketing products such as jackfruit chips, mango by-products, and coconut sugar.

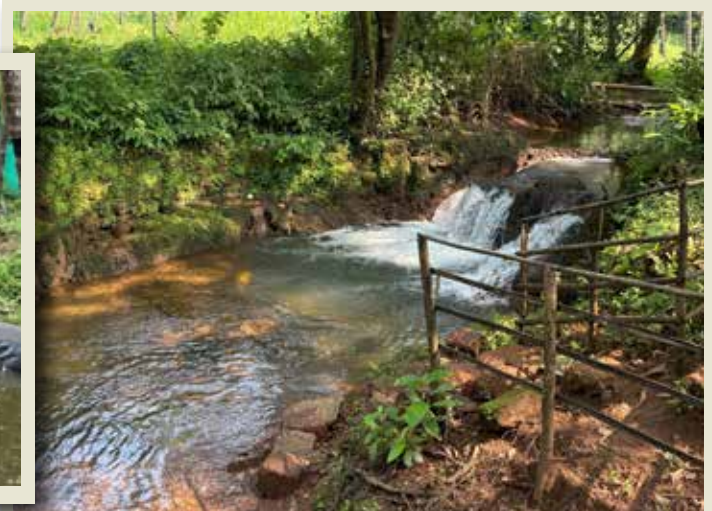
“Venturing into dairy farming was a challenge, especially since I had limited knowledge of the industry,” she shares. “However, I took the time to research and gather as much information as possible, especially regarding the integration of farming activities.”

Timblo’s transition from mine owner to running a farm has profoundly shaped her views on women’s empowerment.

“Having managed our business for several decades, I, as a woman, have developed a strong sense of empowerment, which has been built on key characteristics that have evolved over the years, including: Self-worth, decision-making, access to resources and navigating social changes. These values have remained consistent, even as I shifted from managing a mining operation to running a farm. My perspective on empowerment has not changed throughout this transition. For urban women considering a career in dairy farming or agriculture, my advice remains the same as I have shared with rural women: believe in yourself, seek reliable information, and approach the industry with confidence and determination,” she concludes.



Duck Farming at Tollem Farm



Shatixa Farm: Nature in its full glory



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# GCCI raises concerns over draft JERC tariff guidelines

Goa Chamber of Commerce and Industry urges reconsideration of the draft electricity tariff structure, emphasising the need for region-specific policies to protect Goa's economy and key industries

By SYBIL RODRIGUES

Electricity tariffs are a crucial element in managing the balance between economic growth and energy consumption. They affect businesses, households, and the broader economic framework of a region. The tariff structure determines how much consumers pay for electricity based on different parameters, including the amount consumed, the time of day, and the maximum demand. Tariff rates are designed to incentivize energy conservation, encourage industrial growth, and meet the demands of peak hours efficiently. However, as the energy sector evolves and more refined tools like Time-of-Day (TOD) tariffs are introduced, they can significantly impact local industries and consumers. In many cases, such measures may overlook regional peculiarities, especially in areas with distinct consumption patterns or industries that require flexible operational hours.

The Joint Electricity Regulatory Commission (JERC) plays an essential role in setting the tariff structure for various regions, including Goa and the Union Territories. In a recent development, the JERC proposed new guidelines for the Retail Supply Tariff Structure for 2024. These draft guidelines, however, have met with strong resistance from Goa Chamber of Commerce and Industry (GCCI). The Chamber has raised serious concerns regarding the implications of these proposed changes, especially the reduction of the state government's role in making suggestions about tariff regulations. The draft guidelines propose significant changes to the existing tariff structure, which, according to GCCI, would undermine the state government's ability to make recommendations under Section 39 of the Electricity



Act of 1998 and the Indian Electricity Act of 2003. This reduction in the state's influence would limit the government's ability to address region-specific needs and concerns. GCCI has, therefore, urged the JERC to hold a public hearing to discuss the draft in more detail, as the proposed changes could have a profound impact on local industries and consumers alike.

One of the central issues raised by GCCI concerns the evolution of the tariff structure over time. Historically, electricity consumers in Goa were billed based on Kilowatt Hours (KWh), a straightforward method of billing based on the amount of electricity consumed. The introduction of Time-of-Day (TOD) tariffs allowed the state to differentiate between peak and off-peak consumption, incentivising consumers to shift their energy use to non-peak hours. Over time, the tariff structure evolved further, incorporating additional billing categories such as Kilovolt Ampere Hours (KVAh) and maximum demand charges. According to the GCCI, these changes were implemented to meet the specific needs of different consumer groups and ensure that the tariff structure was reflective of local energy consumption patterns.

GCCI has emphasised that each element in the tariff schedule had a rationale and historical context behind it. For example, the government understood the complexities of energy usage in Goa, which differ significantly from other parts of the country. By considering the

unique characteristics of local industries, such as small-scale manufacturing and tourism, the state government was able to formulate a tariff structure that promoted fairness and sustainability. The Chamber argues that shifting away from this localized approach in favor of a one-size-fits-all tariff structure could prove detrimental to Goa's economic growth.

One particular concern raised by GCCI is the classification of certain industries under the new guidelines. For instance, in Goa, the popular breakfast item, *poie*, which is traditionally baked in local bakeries, is classified as part of a cottage industry. However, under the proposed tariff structure, these bakeries could be lumped together with commercial industries, leading to an unfair classification that could result in higher electricity costs for these small businesses. GCCI argues that such classifications fail to account for the local context and consumer needs, which vary considerably across India. Furthermore, GCCI is deeply concerned about the proposed hike in the Time-of-Day (TOD) tariff during peak hours, which is set to range from 120% to 140% of the normal tariff. According to the Chamber, such a steep increase would disproportionately affect sectors that rely on energy consumption during peak hours. In particular, the tourism industry in Goa is highly sensitive to the timing of electricity use. A large portion of tourism-related activities, including events, hospitality services, and leisure activities, takes place during peak hours. GCCI argues that imposing steep penalties on peak-hour electricity consumption would be crippling for the tourism sector, which plays a significant role in Goa's economy.

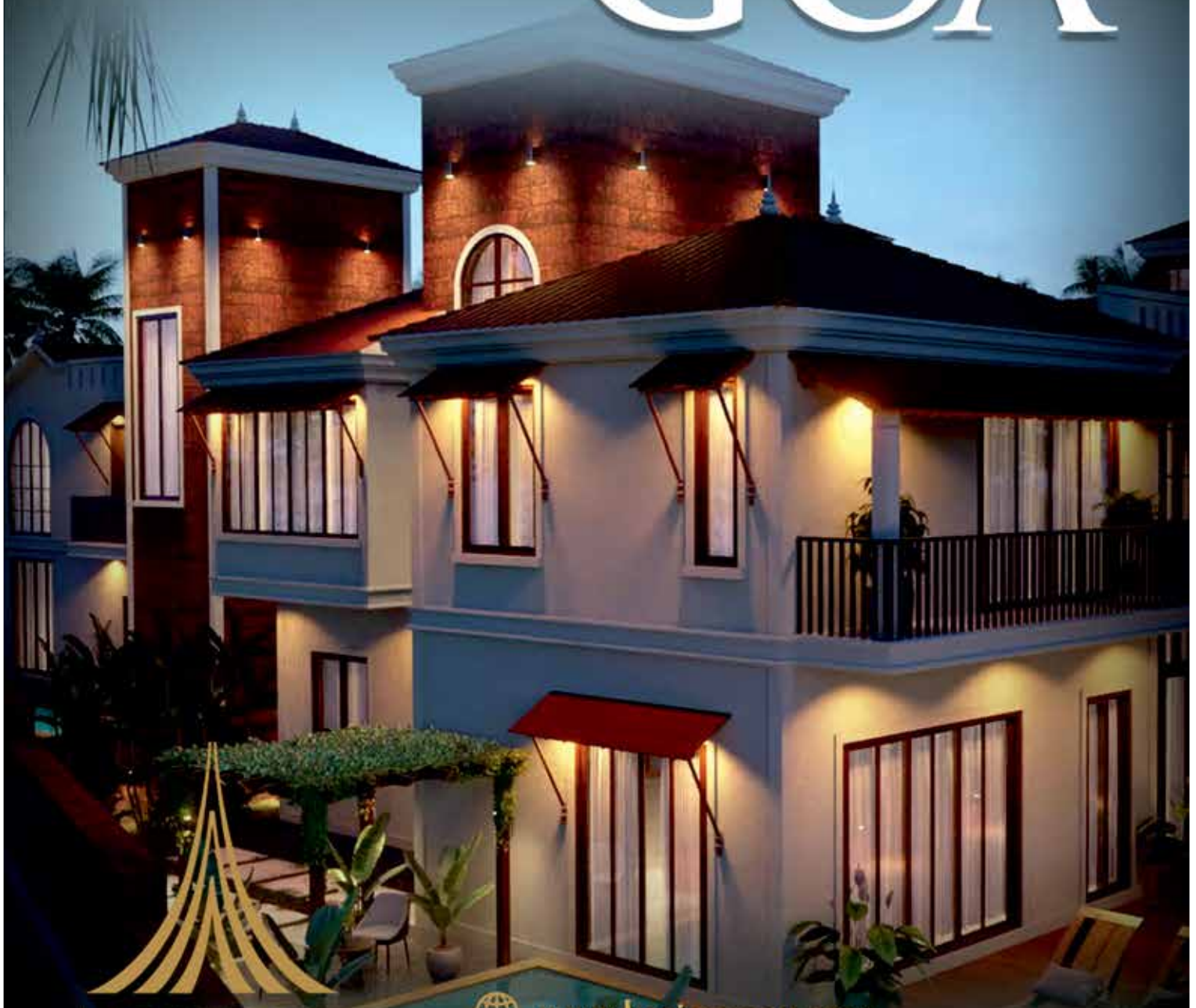
In response to these concerns, GCCI has suggested

that the peak-hour TOD tariff should be capped at 120% of the normal rate, while off-peak tariffs should be reduced to 80% of the normal rate. By implementing a more balanced approach to the TOD tariff structure, the Chamber believes that the government can better support industries that rely on flexible working hours, such as tourism, without unduly burdening consumers with high electricity costs.

The overarching message from GCCI is that tariff structures should be tailored to the specific needs of local economies, rather than imposing blanket policies that fail to take into account regional complexities. The Chamber has emphasised that tariffs are not just financial tools, but also instruments that can foster or stifle industrial, agricultural, and commercial growth. It is the role of elected governments to understand the unique challenges and demands of their populations and adjust the tariff structure accordingly. In this context, GCCI believes that any attempt to standardise tariff policies across regions, without considering local conditions, could undermine Goa's economic and industrial potential.

GCCI's objections to the draft JERC guidelines highlight the importance of local context in the formulation of electricity tariff policies. While the need for rationalisation and modernisation of the tariff structure is undeniable, it is crucial that such changes be made with an awareness of regional needs. The Chamber urges the JERC to reconsider the draft guidelines and engage in a more thorough consultation process to ensure that the final tariff structure supports Goa's unique economic environment and promotes growth in key sectors like tourism, manufacturing, and small industries. 

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# Revamping Goa's Credit Lending options

Industry leaders urge relaxation of stringent collateral norms to boost credit access and improve Goa's credit-deposit ratio, fostering growth for local businesses and key sectors

By SYBIL RODRIGUES

Access to credit is a crucial factor in driving economic growth, particularly for small and medium-sized enterprises (SMEs), which often face challenges in securing financing due to stringent lending norms. In Goa, the credit-deposit ratio is notably low, hovering around 30%, compared to the national average of over 70%. This disparity reflects the difficulties businesses, especially in the industrial and priority sectors such as agriculture, housing, and renewable energy, face when seeking financial support.

Goa Chamber of Commerce and Industry (GCCCI) has voiced concerns about the restrictive lending practices adopted by banks, which impose disproportionate collateral requirements, limiting access to credit and stifling economic development. GCCCI has called for a reevaluation of these norms, urging that the security cover and lending policies be more aligned with the realities of local businesses.

The challenges faced by businesses in Goa in accessing credit, especially in the context of high collateral demands and restrictive lending policies, pose a concern for small enterprises. There are also potential solutions to improve the credit-deposit ratio and facilitate better access to finance for local entrepreneurs and industrial units, with insights from key industry stakeholders.

GCCCI has raised significant concerns regarding the state's low credit-deposit ratio, which currently stands at one of the lowest in the country, at around 30%. This figure is a stark contrast to the national average of over 70%. According to GCCCI, this situation can be improved if banks relax the stringent collateral requirements that are often placed on borrowers, particularly in sectors that drive Goa's economy, such as agriculture, housing, and renewable energy.



Sanjay Amonkar, Director General, GCCCI, pointed out that banks often demand security cover of 100% to 150% of the loan amount, which severely restricts the ability of industrial units and entrepreneurs to access credit. Amonkar emphasized that the security cover should be directly linked to the outstanding loan and that insisting on higher security cover beyond the loan value is unnecessary. "For example, if a loan of ₹10 crore is taken, a borrower is required to provide security of the same value. Even if the borrower repays a significant portion of the loan, such as ₹9 crore over five years, the security cover remains unchanged. Loan reduction or security cover should be reviewed annually, with part of the security being released so that business owners can utilize it for other operational needs."

GCCCI has expressed its



**"The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme should be more widely advertised, and entrepreneurs should be encouraged to avail of collateral-free credit where applicable"**

**GAURPRIYA PAI KANE**  
Director, Mentor Human Capital, Pai Kane Group

concerns to the Parliamentary Standing Committee for Industry, advocating for changes in lending policies. One of the issues raised was the negative impact of loan restructuring during the pandemic, which, according to Amonkar, has caused unnecessary damage to the CIBIL ratings of many businesses. "In some cases, loans were restructured without the consent of the borrower, leading to adverse impacts on the creditworthiness of otherwise healthy enterprises. These restructuring actions were often not reflected promptly in CIBIL records, causing long delays that act as a deterrent to future credit access."

Blaise Costabir, CEO of GMI Zarahak Moulders Pvt Ltd, further reinforced the need for changes in lending policies to better support MSMEs in Goa. He recounted his experience with banks insisting on disproportionate collateral, including fixed deposits (FDs) and property securities, which create a barrier for MSMEs seeking financing. "Banks should display clear statements in all branches outlining their lending criteria, much like the signs that display check-clearance times. This transparency would prevent arbitrary decisions based on the discretion of individual bank managers."

Costabir also proposed a solution to improve Goa's credit-deposit ratio: "Banks should be required to lend a fixed percentage of their portfolio to MSMEs in exchange for being allowed to lend to the personal finance sector, including loans for cars and homes." He believes that this measure would force banks to provide more credit to MSMEs, thus supporting the growth of the local industrial sector.

Meanwhile, Gaurpriya Pai Kane, Director, Mentor Human Capital, Pai Kane Group, emphasized the importance of reducing lending timelines



**"Banks should be required to lend a fixed percentage of their portfolio to MSMEs in exchange for being allowed to lend to the personal finance sector, including loans for cars and homes"**

**BLAISE COSTABIR**  
CEO, GMI Zarahak Moulders Pvt Ltd

and removing the collateral requirement up to a certain ceiling for local entrepreneurs. She advocated for more active guidance and support to entrepreneurs on managing working capital to maximize business cycles. "The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme should be more widely advertised, and entrepreneurs should be encouraged to avail of collateral-free credit where applicable. In addition, the need for partnerships with the Goa Economic Development Corporation (EDC) to provide lower-cost working capital loans and to assist businesses in developing export markets."

Pai Kane further pointed out that borrowing by enterprises in Goa remains relatively low, and banks should work with the state government to offer interest rate incentives for local businesses. She suggested that banks could also help foster new business ideas by facilitating access to business incubators and accelerators.

The current credit-deposit ratio in Goa reflects significant challenges for local businesses, particularly for MSMEs, in accessing the necessary financing to grow and expand. The stringent collateral



requirements imposed by banks are a key barrier, stifling industrial development and limiting opportunities in priority sectors such as agriculture, housing, and renewable energy.

The suggestions put forth by industry stakeholders, such as relaxing collateral demands, linking security cover to the actual loan outstanding, and reducing the time to process loans, offer practical solutions to improve the credit environment in Goa. Furthermore, encouraging banks to support MSMEs through more transparent and regionally tailored lending policies, and promoting the use of collateral-free credit schemes like CGTMSE, will help foster a more vibrant entrepreneurial ecosystem in the state. As the need for local and national economic growth continues to grow, it is essential for banks, policymakers, and industry



**“Loan reduction or security cover should be reviewed annually, with part of the security being released so that business owners can utilize it for other operational needs”**

**SANJAY AMONKAR**  
Director General, GCCI

bodies to collaborate and create a conducive environment for businesses to thrive.

By ensuring that credit is accessible, timely, and supportive of business needs, Goa can improve its credit-deposit ratio and unlock the full potential of its economy.

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# IFFI, a key event in the State's calendar: Dr Pramod Sawant

Chief Minister Dr Pramod Sawant remarked that over the past two decades, from 2004 to 2024, the International Film Festival of India (IFFI) has become a significant part of Goa, with both the festival and the state now being closely associated.

“The late former Defence Minister Manohar Parrikar was instrumental in bringing this prestigious festival to Goa, and since then, IFFI has elevated Goa on the global cinema map,” Dr Sawant said.

During his speech at the opening ceremony of the 55th edition of IFFI at the Shyama Prasad Mukherjee Stadium, Dr Sawant further emphasized that IFFI holds a special place in Goa and has become a key event in the state's calendar. He also mentioned the substantial infrastructure developments



Chief Minister Dr Pramod Sawant, spiritual leader Sri Ravi Shankar, festival director Shekhar Kapur, Rajya Sabha MP Sadanand Shet Tanavade and vice-chairperson of ESG MLA Delilah Lobo, with dignitaries, at the opening ceremony of IFFI 2024

that have been made in Goa since 2004, in preparation for the festival.

In a video message shown during the ceremony, Union Minister for Information and Broadcasting Ashwini Vaishnaw expressed confidence that India's creative industry will continue to flourish with the integration of technology and the growth of a strong ecosystem for creators.

“Together, let us ensure that

every Indian creator becomes a global storyteller, and that the world looks to India for the stories that will shape the future,” he said, noting that cities such as Guwahati, Kochi, and Indore are emerging as key creative hubs.

Vaishnaw also emphasized that IFFI has become a milestone in the evolution of the Indian film industry, as India focuses on building a dynamic and rapidly growing

content creators' economy. He highlighted India's creative sector as a powerful force for economic growth, showcasing the nation's diverse cultural heritage. “Creators are producing innovative content that celebrates India's rich cultures, cuisines, heritage, and literature in creative ways, as the country continues to empower creators, foster innovation, and promote cultural diplomacy globally,” added Vaishnaw.

## IFFI: Transformative Power of Cinema

The 55th International Film Festival of India (IFFI) is poised to captivate cinephiles and filmmakers worldwide as it returns to Goa from 20th to 28th November 2024. Jointly organized by the Ministry of Information & Broadcasting, the National Film Development Corporation (NFDC), and the Entertainment Society of Goa (ESG), this year's festival promises an enchanting blend of cinematic brilliance, cultural pride, and innovation.

A press conference held at the IFFI Media Centre provided a glimpse into the grandeur awaiting festival attendees. Distinguished speakers included Dr Pramod Sawant, Chief Minister of Goa, Delilah Lobo, Vice Chairperson of ESG, Prithul Kumar, Managing Director of NFDC, Vrunda Desai, Joint Secretary of the Ministry of Information & Broadcasting, and Smita Vats Sharma, Director General of PIB.

**Exciting Highlights of IFFI 2024**  
*Celebrating Goan Culture:* Dr



L to R: Delilah Lobo, Vrunda Desai, Dr Pramod Sawant, Smita Vats Sharma and Prithul Kumar addressing the press conference

Pramod Sawant emphasized the importance of showcasing Goan culture, announcing a special Goan Film segment with 14 locally produced films.

Additionally, the IFFI Parade on 22nd November will feature a spectacular Sky Lantern Competition, adding a magical touch to Goa's vibrant skyline.

**Record-Breaking Participation:** The festival's emphasis on nurturing young filmmakers is evident from the record 1032 entries received for the Creative Minds of Tomorrow (CMOT) competition, a significant jump from 550 entries last year.

**Innovative Facilities for All**

*Enhanced Accessibility:* To make IFFI more accessible and

inclusive, free transport facilities and 45% more screening theatres will be available. Six additional screens will ensure that delegates and attendees can immerse themselves fully in the cinematic experience.

**Industry Engagement:** A dedicated Press Tour will provide journalists with insights into the film industry's various facets. Additionally, IFFI has partnered with Google and MyGov to integrate YouTube influencers, enhancing its digital footprint.

**Australia at Film Bazaar:** An Australian Film Pavilion will debut at the Film Bazaar, strengthening cultural ties and expanding IFFI's global narrative.

**Media Representation:** Smita Vats Sharma highlighted the festival's growing allure among media professionals. With 840 media applications, including 284 from Goa, the festival's regional and national appeal continues to soar. Media releases in multiple languages, including Konkani, will further enhance IFFI's reach.

**A Festival for All**

With a 25% increase in delegate registrations and a focus on inclusivity and innovation, IFFI 2024 stands as a testament to the transformative power of cinema. Whether through its celebration of Goan culture, its support for young filmmakers, or its commitment to global storytelling, IFFI 2024 promises an unforgettable experience.



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DELILAH LOBO

# “IFFI has several initiatives in place to support emerging film-makers”

Delilah Lobo, Vice Chairperson of Entertainment Society of Goa (ESG) speaks on IFFI 2024 and its role in the global film industry

By SYBIL RODRIGUES

What unique features or changes can we expect in the 55th edition of IFFI compared to previous years?

This year's festival will introduce a range of new features aimed at enhancing the audience experience. We plan to include more interactive sessions, digital screenings, and a focus on regional cinema, providing a larger platform to lesser-known but highly talented filmmakers from across India. Additionally, we are working on strengthening international collaborations and bringing in new genres of films to ensure a richer and more diverse lineup.

How do you think the festival has evolved over the years, and what impact has it had on Goa's cultural and tourism scene?

IFFI has grown into a global cultural event, becoming one of the most respected film festivals worldwide. Over the years, it has helped position Goa not just as a tourist destination but as a cultural hub, drawing filmmakers, actors, and cinema enthusiasts from around the world. The festival has played a significant role in boosting tourism, especially in the off-season, while fostering a deeper appreciation for cinema within the local community.

Can you share any details about the special events or guest appearances that will be highlighted during this year's festival?

We are excited to host some of the most prominent figures in cinema this year. There will be masterclasses by globally renowned directors and actors, as well as special screenings of landmark films from international and Indian cinema. Guest appearances from award-winning filmmakers and actors are lined up, creating unique opportunities for attendees to engage with these creative minds.



Delilah Lobo

How does IFFI contribute to the growth of Indian cinema on the global stage, and what role does it play in fostering international collaborations?

IFFI serves as a crucial platform for showcasing Indian films to a global audience. It opens up avenues for filmmakers to collaborate internationally, fostering partnerships that help Indian cinema reach new markets. By hosting films from diverse countries and cultures, IFFI enables cross-cultural dialogues that are essential for the growth of the film industry on a global scale.

**“I envision IFFI continuing to grow as a premier destination for filmmakers and cinema lovers from around the world. My aspiration is to see the festival further cement its position as a vital platform for global film discourse, encouraging more cross-border collaborations and supporting the next generation of filmmakers”**

**DELILAH LOBO**  
Vice Chairperson, Entertainment Society of Goa (ESG)

The festival often showcases films from a variety of genres and countries. How do you ensure a diverse and inclusive selection of films for this year's program?

We have a dedicated selection committee that works with experts from various countries to ensure the festival reflects a wide range of voices and perspectives. Our focus is on curating a lineup that is not only diverse in terms of genres but also inclusive of films from underrepresented communities and regions. We believe cinema should be a mirror to all walks of life, and we strive to achieve that through a meticulous selection process.

What initiatives or programs does IFFI have to support emerging filmmakers particularly in terms of networking, mentorship, or showcasing their work?

IFFI has several initiatives in place to support emerging filmmakers. We offer mentorship programs, masterclasses, and networking opportunities with industry veterans. The festival also hosts short film competitions and special sections dedicated to new filmmakers, providing them a platform to showcase their work and gain international recognition.

As Vice Chairman of the Entertainment Society of Goa, what are your personal aspirations for the future of IFFI and its role in the global film industry?

I envision IFFI continuing to grow as a premier destination for filmmakers and cinema lovers from around the world. My aspiration is to see the festival further cement its position as a vital platform for global film discourse, encouraging more cross-border collaborations and supporting the next generation of filmmakers. IFFI should be a space where creative talents from diverse backgrounds come together to push the boundaries of cinema.

# Growing Stronger Together

Our founder, the late **Mr. V. M. Salgaocar** envisioned an organisation that would enable the all-around development of the state. Building on this foundation, the **Vimson Group** has spent over seven decades empowering the Goan community. From creating employment opportunities for our people to generating revenue from exports, it is our mission to contribute towards Goa's financial and social growth.

We owe our corporate success to our commitment to sustainability. Protecting our environment and ensuring the well-being of the community is our priority. To ensure sustainability in mining, we support startups across the globe and encourage them to create innovative technologies for socially responsible solutions. Through our residential projects, we strive to improve the quality of life by offering premium sustainable homes. Our NBFC caters to the economic requirements of a broad spectrum of Small and Medium-size Enterprises across many sectors, while our Wealth Management Company, being one of the largest in the state, offers advisory services to achieve our clients' financial goals.

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GRACIA VIVA AGAVE

# Goa's Grand Carnival of Flavours launched with flair

India's only Agave drink available in 5 flavours launched at an event which was a flavourful fiesta of fun and Goa's spirit

Goa witnessed the grand launch of Gracia Viva Agave, India's only Agave drink available in 5 flavours, on 2nd November, with a new flavour launching soon. Positioned as 'Carnival of Flavours' this brand has truly understood the Goan love for party, fun times with family and friends, and the carnival spirit. The 5 flavours available are Passion Fruit, Ferry Foss, Blueberry, Wildly Raw and Yuzzu.

A maiden venture of



(L to R) : Kiran Ullal, Suzann Homan and Keith Fernandes



(L to R): Keith Fernandes, Delilah Lobo, MC Smug Smyler, Suzann Homan and Kiran Ullal

Kantala Spirits, all stops were pulled out for a grand event at Parra's Emerald Lawns. The company's three directors are Suzann Homan, Kiran Ullal and Keith Fernandes. Suzann is a Goan from Mumbai, with strong roots in Goa, Kiran is from Bangalore – the pub capital of India, and Keith Fernandes is Parra's very own CEO of Slipdisc Advertising.

Suzann is the driving force behind this brand; she conceptualised it as homage

to her late mother Grace Fernandes, who came up with the original recipe for this drink. The story of the brand's etymology is mentioned in detail on the bottle labels. Kiran is the Finance Head and Keith is the Marketing and Advertising Head.

### The Event

The who's who of Goa were present at the launch, sampling the cocktails being served from 5 bar stations, 1 for each flavour.

The food by Vasquito's Taqueria, in keeping with the Mexican spirit, consisted of tacos, sliders, and burritos. Suffice to say, it was lapped up the minute it appeared on the table.

Tidal Wave belted out classic rock and foot-tapping popular numbers.

The show stopper of the evening was MC Smug Smyler, who has also composed Gracia Viva Agave's anthem. MC Smug Smyler stole the show with his spirited live performance.

The Chief guests for the evening were Delilah Lobo, MLA of Siolim and Daniel Lobo, Deputy Sarpanch of Parra and youth leader. Daniel exhorted the youth to seek inspiration from the brand and be a 'job creator' not a 'job seeker', encouraging the youth to get into entrepreneurship. MLA Delilah Lobo was proud that an international level brand has its roots in Parra. She was thrilled to see that Suzann had dedicated the drink to her mother's memory. In a heart-touching speech, she asked for

more push to local talent, to local brands and businesses.

It was truly a Goa-focussed night, with the best that the state had to offer, on display.

### The Battle of the Bartenders

If Slipdisc.in is involved, a Battle Event is never far behind. The grand finale of the launch featured the highly anticipated Battle of the Bartenders. The finale event of the launch was the Battle of the Bartenders. 30 of Goa's best bartenders had clashed in two rounds earlier, and the 10 best made it to the finals. They were judged by Sandeep Verma, Tobias Carvalho and Maria Ramirez. Verma is a well known name in the F&B industry, Tobias Carvalho is a multiple time winner of Best Bartender, and Maria Ramirez- a tequila expert from Mexico, flew down all the way to judge the event.

The winners were: Rajesh of Blacksheep Bistro who won the ₹50,000/- cash prize while Sandeep of Analogue won the second place and walked away with the ₹30,000/- cash prize. The third place saw a tie between Sherwin of Petisco and Aniket of Second House. Both took away ₹15,000/- cash prize each.

The cocktails were magical, all the participants brought their best game to the bar station. The advertising and marketing of Gracia Viva Agave is being handled by Slipdisc Advertising, a homegrown local agency.

The brand shoot was done by Syedz Photography. The styling of the model was by Monty Sally. The makeup artist for the shoot was Samiksha Karmalkar Harjee and the shoot coordination was by Rahila. The launch event was curated by Slipdisc.in and Sid Suhas Events.

For more info on Gracia Viva Agave log on to their Instagram page: [gracia\\_viva\\_agave](https://www.instagram.com/gracia_viva_agave)



(L to R): Daniel Lobo, Suzann Homan, Kiran Ullal and Keith Fernandes



Battle of the Bartenders winner: Rajesh of Blacksheep Bistro receiving the trophy from Suzann Homan



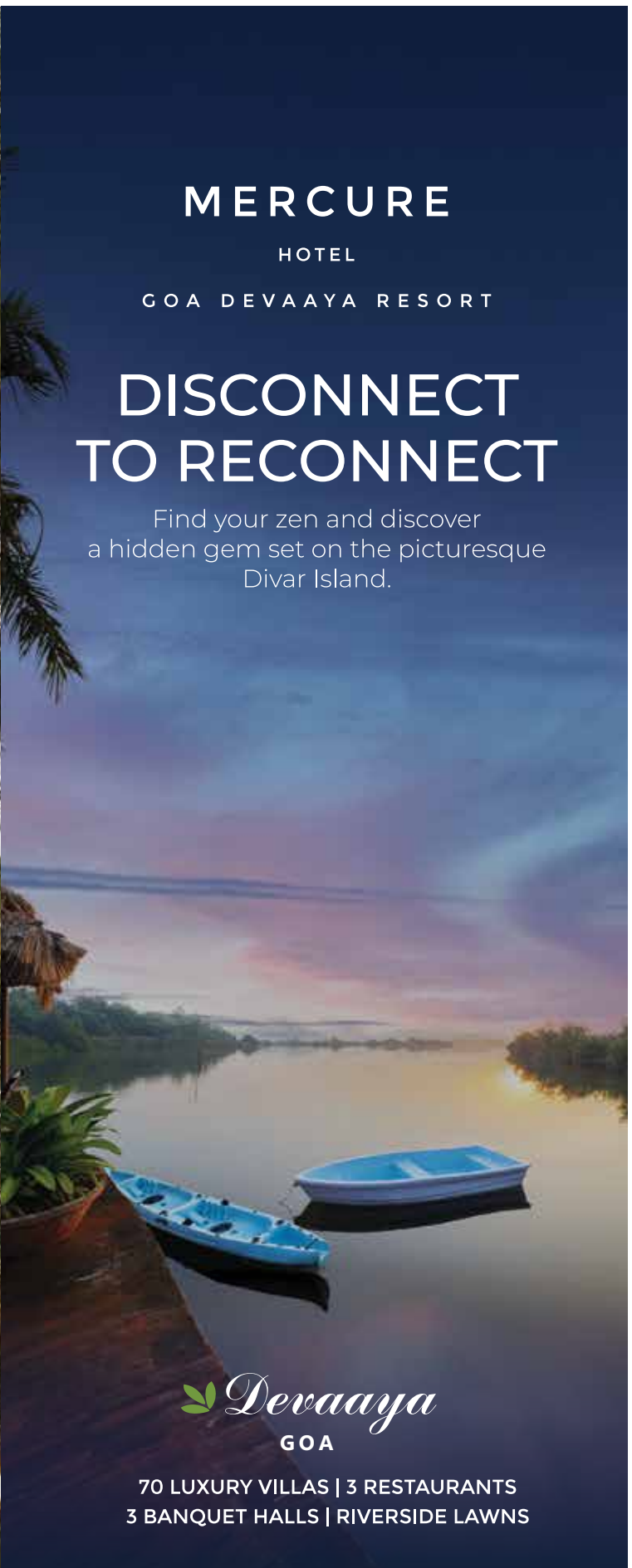
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DHARAKSHA ECOSOLUTIONS PVT LTD

# Transforming Agricultural Waste into Sustainable Futures

Dharaksha Ecosolutions Pvt Ltd is pioneering sustainable solutions for a greener future

In a world grappling with mounting environmental challenges, Dharaksha Ecosolutions Private Limited is spearheading a revolutionary approach to tackle pollution and agricultural waste in India. Founded by visionaries Anand Bodh and Arpit Dhupar, this innovative startup is rewriting the rules of sustainability with groundbreaking solutions that promise a cleaner, greener future. Supported under the NIDHI PRAYAS initiative by the Forum for Innovation Incubation Research and Entrepreneurship (FiiRE Goa), Dharaksha is making waves in the domains of environmental sustainability and agritech.

## Addressing a Pressing Problem

Northern India faces a significant ecological crisis due to the rampant practice of stubble burning. Farmers, struggling with efficient disposal methods for agricultural residue, often resort to burning, releasing hazardous pollutants into the atmosphere. This practice, combined with the ubiquity of non-biodegradable packaging materials like thermocol and plastic, contributes heavily to air pollution and environmental degradation.

Dharaksha Ecosolutions has stepped in to address these intertwined issues with an innovative approach. By repurposing agricultural waste into sustainable biomaterials, the startup is simultaneously offering an alternative to stubble burning and reducing dependence on unsustainable packaging.

## Innovating from Waste to Worth

The centerpiece of Dharaksha's innovation is the application of mycelium—the root structure of fungi—combined with advanced biotechnology. This unique process transforms agricultural residue into high-performance biodegradable



Anand Bodh



Arpit Dhupar

materials. The flagship product is a biodegradable packaging alternative to thermocol and styrofoam that is waterproof, fireproof, antistatic, customisable, and degrades entirely within 60 days.

Such materials extend beyond packaging, finding applications in furniture and construction, showcasing the versatility and scalability of their solution. This innovation not only solves a critical environmental issue but also positions Dharaksha as a front runner in sustainable materials science.

## Backed by Visionary Support

Dharaksha's journey has been buoyed by significant financial backing and recognition. The startup has raised an impressive ₹24.82 crore (approx. \$2.97 million) in a recent funding round led by Avaana Capital, with participation from Momentum Capital, Misfits Capital, and several other prominent investors. This is in addition to a previous funding round of ₹3.99 crore (\$515,000)

**“NIDHI PRAYAS for Dharaksha came when we were in the critical phase of the prototype development. And the mentor allotted really helped us push our limits and gain some challenges. Every Update Call brought us new challenges and those gained some new insights. The process was quick and easy with fast disbursements”**

**ARPIT DHUPAR**, CEO Dharaksha

led by Rainmatter by Zerodha and Momentum Capital.

These investments underscore the market's confidence in Dharaksha's vision and execution capabilities. Further, the startup's Technology Readiness Level (TRL) is at 8, signifying that their products have successfully passed industry-standard tests and are already being deployed by clients.

## Milestones and Achievements

Dharaksha has achieved remarkable milestones in a short span. The startup featured

on Shark Tank India Season 3, where it secured an All Shark Deal, a rare and prestigious achievement on the show. This endorsement by industry veterans highlights the startup's potential and impact.

Moreover, Dharaksha has been recognized by the Ministry of Environment, Government of India, securing a ₹5 lakh grant for innovative solutions to combat single-use plastic during the India Plastic Hackathon. The startup also clinched a ₹3 lakh prize at the National Bio-Entrepreneurship Competition (NBEC), a platform that identifies and rewards groundbreaking bio-entrepreneurial ideas.

## Impact beyond Business

Dharaksha's innovation extends beyond financial success, creating a ripple effect in environmental and social spheres. The startup generated revenue of ₹54 lakh in the financial year 2023-24 and has provided employment to 85 individuals, including factory workers. By creating jobs and enabling sustainable practices, Dharaksha is contributing to both economic growth and environmental preservation.

## A Vision for the Future

As global demand for sustainable alternatives grows, Dharaksha Ecosolutions is poised to scale its operations and expand its product portfolio. By combining science, sustainability, and social impact, Dharaksha exemplifies the power of startups to drive meaningful change.

This remarkable journey from stubble to sustainability is a testament to the ingenuity of Indian entrepreneurs and the potential of government-supported initiatives like NIDHI PRAYAS. Dharaksha is not just a startup; it is a movement towards a more sustainable world. 🌱

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NADIA DIAS

# Where Photography, Fashion and Art collide

Capturing stories through art, fashion, and photography, **Nadia Dias** is a multi-disciplinary creator pushing the boundaries of visual storytelling

By SYBIL RODRIGUES

**N**adia Dias is a distinguished photographer, fashion, and lifestyle influencer whose creative journey reflects a deep passion for both art and storytelling. With a degree in Fine Arts from the Goa College of Art, Nadia initially embarked on her career as a wedding stylist, a role that honed her innate sense of aesthetics and design. However, her desire to capture the world through a lens led her to transition into professional photography, a move she describes as a natural evolution of her artistic pursuits.

Having studied photography at Goa College of Art, Nadia's journey took a pivotal turn when, at the age of 27, she decided to pursue a Master's degree in Digital Photography at Speos Photographic Institute in Paris. This decision marked a transformative chapter in her career, allowing her to refine her technical skills and immerse herself in the vibrant Parisian culture. "At my core, I have always been a photographer," she reflects. "Attending Speos not only deepened my understanding of photography but also exposed me to diverse cultural influences, which enriched my artistic vision."

The experience of living in Paris and interacting with



fellow photographers and artists from around the world was pivotal in shaping Nadia's unique style. "The diversity I encountered in Paris broadened my perspective," she shares. "The historic architecture, the vibrant art scene, and the opportunity to learn from renowned photographers in masterclasses allowed me to develop an artistic photojournalistic style." These formative experiences shaped her approach to photography,

with a growing interest in capturing raw, human moments in a manner that blends artistry with storytelling.

Upon her return to Goa in 2015, Nadia's dedication to photography quickly earned her recognition. Soon after, she received an international award, solidifying her place in the competitive world of professional photography. Her commitment to her craft is evident in her work, and she considers her camera her first love, grateful for the journey that has allowed her to follow her passion.

One of Nadia's most celebrated projects, 'Colours of the Slums', exemplifies her ability to find beauty in the overlooked and the everyday. The project, which won the Sony World Photography Award, was born during a visit to the slums in Vasco, Goa. "I was captivated by the vibrant colours of the area, and I spent several days interacting with the residents, photographing their lives and surroundings," she recalls. While some were

initially hesitant about being photographed, trust developed over time, and the experience proved to be both transformative and rewarding. "What struck me most was how content the people were despite having so little," she says. This became a passion project for Nadia, one that not only garnered international recognition but also deepened her commitment to documentary and social photography.

Beyond her work as a photographer, Nadia is also an accomplished mixed media artist. Drawing on her background in Fine Arts, she experiments with colour and various artistic forms, a pursuit that grew more pronounced during the COVID-19 pandemic. "With travel restrictions in place, I turned to painting as an outlet for my creativity," she explains. This shift allowed her to explore new dimensions of self-expression, which she now plans to showcase in an upcoming exhibition. Nadia envisions merging her photography and painting skills on a single canvas, creating a unique body of work that fuses two artistic mediums. "My art reflects the whimsical fantasy of my mind, and I look forward to exploring how mixed media can enhance my photography."

As a lifestyle and travel influencer, Nadia's creative pursuits extend beyond photography and art. Through her Instagram accounts, she shares a wide range of content, including fashion, lifestyle, and travel. "Instagram has allowed me to express my personality in a fresh context," she says. "I conceptualise, film, and edit all my content myself, which resonates with brands looking for originality." This hands-on approach has led to collaborations with brands that align with her creative vision, and it is this versatility that has



allowed her to carve a niche for herself in both commercial and artistic spaces.

Fashion, in particular, plays an integral role in Nadia's work. The intersection of fashion and photography is where she finds an exciting space for creative exploration. "Both fashion and photography is about storytelling and self-expression," she says.

"When I photograph outfits, it's not just about the clothing; it's about the emotions and stories behind them." Her ability to blend fashion with narrative allows her to create visually captivating images that transcend mere documentation of style. "The way an outfit interacts with its environment can tell a powerful story," she adds.

Additionally, Nadia's experience selling brand labels online has strengthened her understanding of branding and aesthetics. This experience, she says, has given her the insight needed to capture clothing in a way that aligns with a brand's identity, making her work even more relevant in the commercial space. "Fashion enhances my photography by adding depth to the visual storytelling process," she explains.

One of Nadia's most innovative ventures is

the creation of a Flying Dress concept in India. Inspired by a trip to Turkey in 2019, Nadia was struck by the magic of fairytale-style photoshoots featuring flowing dresses. Upon returning to Goa, she saw an opportunity to bring this concept to life in India, and thus Flying Dress Goa was born. "I quickly reserved the Instagram handles and created my first dresses in pink and yellow," she says. What started as a passion project quickly grew into a business, with Nadia renting custom-designed dresses for photoshoots across India. These dresses are popular for pre-wedding shoots, maternity sessions, and fun group photoshoots. Nadia's goal is to establish a fashion and photography hub in Goa, where



Whispers of the enchanted garden

women can come together to experience the magic of custom-designed clothing and photography.

To manage her diverse online presence, Nadia utilises a structured approach to content creation. She maintains separate Instagram accounts for her photography, painting, flying dresses, and personal lifestyle content. This approach enables her to connect with different audiences while staying true to her multifaceted creative vision. "I use AI tools to streamline my content calendar and ensure that I engage with my audience regularly," she says. Despite the demands of content creation, Nadia remains committed to her craft, ensuring that her work remains fresh, relevant, and engaging.

Looking to the future, Nadia envisions significant

growth in both her artistic and professional endeavors. In the next five years, she hopes to expand her technical and creative capabilities, experiment with new photography techniques, and collaborate with a diverse range of artists. One of her primary goals is to showcase her work through exhibitions, allowing her to connect with other artists and art enthusiasts. "I also aspire to publish a coffee table book that chronicles my photography journey," she says. "Ultimately, I want to create a platform that not only showcases my work but also inspires and educates aspiring photographers and artists."

Nadia's vision includes fostering a supportive community around photography and art, where creative artists can share, collaborate, and grow together.

Nadia is a multifaceted artist whose work spans photography, fashion, mixed media art, and digital influence. Through her projects, she continues to push the boundaries of creativity, blending different mediums and styles to tell compelling visual stories.

As her journey unfolds, Nadia is determined to leave a lasting impact on the photography and art communities, continually evolving her craft while inspiring others along the way.



'Flying Dress Goa'

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ROOPA KUNKOLIENKAR

# Reviving Goa's heritage through craftsmanship and design

Roopa Kunkolienkar aims to preserve Goa's unique heritage, one handcrafted piece at a time at **Goa Decor**

By SYBIL RODRIGUES

Goa Decor is a boutique that celebrates the rich cultural heritage and history of Goa through a curated collection of handcrafted products. Founded by architect and interior designer Roopa Kunkolienkar, the store aims to bring the timeless essence of Goa's traditions, art, and architecture to modern homes. Goa Decor's offerings range from intricately carved wooden kitchenware to the iconic Goan windows, each piece a testament to the region's vibrant cultural legacy. Roopa's vision is to create functional works of art that resonate with contemporary sensibilities while honouring Goa's history.

Roopa's journey to founding Goa Decor began with her deep-rooted connection to the Goan way of life. Raised in a traditional Goan family, she spent her childhood summers immersed in the culture, architecture, and traditions of her ancestral homes. These experiences, filled with love and authenticity, have profoundly influenced her designs. Roopa's passion for Goa's history was further nurtured during her architectural studies, where she worked on projects focused on the region's unique architectural and cultural heritage.

"Growing up in Goa, surrounded by the beauty and charm of its landscape and heritage, I always knew I wanted to preserve and promote this culture," Roopa reflects. "It became clear to me that I could combine my expertise in architecture with my passion for Goa's art and history, creating products that are not just decor, but cultural statements."

The inception of Goa Decor was not immediate. Roopa initially prioritised raising her children, which meant putting her artistic and entrepreneurial ambitions on hold. However, as her children grew older and the covid-19 pandemic provided a rare window of opportunity,



Roopa revisited her creative pursuits. The lockdowns allowed her the time to reflect, design, and begin the journey of turning her passion into reality. With the support of her children and the encouragement of her elder brother, Roopa found the strength to pursue her dream.

Her travels across the world, where she witnessed the pride other nations take in preserving their cultural identity through design, further fueled her desire to bring Goa's unique heritage to the forefront. Roopa realised that, while Goa had witnessed tremendous changes over the past two decades, the cultural legacy of the state deserved to be celebrated, preserved, and shared with the world.

"My aim was to highlight Goa's profound legacy, its traditions, its unique identity, and its history," she explains. "Through my designs, I wanted to evoke a sense of nostalgia, taking people back to a time when Goan life was simpler, more authentic, and grounded in tradition."

Goa Decor's product line is a blend of nostalgia and modernity. The store is divided into different sections, each offering culturally significant

items that celebrate Goa's rich heritage, all of which are loved by all their customers:

**1. Fine Arts:** This collection features 20 distinct hand-painted series, all inspired by Goa. "I had the privilege of collaborating with Prof Halarnerker of JJ school of applied Arts - a Goan by origin, to create these artworks. The paintings reflect the vibrant spirit of Goa's landscapes, culture and history," says Roopa.

**2. Goan Windows:** One of the first product lines introduced at Goa Decor in early 2020, these windows are a tribute to Goa's architectural heritage. They remind Roopa of her childhood spent in beautiful ancestral homes in Goa. Each window has a unique design, showcasing the traditional charm of Goan homes. These windows are available as the original pieces as well as part of their Fusion Décor section.

**3. Sadafuli Collection:** This vintage Goan kitchenware collection includes pieces made from seasoned wood, hand-carved out of a single block, inspired by the traditional kitchen culture Roopa experienced growing up in her ancestral home.

**4. Aaboli Collection:** Showcasing a variety of Goan antiques, traditional windows, occupations, crafts and arts – this collection includes handmade, ceramic and some printed souvenirs.

**5. Fusion Décor:** This section is an integration of Goan craftsmanship, vintage techniques and materials with modern designs.

Each of these sections appeals to a wide range of customers, all captivated by the beauty of Goan culture and the unique stories each piece tells.

**6. Home Decor:** Alongside her heritage-inspired creations, Roopa designs home decor and lifestyle accessories for purposeful living, including pieces like the Sukhasan (meditation chair), mythological and spiritual art and other bespoke furniture items.

For Roopa, one of the biggest challenges was sourcing skilled artisans who shared her vision of preserving Goa's heritage through their work. As many traditional crafts had fallen out of favour in recent years, it was not easy to find craftsmen skilled in the ancient techniques that Roopa wanted to revive. However, the COVID-19 lockdown proved to be a turning point, as many talented artisans were left without work. Roopa reached out to artisans she had worked with before and connected with others through her architectural practice.

She found artisans specializing in hand carving, cane weaving, woodwork, and textile crafts, and over time, built a team of skilled craftsmen who could bring her designs to life. "It took time and patience to convince many craftsmen to return to traditional techniques, especially when modern materials like plywood and laminates had become the norm," Roopa explains. "But with persistent effort, they



began to trust the vision, and together, we began to revive these traditional techniques,” she adds.

The artisans at Goa Decor are not just makers – they are partners in the preservation of Goa’s history. Roopa has worked closely with them, offering training and mentorship to enhance their skills. This process has been deeply fulfilling, especially as Roopa has seen firsthand how this venture has helped artisans and their families.

Sustainability is at the heart of Goa Decor’s design and production processes. Roopa prioritises the use of locally sourced, natural materials like seasoned wood, cane, and handwoven cloth, which support local artisans while reducing transportation emissions. The studio also avoids harmful chemicals, using natural finishes like flaxseed and almond oil to preserve the authenticity of their vintage kitchenware.

Packaging is also thoughtfully considered, with Goa Decor opting for eco-friendly options like recycled newsprint paper, paper bags, and traditional loom-produced loin cloths. “We are committed to supporting local craftspeople and using natural, sustainable materials in every step of our production,” Roopa says. “Our goal is to create beautiful, timeless products that are not only aesthetically pleasing but also environmentally responsible.”

One of the most rewarding aspects of Goa Decor for

Roopa has been the positive impact it has had on the local community. “What started as a passion project has grown into something that has created stability and opportunities for local artisans, especially women,” she explains. Roopa has seen firsthand how her business has allowed artisans, particularly women, to gain financial independence and confidence.

Working with local women who have joined the team has been a source of immense pride for Roopa. Watching them grow in skill and self-reliance has been deeply gratifying, and she takes great pride in knowing that her work has not only celebrated Goa’s heritage but also empowered these women to support their families.

While Goa Decor has been an undeniable success, the journey has not been without challenges. One of the most difficult aspects of running the business has been finding artisans who can meet the high standards required for producing the intricate handcrafted items that define Goa Decor. Additionally, balancing traditional craftsmanship with modern design elements requires constant collaboration, fine-tuning, and an understanding of the evolving needs of the market.

Roopa explains that despite providing clear designs, there have been times when artisans have introduced their own ideas, which have not always aligned with her vision. This has sometimes led to entire batches

being rejected. Nonetheless, Roopa remains committed to creating high-quality, authentic pieces that reflect the true essence of Goa’s heritage.

Managing a growing team and ensuring that every product is crafted to perfection can be time-consuming, but Roopa’s dedication to quality over quantity has been a key factor in the success of Goa Decor. “We prioritise quality and craftsmanship over mass production,” she emphasises. “It’s about creating pieces that are meaningful and timeless, not just something that looks good for the moment.”

From the outset, Roopa had a clear vision for her venture, but it was the unwavering support of her brother, Rajeev, that truly brought her vision to life. “He not only guided me through the challenges and potential hurdles but also helped structure the systems necessary for success. His advice, particularly his mantra to do it for the joy of it, was instrumental in building my confidence,” says Roopa.


Her associate artists, Prof Halarikar and Namrata, introduced to her by Rajeev during the pandemic, have been invaluable partners, contributing their creativity and dedication to the project. Roopa also credits her children, Aashna and Ronit, for their constant support, particularly in addressing technical and logistical challenges.

Although her husband, Nitin, is engaged in a completely different field, his encouragement and belief in her passion have been crucial. His

involvement became especially significant during the gallery’s relocation, where his support helped elevate Goa Décor to new heights.

Roopa expresses deep gratitude for the entire team, including her parents, close friends, and well-wishers, whose support has been essential throughout this journey. She acknowledges that this venture remains a collaborative effort – a mission dedicated to the preservation and celebration of Goa’s rich heritage through its artisanal products. Roopa’s vision for Goa Decor is to create a global platform for Goan artistry, where people from all over the world can appreciate the beauty, skill, and history embedded in every piece. “We want to evolve without losing our authenticity,” she says. “The goal is to create products that are timeless yet adaptable, pieces that celebrate Goa’s history while fitting seamlessly into modern spaces.”

For women entrepreneurs, Roopa has this advice: “It’s never too late to start. Follow your passion, and that passion will carry you through the challenges. The road may not always be easy, but your love for your work will guide you. Be patient, resilient, and ready for hard work. The journey may take time, but it is deeply rewarding and leaves behind a lasting legacy.”

Roopa’s journey with Goa Decor is a testament to the power of passion, perseverance, and the deep desire to preserve and celebrate one’s cultural heritage. 

# Rising India School of Excellence opens Goa's first truly international preschool in Dona Paula

The opening marks the launch of the first premier international school chain built for the rising cities of India with its very first preschool in Goa



Chief Guest Omvir Singh Bishnoi along with Payal Gaba cuts the ribbon to mark the inauguration



RISE Int'l Preschool at Dona Paula has state-of-the-art learning and extra-curricular facilities to ensure wholesome growth of a child

**R**ising India School of Excellence (RISE International) has unveiled Goa's first truly international preschool in Dona Paula. A one-of-its-kind international preschool committed to transforming early childhood learning, marks the company's foray as the one and only premier international school chain designed to elevate education in the rising cities of India.

The international school was formally unveiled at a ceremony attended by Omvir Singh Bishnoi, Inspector General of Police, Goa; Jack Sukhija, President of Travel and Tourism Association of Goa; Gaurish Dhond, Chairman Red Cross Society and city hotelier; and Tanvi Sawant, President of Rotary Club of Panaji Riviera.

RISE International Preschool is designed to nurture curiosity, creativity, and confidence in young children in the age group of 1.5 years to 6 years, providing an innovative D.I.S.C.O.V.E.R.Y based curriculum and environment that prepares them for the ever-evolving world. Spread across 10,000 sq ft of large infrastructure, the pre-school is uniquely built with 20+ experiential learning zones and 50% of the space dedicated to

outdoor play. The experiential learning areas include pretend & play, STEM, library, performing arts, sensory walks, art expression, water play and much more.

Payal Gaba, CEO and Founder expressed her vision for Rise Early Learning, stating, "We are extremely proud to bring a revolutionary approach to early childhood education starting with Goa. This is the one of many schools that we shall open across the Rising cities of India with the vision to elevate education and nurture thinkers, innovators and leaders who will shape the country's ascent as a global powerhouse. Our revolutionary Discovery Mind Model™ is designed to foster creativity, curiosity, and confidence from the early stages of a child's development.

Our state-of-the-art facilities, enrichment programs, and a global-standard curriculum make us confident that this preschool will set new benchmarks for early learning in India."

"At the core of Rise Early Learning's philosophy is our proprietary D.I.S.C.O.V.E.R.Y curriculum, designed to equip children with the modern knowledge, skills, and mindset required to thrive in the 21st century. The curriculum integrates learning across dimensions of design thinking, imagination, scientific and computational thinking, outdoor play, vocabulary and language development, ethics, reflection and yearning to learn," added Payal.

Omvir Singh Bishnoi said, "My one advice to all parents is to make your child fearless.

We adults instill fear in our children. There is only fear around us. Make your children fearless. Goa is a safe place and will be safe."

"Everyone wants to give their child the best of education and RISE India School of Excellence brings that excellence to Goa, which is a rising destination," Gaurish Dhond opined at the unveiling ceremony.

Additionally, Rise Early Learning ensures an intimate and focused educational environment with a 1:8 adult-to-child ratio, allowing each child to receive personalized attention and care. Enrichment programs such as Music, Drama, and Foreign Language are seamlessly integrated into the curriculum, promoting not just academic growth, but a well-rounded development of creativity, empathy, and expression. Tanvi Sawant emphasised that holistic education is essential for keeping cultural learning alive among children. "The best thing about Goa is its people. I am delighted about the opening of the school. It's important to remember to keep Goa's culture alive and pass it on to the next generation, to our children of tomorrow," she said.

The curriculum is supported by international partnerships, ensuring that the best global practices are embedded into the learning process. Led by a team of globally trained experts, including Baljeet Oberoi, the Education Director and Dr Shilpa, the pre-school Head, the team holds expertise and experience across innovative educational models such as the Finnish, Reggio, Montessori, and Krishnamurthy.

Admissions for the mid-session of AY 24-25 and new-session of AY 25-26 are now open for ages 1.5 – 6 yrs with the school starting operations on 18th November 2024 **📍**



Payal Gaba, CEO and Founder of RISE International Preschool; Abhishek Pravimal IAS, Director Transport & Managing Director, Goa Industrial Development Corporation; Omvir Singh Bishnoi, IGP Goa; Rohit Monserrate, Mayor of the City of Panaji; Tanvi Sawant, President Rotary Club of Panaji Riviera, Trustee of Old Goa Education Institute; Gaurish Dhond, Chairman Red Cross Society, Goa; Jack A Sukhija, President, TTAG

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## State-Level Solid Waste Management Workshop and Hackathon at Vidya Vikas Mandal's Shree Damodar College, Margao

Vidya Vikas Mandal's Shree Damodar College of Commerce and Economics recently hosted a two-day state-level workshop and Hackathon focused on solid waste management. Organized by the Department of Commerce and Management in collaboration with the institution's Innovation Council, the event was held in association with the Directorate of Higher Education, Government of Goa. The workshop aimed to provide students with a platform to explore and address the challenges of solid waste



management and disposal in Goa, promoting a culture of innovation and problem-solving. A total of eight colleges participated in the event.

The first day featured three

technical sessions on 'Problem Identification and Analysis,' 'Solution Identification,' and 'Technical Feasibility.' On the second day, the focus shifted to business-related topics, with a

workshop on business models, discussions on Minimum Viable Product (MVP) and prototype development, and guidance on transitioning from prototyping to fundraising.

The event culminated in a Hackathon, where participants presented their innovative solutions to solid waste management challenges. Goa Multi Faculty College emerged as the winner of the Hackathon, with Shree Rayeshwar Institute of Engineering and Information Technology securing the runner-up position. 🏆

## Seminar at V M Salgaocar College of Law explores AI ethics and EU regulations



The Centre for Political Leadership (CPL) at V.M. Salgaocar College of Law (VMSCL) recently organized a seminar on the 'Ethics of Artificial Intelligence (AI) and European Union (EU) Regulations'. The event featured Dr Claes Granmar and Dr Henricus Verhagen from Stockholm University, Sweden, who provided expert insights into the ethical challenges associated with AI and the EU's regulatory approach to addressing these issues.

Dr Shaber Ali, Principal of VMSCL, commenced the seminar by discussing the evolution of artificial intelligence in both Europe and India. Following this, Dr Granmar and Dr Verhagen offered an in-depth overview of the EU's Artificial Intelligence Act, which came into force in August of this year. They emphasised the critical importance of governance,

particularly with regard to high-risk AI applications in sectors such as public services, healthcare, and finance.

The speakers also engaged with key AI-related concepts such as the 'black box' problem, the need for responsible decision-making, and the essential role of human oversight in ensuring that accountability rests with developers and operators rather than AI systems themselves.

In response to a query from LLB student Kaushal Bathia, the speakers underscored the challenge of balancing innovation with regulation. They further advocated for greater international cooperation through bodies such as the UN and ISO to establish global AI standards.

Law students were encouraged to monitor the evolving landscape of AI law and to consider the integration of legal, ethical, and technical

## National Level Faculty Development Programme held at St. Xavier's College, Mapusa



St. Xavier's College, Mapusa, recently hosted a five-day National Level Faculty Development Programme (FDP), organised by the Internal Quality Assurance Cell (IQAC). The programme, conducted in a hybrid format, attracted faculty members from educational institutions across the country.

The inaugural session featured Fr. Lucio Dias, President of the Diocesan Society of Education (DSE), and Fr. Jesus Rodrigues, Secretary of DSE.

A notable moment during the opening ceremony was the release of two key publications: the college newsletter, *Xavierite*, and *Microscope*, the Department of Microbiology's journal.

The first session of the programme, 'Weaving Stories of Goan Art and Culture: The Kunbi Sari', was presented by architect Pritha Sardesai. This was followed by a session on

Vedic Mathematics, introduced by Sagar Ram Sakordekar. D. Maryanne Christine V. Borges e Lobo, an expert in food studies, concluded the day with a talk on Ayurvedic health practices.

Subsequent days focused on various educational strategies. Dr Arlof John Vieira delivered a session on 'Empowering Teachers for Lifelong Learning', while Dr Niradhar Dey from IGNOU highlighted modern pedagogical approaches, focusing on inclusivity and the integration of technology.

The final day of the programme featured Dr Ashwini Pai Panandikar, who presented on 'Circular Economy Strategies for Combating Climate Change', focusing on environmental sustainability. The programme concluded with a wellness session led by Professor Sanjeev Sawardekar, titled 'From Stress to Serenity: A Journey to Wellness'. 🏆

perspectives in future policy-making. The seminar concluded with closing remarks from Ramrai Naik, Director of CPL,

who praised the EU's proactive approach in shaping regulatory frameworks to address the global challenges posed by AI. 🏆



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## BOOKSHELF

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AUTHOR: **CLAUDIUS A HILDEBRAND** and **ROBERT J STARK**  
PUBLISHER: **PublicAffairs**

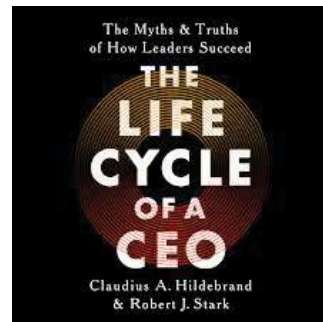
## THE LIFE CYCLE OF A CEO



Claudius A  
Hildebrand



Robert J  
Stark



but also for executives who envision themselves in the role, *The Life Cycle of a CEO* provides the unvarnished truth about what it takes to be a successful CEO.

A groundbreaking exploration of corporate leadership that challenges conventional wisdom with rigorous analysis and compelling narratives; Hildebrand and Stark dismantle myths surrounding the 'omnipotent' CEO, instead offering a human-centered perspective on the challenges executives truly face, as well as the pivotal moments that can create career-changing growth. An essential read for anyone interested in understanding the realities of leadership at the highest levels.

Being appointed CEO is seen by many as the pinnacle of success in business, but it is actually the first step in a journey of evolving stages requiring ongoing personal reinvention.

In an unprecedented study of the individual performance of every twenty-first-century CEO of the S&P 500, combined with over 100 in-depth interviews of CEOs and board directors, Claudius A. Hildebrand and Robert J. Stark discovered the CEO Life Cycle, a series of five stages: launch, calibration, reinvention, complacency trap, and legacy. Each presents distinctive headwinds and tailwinds that require leaders to develop fresh skills and strategies needed to thrive.

Successful CEOs are often portrayed as fully formed heroes endowed with exceptional leadership traits. Hildebrand and Stark break through the mythology to provide unique understanding, explaining how outstanding leaders surmount predictable challenges and develop the mental fortitude, emotional resilience, and self-awareness required to keep adapting. Invaluable not only for CEOs to take their game to the next level of high performance

Claudius A. Hildebrand leads Spencer Stuart's CEO Analytics and is a core member of the firm's CEO Practice and Leadership Advisory Services. A regular contributor to *Harvard Business Review*, his work is frequently cited in the *Wall Street Journal*, *Fortune*, *Forbes*, and the *Financial Times*. His work on mindsets and social networks won "Best Article" by the Academy of Management.

Robert J. Stark co-leads Spencer Stuart's CEO Succession practice where he leverages more than twenty-five years of executive assessment, leadership development, and coaching experience to discover capabilities of executive talent and accelerate their growth. His work has been published in the *Harvard Business Review*

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
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## Datta Damodar Naik pens down two Konkani Books

Industrialist and social commentator Datta Damodar Naik recently released two Konkani books. A prolific writer, Naik has written extensively over the years.

Speaking at the book launch, Prasad Lolienkar, Secretary of Education, said “Regressive thought has a tendency to go viral as against progressive thoughts which percolate very slowly. Therefore there is a need to attack regressive thoughts and nip it in the bud in the overall interest of the society.”

Leading writer Mukesh Thali said that reference richness, combination of style and substance, readability and lucid flow of language are the virtues of Naik's Konkani writing.

*Chitpakulin*, an anthology of letters written by Father to Daughter and Daughter to Father and *Gandhari*, a collection of stories, were released during the ceremony.

*The Jungle Shala*, a Konkani



L to R: Chetan Acharya, Mansi Dhauskar, Dilip Borkar, Vibha Lad, Prasad Lolienkar, Mukesh Thali, Datta Damodar Naik and Dilip Prabhudesai

translation of the English Book, *The Jungle School*, written by Datta Naik and translated by Mansi Dhauskar was also released.

The Hindi, English and Konkani translations of the Marathi Book: *Atmadipo Bhava* was also published. These books are translated by Chetan Acharya, Vibha Lad and Dilip Prabhudesai.

All the books are published by Bimb Prakashan promoted by the well known writer Dilip Borkar.



Datta Damodar Naik

The new Youtube channel in English: 'Datta Naik Speaks' was

launched during the function. Naik announced in his speech that shortly Children Book: *Adventures of R4* in English will be published followed by five Marathi Books: *Chanfegal*, *Ahe Chira Ahe Panati*, *Mungichya Payatil Ghungaru*, *Hote Kurup Vede* and the fifth edition of *Atmadipo Bhava* will be published.

Naik also informed that he is planning to write his autobiography: *Eka Pasarkarachi Pati*, which will be *A Diary of a Trader* 📖

## Molbio Diagnostics inks \$30M Investment in OpraSCAN to advance Digital Pathology and drive accessible healthcare solutions globally

Molbio Diagnostics, a molecular diagnostics solutions company, has announced its investment of \$30 million in OpraSCAN, a San Jose-based global diagnostics company. This strategic partnership underscores

Molbio's commitment to democratising healthcare by making advanced diagnostics accessible to underserved communities and healthcare providers worldwide. It enables OpraSCAN to accelerate the development and accessibility of digital pathology solutions powered by artificial intelligence. These solutions, which include cloud-based systems for slide scanning, image analysis, and secure data storage, aim to facilitate faster, more accurate diagnoses. This initiative aligns with Molbio's goal of providing advanced diagnostics to every healthcare provider, regardless of location or resource limitations.

Sriram Natarajan



“At Molbio Diagnostics, we believe that access to timely and accurate diagnostics should not be a privilege but a right,” said Sriram Natarajan, CEO of Molbio Diagnostics. “This strategic alliance with OpraSCAN represents a significant step in our mission to make high-quality, affordable

healthcare accessible to all by bringing innovative digital pathology solutions in India and beyond, empowering clinicians with the technology needed to enhance patient care.”

OpraSCAN's solutions are designed for various healthcare environments, from small laboratories to large medical facilities. With this partnership, OpraSCAN can expand its product portfolio and increase availability, making life-saving diagnostic technology accessible to facilities in rural and under-resourced regions in India. “OpraSCAN is thrilled to have Molbio Diagnostics as a strategic partner who shares our dedication to innovation and expanding access to quality healthcare,”

said Abhi Gholap, Founder and CEO of OpraSCAN. “This partnership will allow us to bring life-saving digital pathology solutions to a wider market, helping laboratories of all sizes make timely, precise diagnoses possible. Together with Molbio, we aim to bridge gaps in healthcare by delivering technology that supports high-quality, affordable diagnostics globally.”

In addition to improved access to diagnostic tools, this collaboration will support AI-driven pathology solutions that aim to empower healthcare professionals to diagnose diseases more efficiently, leading to better patient outcomes. The strategic investment will further OpraSCAN's research and development, strengthen its global presence, and bring quality diagnostics to regions lacking access to advanced healthcare technology 📖

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## The Park Calangute Goa welcomes the festive season with a joyous cake mixing ceremony and re-launch of 'Tides & Tunes' Sunday Brunch

The age-old tradition of cake mixing, an integral part of Christmas preparations, marks the beginning of the festive season with good tidings and joy.

This cherished ceremony, celebrated weeks before Christmas, has become a much-anticipated ritual symbolizing the spirit of togetherness and the onset of winter festivities.

At The Park Calangute Goa, the holiday season was kicked off with a vibrant fruit soaking ceremony, bringing together guests, the hotel team, and the children from El Shaddai.

With aprons on and sleeves rolled up, everyone enthusiastically took part in mixing the array of dry fruits



and spices, setting the stage for a delightful Christmas cake.

The lively participation of both children and adults created a

memorable experience filled with laughter and festive cheer.

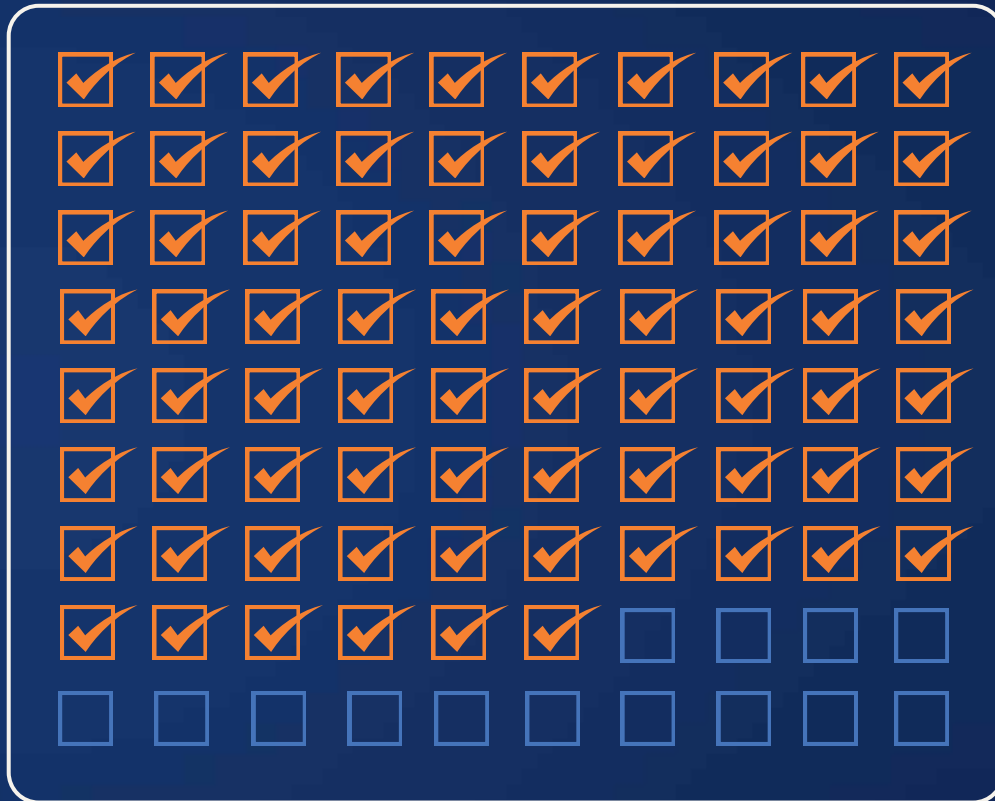
The ceremony coincided with the relaunch of the popular 'Tides & Tunes' Sunday Brunch. The event featured an impressive culinary spread, live entertainment by duo Saurabh & Ammy, and a warm, welcoming atmosphere that was enjoyed by all attendees. The food, music, and the joyous spirit of the cake mixing made it a perfect celebration to start the holiday season.

The Park Calangute Goa looks forward to continuing the festive cheer and welcoming guests for an unforgettable experience as they celebrate the most wonderful time of the year 🇮🇳

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## GCCI delegation meets Rajya Sabha MP Sadanand Tanawade

With the Parliament Session commencing shortly, Rajya Sabha Member of Parliament Sadanand Shet Tanawade met with a delegation from the Goa Chamber of Commerce & Industry (GCCI). Yatin Kakodkar, Secretary GCCI; Chandrakant Gawas, Chair-Logistics Committee GCCI; Sanjay Amonkar, Director General; Kiran Ballikar, Director, GCCI were present. There were matters related to Central Government which were discussed with Tanawade as under

a) Re-Opening of the DGFT Office in Goa: GCCI explained that this matter has been pending for a long time. The Goa office being closed Directorate General of Foreign Trade (DGFT) matters related to Goa have to be referred to the Mumbai office which is already overloaded. The online system has glitches and getting responses is a challenge. Recently there was a move to re-open some offices in other States. GCCI has been making re presentations in this matter.

b) Constitution of Board of Mormugao Ports Authority (MPA) as per the Major Ports Authority Act: The



L to R: Sanjay Amonkar, Chandrakant Gawas, Sadanand Tanawade, Yatin Kakodkar and Kiran Ballikar

Constitution of the Board and other Committees needs to be completed. GCCI has requested maximum representation to local stakeholders in MPA. Other Committees as per the Act also need to be formed.

c) GCCI also requested Tanawade to look into the recent notices sent by IT Dept to taxpayers from Goa who had filed returns under Section 5A of the IT Act (of the Portuguese Civil Code). The Chamber also requested that utmost care be taken while framing the changes under the IT ACT with matters pertaining to Goan Citizens.


d) GCCI also pointed out the delay in repairs to the Ramnagar to Londa stretch of the highway to Belgaum. A stretch of 8 kms is not being repaired for the last many years affecting commercial traffic to Belgaum / Hubli.

e) GCCI also discussed the matter of Goan entrepreneurs who were flagged off as defaulters for delayed payment of loans (NPA). Many of these were due to the mining ban and covid pandemic. Banks are refusing fresh loans to these entrepreneurs. These were established businesses which had proved themselves but have suffered due to circumstances beyond their control; and should be given a fresh opportunity added GCCI.

Tanawade assured that he will study the various matters and put up the same to the concerned Central Government departments. In some cases, the matter will be taken up in the Rajya Sabha, he added. Tanawade is also a member of the Parliamentary Standing Committee of Commerce and has proposed a meeting with

GCCI to discuss issues related to Commerce in Goa. GCCI has already given its suggestions to the 16th Finance Commission for devolution of taxes and GST related matters to the Central Government.

GCCI also shared its suggestions to the Parliamentary Committee of Industry on Prime Minister's Employment Generation Programme

GCCI also discussed the matter of Khazan land in Goa. Tanawade expressed concern of the deterioration of the Khazan lands and informed that he had taken up this matter of urgent public information in Rajya-Sabha in August 2024. He informed that the Minister of State of Ministry of Environment, Forest, and Climate Change (MOEFFCC) Kirti Vardhan Singh had written to him that special consideration for Khazan lands will be provided in Goa under the Coastal Zone Management Plan (CZMP). The State Action Plan for Climate Change in Goa has been approved. The Government of Goa is in process of updating the Khazan land areas and a draft plan for Khazan land management has been prepared. 

## Krishnan Komandur speaks on 'Sustainability' at GMA LeaderTalks

Krishnan Komandur, CEO, Adar Poonawalla Clean City Initiative, addressed the Goa Management Association at its LeaderTalks session on Sustainability in Waste Management on Thursday, 21 November 2024 at the International Centre Goa.

He laid light on the practical aspects of the sustainability crisis, explained sustainability, the challenges in waste management, proposed solutions, and shared best practices and cases.

Komandur highlighted the importance of preserving natural resources and mitigating environmental harm for future generations. He described the global sustainability crisis



Krishnan Komandur speaks on Sustainability at GMA LeaderTalks

driven by overconsumption, leading to pollution, resource depletion, and waste management challenges. Waste generation, particularly in India, has reached alarming levels, with most recyclable

waste being improperly handled and sent to landfills due to reliance on informal systems lacking technology and safety measures.

He emphasised solutions like reducing, reusing, and recycling resources, promoting conscious consumption, and adopting scientific waste processing methods such as biogas production and waste-to-energy technologies. He gave examples of successful practices in countries like Japan and Sweden, where minimal waste reaches landfills.

He also shared his experiences working in the field for 30 years, and about the Adar Poonawalla Clean City Initiative, which employs

innovative technologies and community engagement to address waste management issues.

He concluded his talk by stressing the need for collective responsibility in waste management. It calls for citizens, communities, and governments to collaborate, innovate, and take action to ensure a sustainable future, as the state of waste management directly impacts environmental and public health.

Effective waste management is integral to sustainability. Collaborative efforts between governments, communities, and individuals can ensure a positive environmental impact and align with global sustainability goals. 



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# Future of Blame

The author explains how to encourage a healthy level of constructive blaming to enhance the level of service we provide and receive

This article explains how the way we deliver products today results in fewer situations where we can actually blame or hold someone accountable when things go wrong

Not being able to play the blame game enough, means not being able to hold people accountable; this limits opportunities to course correct and improve.

### Future of blame

What has changed in the way we deliver products and what it means when things go wrong: Product delivery today entails significantly higher levels of cross-functional team engagement, automation and AI. This is the fundamental difference in the 'make-up' of the products we consume today versus those consumed years ago. By and large, this difference has made our lives easier providing seamless service. However, when things go wrong, the implications are very different at two levels.

Firstly, it is relatively more difficult to nail down who is accountable for the issues that led to something going amiss. This is due to multiple people, systems, processes and inter-linkages that are involved in the delivery of the product.

Secondly, in many situations, automation and process drives operations at scale. Therefore, when things go amiss, the impact is also proportionately huge. Ironically, when the impact is huge, consumers are more accepting and do not pursue accountabilities – as the psychologist would say 'Shared pain, if it does not kill us, brings us together'. Knowing that everyone is impacted sometimes makes us let go of the blame game.

Let me explain this with an example: The recent issue we had with our laptops when screens suddenly turned blue due to a software update (blue screen issue) embodies both these influences.

The writer is Managing Director (Asia) of Clear M&C Saatchi, Singapore. Email: Samy.Mardolker@clearstrategy.com



**Not being able to play the blame game enough, means not being able to hold people accountable; this limits opportunities to course correct and improve**

Firstly, it was intuitively difficult to figure who exactly to blame – laptop brand, software brand, chip brand, SaaS brand or your own IT. And secondly, people were more accepting of the situation as it impacted everyone versus say only their own machine.

*In summary:* the way we deliver products today has changed and it often creates situations where if things go wrong, we might not hold people as accountable or not play the blame game as much. But a healthy level of blaming is important as it makes people accountable and ensures we improvise. How do we continue to play the blame game in future?

### How to maintain a healthy level of accountabilities:

The simplest way to have a healthy level of blame is to encourage blaming. Make it easier for your customers to speak out and reach out. Have clarity on what good should look like so they can tell you when it does not. Do not just focus on Net Promoter Score (NPS) and satisfaction levels but include

two more important metric in monitoring your service. Firstly, the incidence of blames or issues that get reported; as ironic as it may sound, aim for 'higher the better!' And secondly, the proportion that get resolved. A multiplicative index of the two should be a powerful indicator of whether you are a progressive organisation focussed on improvement leveraging healthy levels of blaming and having a team to resolve issues. The second way is to proactively think of accountabilities anticipating different types of failures. We always do a detailed analysis of how to deliver good service but very rarely unpack who to hold responsible in case things go wrong. In our blue screen example above, it is unlikely that any laptop brand or Microsoft planned what exactly they would do if the blue screen issue (or something similar) had occurred. If they had, they would know who to blame sooner. Proactively seeking who is accountable even before any issue occurs makes the process objective. Further, having clarity on accountability in advance may prevent the issue from happening in the first place with increased sense of responsibility by the delivery teams.

Another way is to empower your service staff. In this case, any employee who gets to know about the issue will proactively accept the blame as they see every problem as their own problem. They feel empowered to solve it and act on it fast versus dismissing it as 'not their problem'.

Last but not the least; do not forget that blame starts by looking inwards. When each one involved starts by blaming ourselves, we will truly have a different world.

This article is one of many citing aspects of our lives (in this case, 'blaming') that are less prevalent in today's digital age. I find that reviving those aspects in today's brand experiences can give us a strong competitive advantage

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# The Productivity Tripod: A framework for organisational success

The write elaborates on how organisations can align operations, employees and customers for sustainable growth

The three most important components that contribute to an organisation's success are; a) the operations, b) the employees and c) the customers. Minus, ill functioning of any of these three pillars, the success of an organisation will be compromised. We at 'Saldots Academy' call this relationship as the 'Productivity Tripod'. This concept highlights the indispensable synergy between the true guardians of the business, the tools and weapons they use, and the purpose (customer) because of whom they exist. Each pillar plays a vital role in ensuring the overall success and sustainability of the organisation. With any mismatch in synergy of the three or lackadaisical approach from any one pillar, the entire structure risks compromise, leading to diminished performance and potential failure. The three pillars employees, customers and operations contribute directly to the organisation's goals, mission and vision.

## The Pillars of the Tripod:

### 1. Operations: The backbone of efficiency

Operations refer to the processes and methodologies an organisation employs to produce goods or deliver services. Effective operations are essential for achieving efficiency and maximising output. Operations comprises of the organisational systems and policies, the SOPs, the processes, knowledge management etc., that aids and forms the ways and means to achieve the organisational strategy, mission and vision.

Operations are an integral component to the functionality and efficiency of an organisation, directly impacting its capacity to deliver value to customers, optimise resources, and maintain a competitive edge. Understanding the significance of operations helps organisations streamline their processes and enhance overall performance.

The Toyota Production System (TPS) is a classic example of excellence in operations and for its efficient manufacturing processes. This system emphasises lean manufacturing principles, where waste is minimised while value is maximised. By focusing on optimising operations through practices such as Just-In-Time (JIT) inventory management and continuous improvement (Kaizen), Toyota has remained a leader in the automotive industry. Their operational excellence allows them to meet customer



**'The Productivity Tripod' highlights the indispensable synergy between the true guardians of the business, the tools and weapons they use, and the purpose (customer) because of whom they exist. Each pillar plays a vital role in ensuring the overall success and sustainability of the organisation**

demands effectively while maintaining high-quality standards.

How to streamline your processes? How to add value to customers? How to set and use SOPs? How to foster continuous improvement culture within the organisation? etc., could be some of the questions one must answer to get operational efficiency.

### 2. Employees: The engine of innovation

Employees are the driving forces behind an organisation's operations and its success. Their skills, motivation, and engagement significantly influence operational efficiency and thus determine the quality of output, customer satisfaction and overall productivity. A motivated workforce is more likely to innovate and contribute positively to the organisation's goals. Within the framework of the Productivity Tripod, employees are regarded as the engine for success. Given that employees are often the face of the organisation, their impact is felt not only internally but also externally, affecting overall business performance and reputation.

The collective knowledge and skills of employees form the foundation for an organisation's capabilities. A well-trained workforce can adapt to changes, innovate, and execute processes more effectively. Moreover, employees who feel valued and empowered are more likely to be engaged employees and are more creative and contribute ideas and solutions to enhance operations and are committed to their work. Employees are often the primary points of contact with customers, and thus their ability to provide high-quality service, resolve issues, and maintain positive interactions directly influences customer satisfaction and loyalty resulting in overall

higher productivity.

When it comes to work culture, there is hardly anyone better than Google's. It is learnt that the tech major exemplifies how fostering a supportive and innovative work environment can lead to significant organisational success. The company invests heavily in employee development, offering perks such as flexible work hours, creative workspaces, and opportunities for professional growth. This commitment to employee satisfaction and development has resulted in a dedicated workforce that drives innovation, as evidenced by many of its successful products and services. Google's culture illustrates that when employees are empowered and engaged, the organisation benefits from higher productivity and innovation.

How to engage employees? How to make them more responsible and accountable? How to upskill employees and which skills to upgrade? How to motivate employees and foster team culture? etc., are some of the issues that organisations need to ponder around to achieve their goals.

### 3. Customers: The heart of value creation

In the Productivity Tripod, the 'customer' component plays a pivotal role in ensuring the stability and growth of any organisation. Alongside operations and employees, Customers form a crucial leg of this tripod, reflecting the organisation's ability to align its efforts with the needs and expectations of its end-users. Customers are the lifeblood of an organisation, providing the revenue necessary for growth and sustainability. Understanding customer needs and ensuring their satisfaction is essential for creating loyal relationships and maintaining a competitive edge.

A loyal customer base ensures sustained business growth, enabling organisations



to reinvest in operations and employees. They also provide essential feedback on products and services, which is invaluable for improving operational efficiency, refining processes, and innovating offerings. Further, loyal customers become advocates, promoting the business through word-of-mouth and online reviews. This not only reduces marketing costs but also enhances credibility, attracting new customers and retaining existing ones. By focusing on customers' needs, organisations can align their operational strategies and employee efforts toward delivering value.

Amazon's customer-centric approach is a nice example to amplify this aspect. Amazon has built its success on a relentless focus on customer experience. Their commitment to operational excellence allows for fast shipping and a vast selection of products,

### It is learnt that Google invests heavily in employee development, offering perks such as flexible work hours, creative workspaces, and opportunities for professional growth

driving customer satisfaction and loyalty. Amazon utilises customer feedback to refine its services continually, employing data analytics to understand purchasing behaviours and preferences. This approach not only retains customers but also attracts new ones, demonstrating that putting customers at the core of business strategies yields significant benefits. How to create a culture of customer focus within the organisation? How to align efforts towards customer satisfaction and delight? How to win customer's share of wallet? How to make customers

your apostles? etc., are critical issues that organisations need to consider while thinking of improving their productivity.

### The Interconnectedness of the 'Productivity Tripod'

The Productivity Tripod illustrates that the success of an organisation rests on the harmonious relationship between operations, employees, and customers. If any one of these pillars is weak, the entire system can collapse.

For example if an organisation has high employee turnover (weak employees); it may struggle to maintain

quality operations, due to a lack of experienced staff. This could lead to dissatisfied customers (weak customers), ultimately jeopardising revenue and market position. Conversely, if operations are inefficient, even the most dedicated employees and loyal customers might become frustrated, leading to lost sales and a tarnished reputation. Understanding and nurturing the relationship between operations, employees, and customers is critical to organisational success. By recognising the importance of each pillar in the Productivity Tripod, organisations can adopt strategies that enhance efficiency, foster employee satisfaction, and prioritise customer experience. This holistic approach not only safeguards against potential pitfalls but also positions organisations for long-term success and growth in an ever-competitive marketplace.

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# The importance of a Will for NRIs

The writer elaborates on how NRIs can secure their legacy with the help of a well crafted Will

For Non-Resident Indians (NRIs), creating a Will is more than just a legal formality; it is a strategic decision that safeguards one's assets, ensures the right beneficiaries, and minimises cross-border legal complexities. As NRIs often have properties, investments, and assets in both India and abroad, a well-crafted Will can prevent the pitfalls of complex inheritance laws across different countries and safeguard one's legacy.

Here is why a Will is essential for NRIs and how it protects both the assets and intentions of the individual.

## Country-specific succession laws and their impact on NRIs

Inheritance and succession laws are heavily influenced by the country in which they are applied. For NRIs, this often means navigating multiple legal systems that govern how assets are distributed after death.

## Indian Succession Act, 1925 and Portuguese Civil Code, 1867

The Indian Succession Act, 1925, provides a uniform framework for inheritance. Goa is the only state in India with a Uniform Civil Code (UCC) that applies to people of all religions. Laws: The UCC in Goa is based on the Portuguese Civil Code of 1867, which covers topics such as marriage, divorce, property, and succession. It promotes equality by establishing equal rights for men and women, including equal division of property and income between spouses and children. The UCC in Goa has been in place for many years and is considered progressive and non-discriminatory by many Goans. However this may not be the same in the other parts of the country.

In the absence of a Will, assets are distributed based on these laws, which may not align with the NRI's wishes. A Will ensures the persons wishes are honoured rather than being subject to default legal frameworks.

## Why Having a Will in India is Preferable to Having Only a Foreign Will

Creating a Will in India, especially for Indian assets, can greatly simplify inheritance for family members. Here's why:

- **Recognition of Indian Assets:** If an NRI has a Will created only in a foreign country, there could be challenges in getting it recognized in India, as different countries have unique rules and notarization



requirements. Indian assets are best managed under a Will drafted in India, ensuring that local legal standards are met and avoid potential hurdles in Indian probate courts.

- **Cross-border inheritance laws:** Cross-border inheritance issues arise when a Will created in one country needs to be enforced in another. By having an Indian Will, the individual's Indian assets can bypass this complex process, reducing the risk of misinterpretation or misapplication of inheritance laws in India.

- **Streamlined probate process:** The Indian probate process can be streamlined when an Indian Will exists. This reduces both the legal and financial burden on family members, as well as potential delays in distributing assets.

## Safeguarding your legacy with a well-crafted Will

A Will provides a reliable way to secure and manage your legacy, detailing how your assets will be distributed. This is especially important for NRIs with diverse, multi-jurisdictional assets. A well-structured Will can:

- **Protect personal wishes:** Without a Will, the distribution of assets is subject to default inheritance laws, which may contradict personal desires. A Will ensures that your intentions are documented clearly, guaranteeing that assets reach the intended beneficiaries.
- **Appoint guardians for minor children:** For NRIs with minor children, a Will allows for the appointment of a guardian. This critical detail prevents lengthy court processes and ensures the children's care is entrusted to a preferred individual, offering peace of mind.
- **Specify unique family or cultural requirements:** A Will allows NRIs to

incorporate cultural or familial customs into their legacy, ensuring that personal traditions and values are honoured even after their passing.

## Reasons Every NRI Should Write a Will

- **Comprehensive record of assets:** For NRIs with assets across various locations, a Will can serve as a comprehensive record that outlines all properties, investments, and valuables. This is crucial, as family members may not be aware of the full extent of an NRI's assets, especially those held internationally.

- **Reduction of complexity for family members:** Without a clear Will, the family could face legal complications and administrative burdens in attempting to gather and distribute assets across borders. By outlining clear instructions in a Will, an NRI simplifies the entire process, reducing emotional and logistical stress.

- **Minimising family disputes:** A Will minimises the likelihood of disputes over assets, as it clearly defines who will inherit what. This is particularly helpful for NRIs with family members residing in different countries, as it eliminates confusion and prevents potential disagreements.

- **Avoiding unintended inheritance due to succession laws:** Indian succession laws are based on religion, and without a Will, the laws determine asset distribution. For example, under the Hindu Succession Act, assets may be distributed among legal heirs differently than one might intend. A Will allows an NRI to control who inherits their wealth, ensuring it aligns with their personal wishes. (However as stated above, Goa follows the UCC)

## When do you create a Will?

Creating a Will is an essential part of financial and estate planning, and there is no 'wrong' time neither 'too early' to create one. It's better to have one and update it than to have none at all. Life is unpredictable, and having a will ensures your assets and responsibilities are managed according to your wishes, no matter what happens. Even if you have limited assets or feel young, having a will can prevent future issues, provide clarity, and make things easier for those close to you.

## Consequences of Dying Intestate (Without a Will)

< *Continued on page 52*

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# Empowering India's Economy: The Role of MSMEs in Sustainable Growth

The writer explains how MSMEs are driving industrial growth, job creation, and innovation in India

**M**icro, Small and Medium Enterprises (MSME) gained momentum in 1990s after the introduction of the Liberalisation Privatisation and Globalisation policy in 1991. In 1991 around 68 lakh MSME units were opened which provided employment to 154 lakh people and in the same year MSME exported products worth 9664 crores. At the time of global financial crises 2009-2010 there were about 881 lakh units which were providing employment to 394 lakh people in the country. From 1991, MSMEs has been showing an increase each year. MSMEs are micro, small, and medium enterprises that engage in the service sector or the manufacturing, processing, production, and preservation of goods. MSMEs contribute significantly to India's total GDP, and the government's objective is to raise this contribution to 50% in the coming years. The number of MSMEs in the country is expected to grow from 6.3 crores, to about 7.5 crores in the coming times, growing at a projected compounded annual growth rate of 2.5%. MSME has large potential to generate employment and develop the economy.

For all developing countries poverty, unemployment is the major problem and the same scenario can be seen in the Indian context as well. To overcome all these problems the country has to promote the businesses. India is the world's second largest populated country where the demand for products always varies from area to area. For the fulfillment of these needs and demands, sometimes big business houses fail as they cannot reach the nook and corner of the country. Micro small and medium enterprises come into the picture at this stage and these enterprises are a very important sector of the Indian economy as it contributes around 90% of industrial growth and contributes to around 21% of employment.

The Government of India wanting to

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**Micro Small and Medium Enterprises is key to economic development for its remarkable contribution to manufacturing output, employment, export, providing goods and services at affordable costs by offering innovative products and development to the economy as a whole**

improve the social and economic conditions of the people from the rural and non-agricultural sector initiated the measures for creating employment opportunities based on optimal use of local raw materials and skills as well as enhancing skills and upgrading technology. The MSME is helping directly or indirectly to achieve these objectives. These units are mostly situated in rural areas helping to generate employment in village areas. MSME sector produces more than 8000 products ranging from traditional and handicraft to high tech items. Indian MSME has occupied significant market share in the service sector, food industry, textile, auto sector, hospitality etc. MSME offers special advantages as well as innovative ideas to provide high quality of product with minimal cost of production. The socio-economic policies adopted by India have laid stress on MSMEs as a means to improve the country's economic conditions.

Micro Small and Medium Enterprises is key to economic development by its remarkable contribution to manufacturing output, employment, export, providing goods and services at affordable costs by offering innovative products and

development to the economy as a whole. For any economy MSMEs are contributing a larger role for economic development. India is a populated country but MSMEs have been helping India to grow as a whole.

The Government is also initiating various policies to promote this industry to accelerate industrial growth. MSMEs are also helping the 'Make in India' initiative taken by the Government. This sector provides a large number of employments in rural areas and also has the potential to generate the export of the country.

MSMEs are very much vibrant to economic events. Financial crisis has had some effect on the growth of MSMEs in India. In terms of finance, public sector banks have lent lots of funds to this industry till date. To face the competition in the long run MSMEs must have a strong base to deal with large business houses.

It is imperative to take care of the MSME sector to enable it to take care of the Indian economy. The Indian MSME sector is projected to grow to \$1trillion by 2028. Its many winning advantages encompass a diverse range of investment opportunities across various industries and supply chain ecosystem 🇮🇳

< Continued from page 50

Without a Will, the legal complexities multiply, especially for NRIs with assets in multiple countries. In such cases, assets in India would be distributed according to Indian succession laws which may not reflect the deceased's wishes. Different countries may claim jurisdiction over the assets, leading to potential conflicts and delays. In some cases, assets may even become inaccessible or incur unexpected

tax liabilities. Families often face increased legal fees and lengthy court procedures to access assets, which can be financially and emotionally taxing.

**Conclusion:** For NRIs, a Will is far more than a legal document; it is a safeguard that respects their intentions, simplifies inheritance, and reduces cross-border complications for loved ones. Given the complexity of multiple jurisdictions and

diverse succession laws, a well-crafted Will offers clarity, security, and control, ensuring that an NRI's legacy is passed on seamlessly.

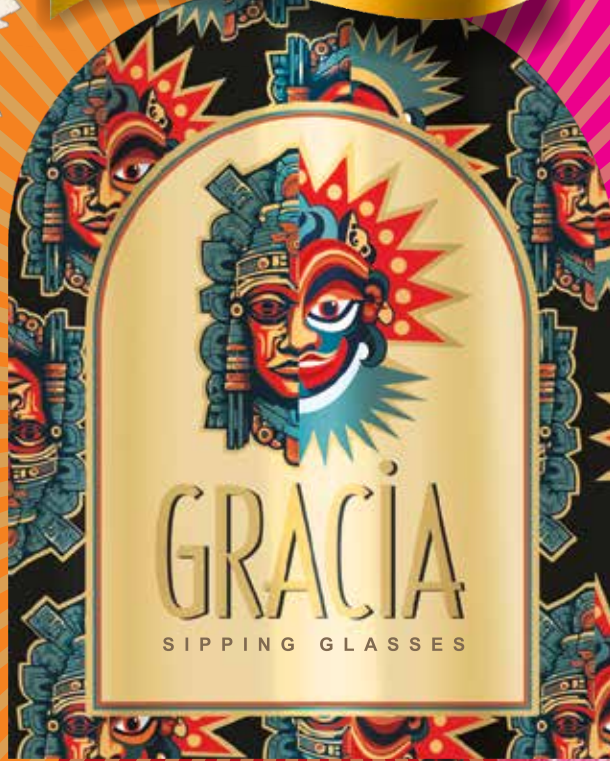
By taking the time to prepare an Indian Will, NRIs can ensure their assets are protected and that their loved ones are spared unnecessary legal battles and burdens.

Crafting a Will is a proactive step every NRI should consider, securing both their legacy and their family's peace of mind 🇮🇳

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## Elders are customers too!

The author shares her views on the untapped potential of the 'mature' consumer

**W**e go to the park every evening with our dogs for a walk. A young software engineer also comes at the same time from his workplace and many a time, falls in step with us. One day we were talking about media piracy and I alluded to my experience of heading a media company where we had security guards accompanying every physical copy of a cult film, to each of the theatres across India. Up until that conversation, I think in this young man's head, I was just an old woman walking her dogs with her partner. I am deducing this from the look of surprise on his face as he slowly discovered that I had a very illustrious corporate career.

I don't know whether it is the fact that we go to the park in our home clothes or the fact that if we are walking the dogs every day it must be because we are 'old' (read retired and useless) that warranted a reaction like this. I do believe I have grown old (euphemistically, let's call me mature) because I did not react the way I normally would (showing I am offended, appalled at his ignorance, etc). I meekly took it all in, came home and dialed my daughter to ask her if I communicate that I have been put to pasture!

'Put to pasture' is a death sentence for everyone who has stepped into their sixties because of the disconnect between how we see ourselves and how the world sees us. We see ourselves as sexy; the world sees us as senile. We see ourselves as a promising business catchment; the business sees us as past customers who no longer figure in those tantalizing graphs.

Let's now look at facts for good order sake. I am looking at people like myself, educated, successful career, well-traveled, well-heelled, woke, and raring to go. In other words, we are privileged. We are, let us say between 60 and 75 years of age (metrics might change after 75 on account of age-related issues); empty nesters. We continue to run our companies so income hasn't dried up, even if we have scaled down our engagement. We have taken on passion projects (things we always wanted to do either commercially or otherwise, but never had the bandwidth to do when we were young), we have enough savings for an occasional over-the-top indulgence, and we want to be called experience junkies because now is the time to let loose!

So why is it there aren't enough businesses pandering to us? Why aren't

### **'Put to pasture' is a death sentence for everyone who has stepped into their 60s because of the disconnect between how we see ourselves and how the world sees us**

we being treated as a serious customer base? Let's look at some of the business opportunities that are screaming in the face of entrepreneurs!

*Fashion:* Why is it taken for granted that we will dress dowdy just because we are old? Why aren't there enough designers (and I don't mean big labels) catering exclusively to our flowing lifestyles? Why are we expected to choose the rejects from the younger segment? Flamboyance is the name of our age group, people!

*Investment source:* Like I said before, we have savings and we continue to earn. Why haven't businesses recognised us as an asset class and tapped into our strategic investing capabilities (not just investing capital but bringing knowledge, experience and network to the table)?

*Mental quotient:* We don't lose our marbles just because we turned sixty; it's not a switch off! We are intellectually capable, emotionally stable, and experientially diverse. So why aren't businesses making a beeline to engage us for growing their businesses? Please be inspired by the movie *The Intern*, headlined by Robert de Niro and Anne Hathaway! The upside of engaging us is we will be as committed to your business growth as if it is our own family business and we won't jump ship for a paltry increase and join your competitors!

*Fitness:* Why are entrepreneurs only focused on keeping the younger segment fit? I saw red when I saw an Instagram post that read "low intensity yoga for people in their sixties to keep moving". Hello, I do kickboxing, capiche? We don't break so easily you know!

*Travel:* Here's the deal. We have money. We have time. We have spring in our step and song on our lips. Why aren't companies being set up to curate beautiful travel experiences for us? Yes, there are a few, Silver Surfers is one of them, but why aren't entrepreneurs seeing the sweet spot here?

*Health:* Why isn't the medical industry engaging with us to understand 'elder

psychology'? By this I don't mean our loneliness, our feeling of uselessness or our sense of isolation; there is so much written about this that it can brainwash even a sunshine person like me! I mean why doesn't someone ask us, how do we see ourselves live life in the next 15 years? I promise you, you will not only be surprised by our answer but you will discover a plethora of business opportunities there.

*Outdoor activities:* Why aren't entrepreneurs designing exclusive kits for us for hiking, trekking, camping, skiing, ziplining, bungee jumping, parasailing, and kitesurfing – the whole works? You may ask what the problem in a 60 year old is, using the same kind of trekking shoes as a 20 year -old. There is a problem. The toes may have grown further apart from arthritis; the person may be flat-footed; the person may have callus on the toe. So if the front of the shoe is wider than normal, it helps a lot.

*Shopping:* Why has no entrepreneur set up an ecommerce platform exclusively for elders? I think given that our community is growing, we definitely deserve an exclusive platform to live our lives conveniently. Look at the categories – skin care, toiletries, apparel, nutrition, lifestyle products, devices, fashion accessories, travel products, automotive products. Why is it that when we talk of elders the only product that comes to mind is adult diapers?

I read the other day that Elderpreneurship is the new name for businesses catering to 'old' people. That's a good start as it means we are being recognized as a captive customer segment. We don't expect to be mollycoddled. We don't expect to be made an exception. We just want entrepreneurs to see our potential as paying customers.

Stop being ageist. I remember when I climbed Mount Kinablu in Borneo (which is billed as one of the extreme rock climbs), I was on the very wrong side of fifty. The guide decided, seeing my silver hair, that it was beneath him to lead me. He abandoned me pretty much at the start. I met him again only after I summited. Two years later, when I climbed Todra Gorge in Morocco, the guide told me categorically that I will not be able to do it and he focused on the youngsters. The travesty was the youngsters couldn't climb; I completed the circuit.

I always tell the guide when we trek, I will do it at my pace, but summit I will 🇧🇪

“ NEVER GIVE UP  
ON A DREAM  
JUST BECAUSE  
OF THE TIME IT  
WILL TAKE TO  
ACCOMPLISH IT



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- ★ Cryo Preservation (Embryo freezing)
- ★ Blastocyst Culture
- ★ Surgical Sperm Extraction
- ★ Surrogacy

IVF

In Vitro Fertilization is a process of fertilization where an egg is combined with sperm outside the body, in vitro.

ICSI

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## The Science of Performance Management System

The writer examines how structured performance reviews align employee contributions with goals, drive accountability, and support growth

About a decade ago, as I sat down for my first annual review, I felt like I was living out Eminem's evergreen lyrics in *Lose Yourself* – “My palms were sweaty, knees weak, arms are heavy. I was nervous, but I was trying to look calm and ready.” My then boss stared with an expectant look – clearly waiting for me to summarise my year, my achievements, and my growth—yet my mind was a classic example of *Tabula Rasa* – a complete blank slate. Every project, every late night, every big win... Poof! Just gone. I kept thinking I would remember the details, but my trusted ally – my memory – failed me.

It hit me hard: without a structured system to track tasks and achievements, we are left guessing, relying on vague memories instead of real, meaningful evidence – backed by data and artefacts. Reviews shouldn't feel like this. They should be purposeful conversations that focus on goals, growth, and impact – not a nerve-wracking attempt to recall foggy details which would serve as a testament to the Yerkes-Dodson Anxiety Curve. In this two-part series, we will explore why a strong performance management system is so crucial, and how it can help both – the employees to get the recognition and growth they deserve as well as organisations to understand who are their top talent and where they need to focus their efforts if in case there are poor performers and accordingly structure budgets to provide merit increments, bonuses, and promotions.

Measuring and managing performance is equal parts science and equal parts art. In this installment, we will look at the science of what goes into building a robust system.

### Beyond Numbers: Adopting a Balanced Scorecard Approach

It's easy to rely on numbers when evaluating performance. But effective performance management goes beyond tallying up sales or hours. Kaplan and Norton's Balanced Scorecard methodology encourages managers to assess performance from four perspectives:

1. **Financial Performance:** Are employees meeting revenue and profit targets? Are employees contributing to the cost optimisation measures undertaken?
2. **Customer Satisfaction:** How well are client needs being addressed? Are the NPS and customer referrals positive?



A balanced approach means looking at the bigger picture. For example, an employee who meets financial goals but neglects teamwork and professional growth may not be contributing fully in the long run

3. **Internal Business Processes:** Are operations running efficiently with minimal deviations?

4. **Learning and Growth:** Is the organisation and employees investing in development and innovation?

A balanced approach means looking at the bigger picture. For example, an employee who meets financial goals but neglects teamwork and professional growth may not be contributing fully in the long run. This methodology encourages managers to recognize well-rounded contributions, helping employees excel not just in numbers but in holistic impact on the organization.

### Setting SMART Goals and a Defined Rating Scale

A key to effective performance management is setting SMART goals—Specific, Measurable, Achievable, Relevant, and Time-bound objectives. SMART goals clarify expectations and help employees understand what they are working toward. Managers can then offer objective, measurable feedback, reducing bias and misunderstandings.

For example, instead of setting a vague goal like ‘improve customer satisfaction,’ or your classic new year's resolution of ‘I will lose weight’ - a SMART goal might be ‘increase customer satisfaction by 10% over the next quarter by implementing weekly client check-ins.’ and ‘I will lose 6 kilos by December – which is 500gms per month by increasing number of steps taken every month to 10,000.’ With SMART goals, both employees and managers know exactly what success looks like. A defined rating scale (such as 1–5 or 1–10) provides a consistent way to assess performance against SMART goals, minimizing subjectivity and ensuring fairness.

With a rating scale, employees understand how their performance will be evaluated, which motivates them to focus on defined targets and metrics.

### Separating Performance and Development Cycles

A growing trend among organisations is to separate performance reviews and development discussions, allowing for more focused conversations on both immediate results and long-term growth.

- **Performance Cycle:** This is the space for short-term goals, KPIs, and immediate results.
- **Development Cycle:** This longer-term conversation focuses on skill-building, career goals, and competencies.

Why separate the two? When performance and development are bundled together, one often overshadows the other. If an employee is struggling with their current role, the conversation may focus solely on performance, ignoring development. Conversely, high-performing employees may see their reviews focus only on their achievements, with little room for discussing future growth. In today's dynamic work environment, organisations need employees who bring more than just numbers to the table. Competencies such as problem-solving, adaptability, and teamwork play significant roles in creating a resilient, forward-thinking workforce. For example, a salesperson that meets sales targets but struggles to work well with others might lack long-term value. By incorporating a competency framework, organisations can assess employees on both the ‘what’ and the ‘how’ of their performance, encouraging contributions that align with the organisation's core values and culture.

If the mechanics discussed in this article, are followed, tweaked to accommodate the DNA of the organisation, everyone can walk into review season feeling prepared, with a clear track record, and hopefully leave the sweaty palms for karaoke night instead!

In part two, we will deep-dive into the art – the people-dynamics of this topic 📖



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**TAMARI**

# A Journey through Asia's bold flavours

Tamari at Vivanta by Taj, is a place where tradition meets elegance, and each dish tells a story of depth, balance, and vibrant Asian culinary heritage



**Chef Keshav Tamang**



Beef Teriyaki



Lamb Teppanyaki

**T**amari is a Japanese term for a type of soy sauce that symbolises depth of flavor and balance, qualities that reflect the dining experience at this modern Asian destination. Blending elegance with tradition, Tamari creates an inviting ambiance for families, friends, and corporate gatherings. The restaurant's interiors are adorned with beautiful cherry blossom motifs, which feature prominently around the space and on the upholstery, offering a calming and aesthetic environment. The atmosphere is designed to allow for comfortable conversations, with soft Asian instrumental music playing in the background, providing a soothing yet vibrant setting. The restaurant also offers two private dining rooms, perfect for large gatherings or corporate events, ensuring an intimate and exclusive experience.

The culinary philosophy at Tamari is rooted in Pan-Asian traditions, showcasing diverse flavours from the Schezwan region, Japan, Thailand, Vietnamese, and beyond. The

menu takes diners on a journey across Asia, with each dish crafted to celebrate bold and authentic flavours. A highlight of Tamari is the live Teppanyaki Counter, expertly led by Chef Keshav Tamang, where guests can enjoy the art of Teppanyaki cooking in real-time. The beverage menu complements the cuisine with Asian-inspired cocktails, enhancing the overall dining experience.

The Unique Selling Points (USP) of Tamari are their Live Teppanyaki and Sushi Counter;



Wild Honey Sesame Chicken

Private Dining Rooms and a 15 years old pan Asian restaurant which has a seating capacity of 78 guests.

### Design Philosophy

Tamari's design blends modern Asian aesthetics with a warm, welcoming atmosphere. Cherry blossom motifs adorn the upholstery, adding elegance and a sense of serenity to the space. Family tables are spacious, perfect for shared meals, while two private dining rooms offer an intimate setting for larger gatherings or corporate events. The Teppanyaki Counter, with its dedicated seating, allows guests to enjoy a live cooking experience and interact directly with Chef Keshav Tamang, creating a dynamic and immersive dining environment.

### Tamari Food Story

Tamari serves a diverse range of Pan-Asian cuisine, including flavours from the Schezwan region, Japanese cuisine, Thai, Malaysian, and more. Tamari is the only restaurant in Goa that does a live Teppanyaki counter headed by Chef Keshav. The

menu features a comforting array of hearty dishes that promise to satisfy your cravings. These dishes can be shared between two. The menu is divided in 3 parts – Appetizers, Mains and Dessert. Tamari's signature dishes are the Thai wok chicken, the Arata sushi and Teppanyaki (choose from sauces, veggies and meats).

### Culinary Story

Tamari, a type of Japanese soy sauce, signifies depth of flavor and balance, which are reflected in the culinary creations at the restaurant. Tamari's culinary story brings together the best of Pan-Asian flavours, from the bold spices of Schezwan to the refined dishes of Japan. It also highlights the fresh, vibrant tastes of Thai and Malaysian cuisine.

At the heart of Tamari is the Teppanyaki Counter, where Chef Keshav Tamang prepares dishes live, adding a touch of theater to the dining experience. Each dish is a tribute to Asia's diverse food traditions, crafted with care and served with modern flair 🍣



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# Dattaraj V. Salgaocar, Honorary Austrian Consul in Goa celebrates Austrian National Day



Dr. Michael Wieser, Katharina Wieser, Dattaraj V. Salgaocar, Deepti Salgaocar and Aleixo Sequeira

The Honorary Austrian Consulate in Goa recently held an official event to mark Austrian National Day. Aleixo Sequeira, Minister for Law and Judiciary of Goa, was the chief guest at the function. Also present were Her Excellency Katharina Wieser, Ambassador of Austria to India, and Dattaraj V. Salgaocar, Honorary Consul for Austria in Goa.

During the event, Austrian citizenship was formally conferred upon Ilan Grossman from Israel. This citizenship was granted under Austria's policy that allows descendants of Jewish individuals who were forced to flee Austria during the Nazi occupation in the 1940s to reclaim their nationality.

In her speech, Ambassador Wieser highlighted that over 30,000 individuals worldwide have been granted Austrian citizenship under this policy. She also noted that this was the first time such citizenship had been granted in India.

The event marked a proud moment for the Honorary Austrian Consulate in Goa, hosting this significant and meaningful occasion 🇺🇦



Ilan Grossman

Vijai Sardesai

Carlos Alvares Ferreira

Natasha Alvares Ferreira

Dr Deviya Rane

Francisco Sardinha

Maria Isabel de Carvalho



Brahmanand Shankwalker

Paulo Gomes

Jose Elmano Coelho Pereira

Harshvardhan Bhatkuly

Ralph de Sousa

Dale Menezes

Suhel Seth



Vikram Salgaocar



Nicholas Lima Leitao

Nayantara Lima Leitao

Reiner Dias

Murad Ali Khan

Prashant Joshi

Harish Rajani



Dr Gregory Pereira

Soraya Pereira

Caetano Fernandes

Prof. Irfan Mirza

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Prof Shabbir Ali    Narcinva Shirish Bene    Suraj Lotlikar    Alexandre Barbosa    Richard Soares    Dr Shekar Salkar    Dr Medha Salkar    Dr Gautam Dubhashi



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# Pisco Time - Goa: A celebration of Peruvian culture and cuisine



Javier Paulinich Vikram Vishwanath Digambar Kamat



Vinay Tendulkar Babu Kavlekar Carlos Alvares Fereira

On the evening of November 20th, 2024, the Grand Hyatt Goa hosted a spectacular event, 'Pisco Time in Goa,' to mark the esteemed visit of His Excellency Javier Paulinich, Ambassador of Peru, and Vikram Viswanath, Honorary Consul of Peru in India. The exclusive gathering brought together a distinguished crowd of dignitaries, local business people and the who's who of Goa, including former Chief Minister Digambar Kamat, Former Deputy Chief Minister Chandrakant (Babu) Kavlekar, Former Rajya Sabha MP Vinay Tendulkar, Aldona MLA Sr Adv. Carlos Alvares Ferreira.

The event offered an immersive experience into the vibrant flavours of Peru, showcasing the country's rich culinary heritage. Guests were treated to a delightful array of Pisco cocktails, crafted to perfection, offering a refreshing and authentic taste of Peru. The evening also featured an exquisite spread of Peruvian delicacies, specially curated by the renowned Chef Julio Castillo. From succulent seafood and fresh ceviches to sizzling grills, comforting soups, and indulgent desserts, each dish highlighted the depth and diversity of Peruvian cuisine.

The event not only celebrated the flavours of Peru but also served as a platform to foster deeper ties between India and Peru. It was an evening filled with rich cultural exchange, lively conversation, and gastronomic indulgence, leaving a lasting impression on all those who attended 🇵🇪



Harshvardhan Bhatkuly Asha Kamat Neha Kamat Yogiraj Kamat Dr Shivanand Bandekar Gaurish Lawande Shivan Desai Neha Desai



Chef Julio Castillo Raunaq Rao Vinesh Pikale Priyanka Pikale Ashish Prabhu Verlekar Priya Prabhu Verlekar Parag Rao Shambhavi Rao

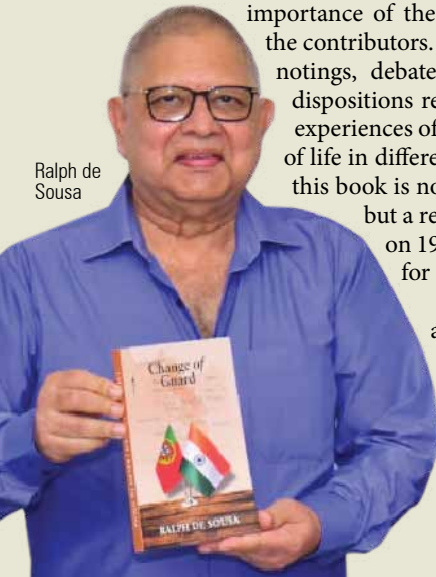
## Ralph de Sousa's new book *Change of Guard*, released

The book *Change of Guard* was launched by Fundação Oriente recently by Heta Pandit, renowned historian and heritage conservationist. Pandit introduced the book which contains personal accounts of 12 renowned citizens of Goa and their adventure and suspense that they experienced as change of guard took place on the 18th and 19th December 1961.

The function started with opening remarks from Paulo Gomes the delegate of Fundação Oriente in Goa, who highlighted the spirit and importance of the personal historical events narrated by the contributors. He said that there were many historical notings, debates and discussions, including personal dispositions recorded by history but for the first time experiences of individuals belonging to different walks of life in different parts of Goa are documented. Hence this book is not only a collection of personal memoirs but a record of the happenings as they unfolded on 19th December 1961, a store of knowledge for the generations to come.

The author Ralph de Sousa spoke about his journey as he put this book together and thanked the co-authors and his team that helped him to complete this book, and ended by thanking Fundação Oriente and Gomes for hosting the event 🇵🇪

Ralph de Sousa



Paulo Gomes Heta Pandit Caroline de Sousa Carlos de Sousa



Rene Mendes Dr Bossuet Afonso Antonio P Cardozo Gavin Dias



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**Rtn Denzil Xavier receives Best President 2023-2024 Award for Rotary District 3170**



Rtn Denzil Xavier, former President, Rotary Club of Panaji Riviera has won the Best President 2023-2024 Award for the Rotary International District 3170 at the Governor's Appreciation and District Awards held in Kolhapur. Besides this award, other notable awards received by the Club included Best Large Club in District 3170; Best Secretary (Rtn Joshua D'Mello); Best Assistant Governor (Rtn Ryan Costa); Awards for Community, Club, International and Vocational Service; Highest Rotary Foundation Contribution; and Best in Polio Immunisation.

Denzil is one of Goa's leading realtors and his firm, Denzil Xavier Real Estate Consultants is recognized as one of Goa's premier real estate solutions provider. Denzil has also served as the Governing Body Member of NAR-INDIA 2016-18. He is currently serving as a member of the Real Estate and Housing Committee, Goa Chamber of Commerce and Industry (GCCCI) **✉**

**Melvyn Noronha's design wins Best National Costume at Miss Grand International**

Melvyn Noronha's costume design for Rachel Gupta played a pivotal role in her winning the Miss Grand International crown, marking a historic first for India. Gupta's journey to the title began with her victory in the Best National Costume Award during the Grand India segment of the competition.



Noronha, an international fashion designer and pageant mentor based in Siolim, designed a costume themed 'The Grand Princess Warrior of the Incredible Farmers'. The gold-coloured attire symbolised the invaluable contributions of farmers, with wings representing crops, a golden shield reflecting their hard work, and a spear adorned with a blackbuck, Punjab's state animal, highlighting the need to protect nature. A tractor carrying blessings from the Golden Temple underscored the deep connection between faith, farming, and the land **✉**

**Jonathan de Souza becomes Goa's first AFC Match Commissioner**



Jonathan de Souza, Head of Operations for FC Goa and Vice President of Goa Football Association (GFA), has made history as the first Goan to pass the Asian Football Confederation (AFC) Match Commissioner Exam. With this achievement, he becomes the first Goan AFC Match Commissioner, qualifying to officiate at AFC competitions starting in 2025. His appointment was confirmed in the latest assignment list released by the AFC.

De Souza's appointment is the culmination exemplary performance in various AIFF National Football Championships and age-group tournaments, where he has demonstrated strong leadership and operational expertise. As AFC Match Commissioner, De Souza will be responsible for conducting thorough stadium inspections and overseeing match day operations in accordance with AFC regulations **✉**

**Dharmanand Kamat honoured with Chandrakant Keni Journalism Award 2024**

The Chandrakant Keni Journalism Award 2024 will be presented to senior journalist Dharmanand Kamat. Former Union Minister Suresh Prabhu will be the chief guest, with senior journalist Anil Pai delivering the keynote address, honouring the late Chandrakant Keni, a distinguished journalist, editor and author.



This marks the fourth edition of the award, previously conferred on senior journalists Suresh Walve, Uday Bhembre, and Pramod Prabugaonkar. The award recognises journalists who began their careers under the mentorship of Chandrakant Keni. Kamat, with a career spanning over five decades, has contributed to prominent publications such as *Rashtramat*, *West Coast Times*, and *Pudhari*. He has served as Delhi Bureau Chief for the Marathi daily *Pudhari*, and worked with *Oman Daily Observer*. His diverse experience spans across print, radio, and TV journalism, along with contributions as a columnist **✉**

**Vivek Pereira to exhibit paintings on St Francis Xavier**

Curated by Samira Sheth, 'Service and Spirituality' is an art exhibition featuring paintings by Vivek Pereira, which captures the life and miracles of St. Francis Xavier on canvas and khadi.



Through oils applied with fingers, oil sticks, and brushes, Pereira chronicles the saint's spiritual journey, depicting iconic motifs such as olive trees, doves, angels, the sun, ocean, and ship, alongside key symbols like the Crucifix and the Eucharist. Pereira describes his dynamic compositions as "controlled chaos," reflecting the moments of spiritual awakening and accomplishments of St. Xavier. A well-known painter based in London, Pereira also works with children and trauma therapy. He is the only Goan artist to hold a solo show at The Nehru Centre in London in the past 31 years **✉**

**BUSINESS GOA QUIZ 185**  
Goa's Only Business Magazine

1. Which Indian tech giant completed the acquisition of US-based cloud company Actifio for \$1.3 billion?
2. Which international airline emerged as the most valuable airline brand globally, surpassing Delta and Emirates?
3. Which Indian online grocery delivery platform announced its merger with Reliance Industries' JioMart?
4. Which global automaker launched its first all-electric SUV, the Hummer EV?
5. Which bank's advertising punchline is "Together We Can" - a play on words with its brand name?
6. Which global company officially ended its operations in Russia in 2022, following the invasion of Ukraine?
7. In 2022, which country was the largest recipient of foreign direct investment (FDI) globally?
8. Which company launched the world's first fully autonomous electric truck?
9. Identify this business leader who passed away recently



**Answers to BG Quiz 184:** 1. Dr. C Rangarajan 2. Polo 3. Samsonite 4. Amazon 5. HP 6. El Salvador 7. State Bank of India 8. Mukesh Ambani 9. Brian Niccol, CEO of Starbucks  
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