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# EDITORIAL

## SURVIVAL OF BRANDS



Harshvardhan Bhatkuly

In a journey spanning nearly 16 years, this magazine has put in focus and awarded scores of local brands. Some have made the state proud by scaling their value upwards; while some have faded into oblivion.

It is not easy to maintain a perfect trajectory all the time, for every brand. Similar to life cycles, brands enjoy and suffer the highs and lows during their existence.

Good brands remain so entrenched in the memories of customers, that the thought of losing them becomes painful.

Goa witnessed a humongous outpour of emotions when it came to light that a hotel brand that spelled 'hospitality standards' to a large section of Goans, was slapped with a notice for auction by their bankers. People from all walks of life posted their two bits on social media proclaiming their love for the brand, second guessing problems that could have taken the brand towards the dark abyss, suggesting ways on how the brand could be resurrected, imploring the owners not to sell out to the casino lobby, appealing to fellow Goans to save the brand, et al.

We must understand that brands which survive the test of time have been made to withstand the highs and lows of its lifecycle by various factors, both internal and external. I will try and jot a few attributes that a brand can put to play, to live long.

*Survival Instincts:* Just like a person, a brand that has lived long can develop sensors that can alert it of lurking dangers. The instincts to survive in whatever format is a key attribute for a brand's longevity.

*Leadership:* The way a business owner – the driving force of the brand can see it through catastrophic situations is often the reason why some brands live long. Knowing that a leader is capable of staying his ground is sometimes enough for forces to rally behind him to keep the brand afloat.

*Finances:* Most brand failures are linked to financial decisions that have gone bad or the utter lack of Vitamin M can close the lid of the coffin on many brands. The life-blood of most businesses is the ability to raise funds and stay

solvent – at all times.

*Customers as Brand Ambassadors:* Peter Drucker famously said that your business has zero value unless you create customers. Brands are built by customers – both internal (your team members) and external. Various attributes of the brand resonate with customers so much so that they begin to own the brand. Cultivating a passionate and invested customer base is essential for a brand's long life.

Apart from other intricacies that may make or break brands, the few obvious have been listed above.

In my opinion, and crude as it may sound – the sheer willpower to keep on going can keep a brand in the reckoning. A founder or business owner who can continuously move from one difficult aspect of the business to another, without letting the circumstances beat him to closure – is by and far the greatest reason why brands survive.

Many brands, in mature stages of their life-cycle, bring in fancy business coaches to formulate vision and mission statements, brand identities and slickly made advertisements to add glamour to the sweat and tears of an entrepreneur's dream. Albeit, it isn't easy to walk the talk of these lofty ideals if the business is faltering on basic survival fodder.

Entrepreneurship, more often than not being a solo sport, throws constant hurdles in the way of a brand builder. After years of struggle, one cannot blame entrepreneurs for throwing in the towel and saying quits! However, the ones that make the brand survive and constantly take it to the next level do this with passion, drive and ability to take on adversity.

Putting a brand to sleep is never an easy decision. Many intertwined aspects of business come together for this to happen. I know a few practical business owners who look at brands as pure commercial objects and are quick to snuff out their lives, if they don't achieve their intended targets.

We know that building and sustaining brands isn't child's play. That's why we must salute those that make their brands stay in the reckoning year after year, despite obvious business challenges ■

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## State's development campaign moving forward swiftly under Viksit Goa campaign: CM Dr Pramod Sawant

Chief Minister Dr Pramod Sawant has emphasized that the ₹28,163 crore State Budget for 2025-26, presented in the Legislative Assembly, will be fully implemented in the upcoming fiscal year. He expressed confidence that Goa will achieve the target of becoming a Viksit Goa by 2037, in alignment with the Centre's support and the Prime Minister's vision for a Viksit Bharat by 2047.

Dr Sawant highlighted that his government had successfully implemented 95% of the proposals from the 2024-25 Budget, providing details of the accomplishments in the Action



Taken Report (ATR) during the Budget Session. Although the 2025-26 Budget is expected to be formally passed in the next Assembly Session scheduled for July, the government has already approved a vote-on-account, which will allocate finances until then.

The Chief Minister

described the 2025-26 Budget as being particularly focused on tourism, as well as on advancing the vision of a developed Goa, in line with the broader national objective of Viksit Bharat. Dr. Sawant reiterated his belief that achieving the goal of Viksit Goa by 2037 is feasible, noting that the state's high per capita income and GDP, along with its infrastructure development, position it well for such an ambitious target.

In addition, the state government is actively working to revitalize key sectors such as industry, information technology, logistics, tourism, and education. ■

## Industry leaders discuss ways to integrate AI in SME sector, launch Playbook

The Goa Industrial Development Corporation (Goa-IDC), in collaboration with the World Economic Forum, organized a workshop titled 'Empowering SMEs through AI Innovation' under the AI for India 2030 Initiative. The event aimed to assist Small and Medium Enterprises (SMEs) in adopting artificial intelligence (AI) technologies to enhance productivity and improve competitiveness.

The workshop brought together 30 SMEs, along with key stakeholders from government, industry, and academia. Discussions centered on AI readiness, sector-specific solutions, and the challenges SMEs face when integrating new technologies. During the event, the 'AI Playbook for SMEs' was launched, offering a comprehensive guide to help businesses effectively adopt AI.

Pravimal Abhishek, Managing Director of Goa-IDC, highlighted the Corporation's ongoing digital transformation initiatives, including online platforms such as the Ease of Doing Business portal and the newly introduced Online Building Plan Approval System (OBPAS). "We are committed to enabling SMEs to harness AI to scale their operations and remain globally competitive," he remarked.

Purushottam Kaushik, Head of C4IR India, emphasized the need for inclusive AI policies and described the initiative as a significant opportunity to empower remote businesses. Specialist Ayushi Sarna conducted an interactive session on the role of AI in business. Representatives from various sectors, including electronics, logistics, and manufacturing, attended the event, with nearly 30% of participants engaged in export activities. The workshop underscored the importance of collaborative policymaking in preparing SMEs for an AI-driven future. ■

## Delta Ports commences ops at Mormugao Port's berths 10, 11

Delta Ports Mormugao Terminal (DPMT) recently commenced operations at Berths 10 and 11 at Mormugao Port. The official launch was conducted by Dr N. Vinodkumar, Chairman of Mormugao Port Authority (MPA), in the presence of senior MPA officials and representatives from DPMT.

DPMT, a subsidiary of Delta Infralogistics Worldwide Limited (DIWL), has entered into a 30-year Public-Private Partnership (PPP) agreement with MPA for the operation and maintenance of the two berths. The Memorandum of Understanding (MoU) for this partnership was signed during the Global Maritime India



Summit 2023 in Mumbai.

As per the terms of the agreement, DIWL will invest ₹140 crore into the project and will pay a monthly royalty to MPA. Dr Vinodkumar expressed confidence that the partnership would alleviate manpower challenges at the port while simultaneously boosting revenue. DPMT Chairman Mohiuddin Ahmed

emphasized the company's commitment to efficiency and sustainability. "Our focus is on leveraging advanced technology while promoting environmental sustainability," he stated.

Raghoba Kotkar, DPMT Goa In-Charge, expressed his pride in managing the terminal, describing it as a dream come true after two decades of service at the port. Additionally, DPMT plans to handle imports such as wheat and other cargoes, including iron ore, gypsum, limestone, and wood chips. Kotkar concluded, "Our ultimate goal is to create more employment opportunities for the people of Goa." ■

## GOA SET TO EMPLOY REVISED COLOUR CODES FOR INDUSTRIES

The classification of industries in Goa for compliance with pollution regulations is set to undergo a significant update, with the Goa State Pollution Control Board (GSPCB) preparing to implement a revised categorization methodology submitted by the Central Pollution Control Board (CPCB), New Delhi.

Under the new classification system, the CPCB has introduced an additional 'blue' category for industries related to

household waste and essential environmental services for domestic waste management.

This category will be added to the existing red, orange, green, and white categories. The revised categorization will be used for granting Pollution Control Board consents and for environmental monitoring. It will also apply to all pending applications for consent to establish and consent to operate.

Goa State Pollution

Control Board Chairman Mahesh Patil stated that the new categorization framework will enhance transparency and expedite the issuance of consents within a defined timeline. "The implementation of the revised categorization in Goa will be completed within six months," he confirmed.

Patil further noted that the CPCB is introducing incentives to encourage industrial units to adopt environmentally-friendly practices. ■



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## 875 Self Help Groups receive ₹8.31 cr in National Rural Livelihood Mission loans

As of December 2024, a total of 875 Self-Help Groups (SHGs) in Goa have secured loans amounting to ₹831.51 lakh under the National Rural Livelihood Mission (NRLM), according to the Economic Survey for 2025-2026. This achievement has been facilitated through various umbrella projects aimed at supporting rural livelihoods, with SHGs actively participating in

initiatives such as the Startup Village Entrepreneurship Programme (SVEP), Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDUGKY), and Micro Enterprise Development (MED) Projects.

The Survey further highlights significant progress under NRLM, including the provision of revolving funds to 694 SHGs and community investment funds to 118

SHGs. 51 village organizations have been provided with startup funds, and 12 cluster-level federations have been established during this financial year. As of December 2024, Goa has 3,242 SHGs registered under NRLM, with a combined membership of 41,403 individuals. Of these, 2,001 SHGs are located in North Goa, with 25,589 members, while 1,241 SHGs are in South Goa,

with 15,814 members.

The empowerment of women is a central component of the government's vision for a developed India by 2047. Women Empowerment is one of the key pillars of the Viksit Bharat@2047 initiative, with the government actively promoting entrepreneurship among rural women by providing various platforms, opportunities, and skill development training.

## Goa's cashew nuts likely to get GI tag by May-end

Goa's renowned cashew nuts are likely to receive the coveted Geographical Indication (GI) tag by the end of May, making them the 11th agricultural product from the state to achieve this distinction.

According to Dr. Deviya Rane, chairperson of the Goa Forest Development Corporation (GFDC) and MLA from Poriem, the certification process is in its final stages.

"By the end of next month, Goa's cashew will receive its rightful GI tag," she confirmed. Rane expressed confidence that the GI tag would boost local farmers, strengthen the brand identity of Goan cashews, and curb the increasing practice of non-Goan cashews being falsely marketed as local produce.

Having organised the Goa Cashew Fest since 2023, Dr. Rane highlighted that the GI tag will offer official recognition of the unique flavour, quality,



Dr Deviya Rane

and regional identity of Goan cashew nuts. This status will also provide stronger protection in both domestic and international markets.

"The sale of cashew nuts from outside the state being sold as 'Goan cashew nuts' must be stopped totally. The GI tag will help curb this," Dr. Rane added. She also noted that the annual cashew festival has significantly increased awareness among local farmers, resulting in a noticeable rise in cashew production over the past three years. The Goa Cashew Fest will be held at Campal Panjim on 25th, 26th and 27th of April 2025.

## Western Ghat Development Programme

The State Government has revised the Western Ghat Development Programme (WGDP) to strengthen sustainable agriculture and support farmers in five talukas – Sanguem, Quepem, Canacona, Dharbandora, and Sattari.

Under the updated scheme, training programmes for 50 farmers per zone will be conducted with a budget of ₹15,000 per session. Additionally, Krishi Mahotsavs will be organised in each zone to benefit around 500 farmers,

with an allocation of ₹1.5 lakh for each event. Farmers will also receive fruit, medicinal, and forest plants free of cost, up to ₹10,000 per hectare. The WGDP, in place since 1975-76, aims to develop ecologically fragile areas while promoting income-generating activities like beekeeping.

The scheme supports individual farmers, SHGs, clubs, societies, and NGOs, promoting conservation and sustainable livelihoods across the Western Ghats.

## GTDC invites bids for ₹18.91 Crore 'Beach Experience' project at Colva

Goa Tourism Development Corporation (GTDC) has issued a tender valued at ₹18.91 crore for the development, operation, maintenance, and management of a comprehensive 'Beach Experience' project at Colva Beach. This initiative is part of the central government's Swadesh Darshan 2.0 scheme, with GTDC acting as the State's implementing agency.

According to the tender document, the project is designed to enhance the tourism experience and stimulate the

local economy by upgrading visitor amenities. Key proposed components include the construction of a beach deck, a shopping complex, a combined food and shopping plaza, a designated hawker zone, and a dedicated security block. GTDC will oversee all phases of the project, from planning to implementation. A recent meeting with the Tourism Minister, stakeholders, and officials discussed proposed plans under the scheme and addressed concerns.

## Goa makes significant strides in SDGs

According to the Economic Survey 2024-25, Goa has made substantial progress in advancing the Sustainable Development Goals (SDGs).

The latest SDG Index comparison reflects consistent improvements across multiple indicators, underscoring the state's commitment to sustainability and inclusive development. Goa is now recognized as a 'front runner' in 10 out of 16 SDGs, achieving top-tier status in Clean Water and Sanitation (SDG 6) and Affordable and Clean Energy (SDG 7). Additionally, the state has made notable strides in healthcare, education, and infrastructure.

A key highlight of Goa's performance is its exceptional achievement in clean water and sanitation, as well as affordable and clean energy. In 2023-24, Goa attained a perfect score of 100 in both SDGs, a

significant leap from scores of 65 and 61 in 2018, respectively. This success is attributed to the 100% access to piped water under the Har Ghar Jal Scheme and the certification of Goa as Open Defecation Free (ODF) under the Swachh Bharat Mission. Furthermore, Goa's efforts in energy access have been bolstered by the Pradhan Mantri Sahaj Bijli Har Ghar Yojana (Saubhagya) and Goem Vinamulya Vij Yevjan, which have led to 100% electrification and the provision of free residential solar rooftop installations, in line with the state's renewable energy target for 2050.

Over the past five years, Goa has demonstrated significant improvements in its SDG performance. Notably, the state's score in Industry, Innovation, and Infrastructure (SDG 9) surged from 0 in 2018 to 76 in 2023-24.

# 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.

Giving back to the community remains a vital part of our corporate ethos. Our team of doctors and medical staff provide quality healthcare to the local population. We give our Goan youth the opportunity to excel at the grassroots levels and shine at a professional level through our lauded youth development and community outreach programs.



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**BNI Goa Region has been a catalyst for bringing in change in the domain of trade and enterprise. SYBIL RODRIGUES recaps 15 years of Goa's leading entrepreneurial organisation**

In 2010, when Rajkumar Kamat first launched the Goa chapter of Business Network International (BNI),

there was no fanfare, no blueprint, and certainly no guarantee of success. What existed was a vision – a belief

that entrepreneurs could do more than survive; they could thrive through the power of structured networking, shared

values, and mutual growth.

Fifteen years later, BNI Goa is not just a networking platform – it's a movement that



**“My mission is bold, ambitious, and deeply rooted in service – to empower every BNI member in Goa to generate ₹1 crore in business through BNI by 2026 and to help more than 2,500 entrepreneurs scale their businesses through the power of this global network”**

**PARAG LOLIYEKAR**

Area Director (Operations)

has transformed the business landscape of the state. With over 1,000 active members, the region has collectively generated thousands of crores in business, nurtured leaders, inspired youth, and directly contributed to employment generation on a scale few could have imagined.

“Our mission from the beginning was clear,” says Kamat, Executive Director of BNI Goa. “We weren’t just building a platform for exchanging referrals – we were building a community that would support entrepreneurial growth, job creation, and economic development”

As BNI Goa celebrates its 15-year milestone, it stands not only as a testament to vision and perseverance but as a case study in how community-driven business models can create measurable social impact.

**Humble Beginnings**

The story of BNI Goa began in 2010 with the formation of a single chapter. Slowly, a second chapter followed. By 2012, the need for a regional support team became evident.

“We realised we needed people in leadership roles – people who could help guide new chapters, mentor members, and ensure we grow sustainably,” Kamat recalls.

This marked the formation of the regional team, which

played a pivotal role in building the foundation of what BNI Goa would become. With the regional team came a shared vision and long-term goals – goals that seemed ambitious at the time but have since become milestones.

“In 2012, we said – let’s aim for 1,000 members, ₹1,000 crores in business annually, and at least 10,000 jobs created over the next 10 years. That wasn’t just a number – we saw it as a roadmap for impact.”

The team even conducted an internal survey that estimated that for every crore of business generated, roughly 8.9 jobs were created – a figure they rounded up to 10. It gave their mission a powerful anchor: entrepreneurial growth as a means to employment generation.

**Scaling Up: From Vision to Reality**

By 2015, the momentum had picked up, but the leadership team noticed something important – a time lag between growth in membership and a corresponding rise in business volumes.

“We saw that while membership was growing,



**“I have developed thriving markets, expanding my client base across Goa and India while leveraging BNI’s global reach to secure clients from Sri Lanka, Australia, Singapore, Norway, Spain, and Dubai. My international presence is marked by extensive travel, including attending four BNI Global Conferences, where I have earned accolades from Dr. Ivan Misner and Graham Wehmiller”**

**ANDRE SHACKLETON**

Area Director (Training & Development)



**“As Senior Director of Business Development for Goa, I have organised 28+ business conclaves in sectors like hospitality, health, education, and infra projects over the past five years. These events have benefited many BNI Goa members, facilitating business growth through networking connections”**

**ARMAN BANKLEY**

Sr. Director Consultant (Business Growth) and President, Vibrant Goa Foundation

business referrals took some time to mature. Relationships had to build, trust had to form, and that meant our initial timeline needed tweaking.”

The team recalibrated its goals accordingly:

- 1,000 members by 2024
- ₹1,000 crore in business by 2025–26
- 10,000 jobs by 2026–27

Remarkably, BNI Goa hit the first of those milestones ahead of schedule, crossing the 1,000-member mark in October 2024.

Growth, however, wasn’t just about numbers. The pace at which business was being generated accelerated over the years. While the first ₹1,000 crore took close to eight years, the second came in four, and the third in just two.

“We are now on track to generate ₹1,000 crore in businesses in a single year,” Kamat says with quiet pride. “That’s how exponential the momentum has become.”

**Vision 2030**

With their original 10-year roadmap nearly fulfilled, BNI Goa has now shifted its sights to the future – a future even more ambitious in scope and scale. The Vision 2030 plan aims to take the BNI ecosystem in Goa to an entirely new level.

By 2030, the region plans to:

- Grow to 2,500 active entrepreneurs as members.
- Facilitate ₹3,750 crore in annual business.
- Create direct and indirect employment for 50,000 people

At the core of this vision lies the concept of “seat value” – the average annual business generated per member.

“When we say ₹1,000 crore from 1,000 members, it implies an average seat value of ₹1 crore,” explains Kamat. “Our new goal is to reach a seat value of ₹1.5 crore – which, across 2,500 members, gives us the ₹3,750 crore figure.”

**Leadership as a System**

One of BNI’s lesser-known but most powerful feature is its rotating leadership structure. Every six months, each chapter selects a new leadership team – a system that creates a dynamic and constantly evolving leadership pipeline.

With 18 chapters in Goa, each electing new leadership teams twice a year, the region is generating over 100 chapter-level leaders annually. While some may repeat roles, the experience of leading even once is transformative.

“We are not just building businesses – we are building leaders,” Kamat emphasizes. “And from these chapter leaders, the best rise to become



**“In February 2011, we launched BNI Mathagram, Goa’s second chapter, with a mission to empower 1,000+ entrepreneurs by launching more chapters through structured networking. Over 14 years, my firm has received ₹12+ crore in business and we gave ₹50+ crore back to the network”**

**ARCH. AVINASH BORKAR**

Senior Director Consultant, BNI Goa



Rajkumar Kamat with Dr Ivan Misner, Founder of BNI International; (L-R): Rajkumar Kamat, Meena Srinivasan, Mac Srinivasan, Dr Pramod Sawant, Graham Weihmiller, Atul Joglekar, Nimisha Kamat and Shreyas Nadkarni



**“70% of my business comes from BNI, demonstrating the power of referrals and networking. As a Trustee at Vibrant Goa Foundation, I have gained visibility and credibility through this role, further establishing my reputation as a business leader”**

**AJAY GRAMOPADHYE**

Chairman Board of Advisors, BNI Goa & Member International Board of Advisors

part of the regional leadership team.”

Currently, BNI Goa has a regional team of 50 leaders. By 2030, they plan to scale that to 150 to support the increased network size.

“Our goal is to have a strong, well-developed regional leadership of 150+ who can manage a thriving network of 2,500 entrepreneurs. That’s how we will scale while maintaining quality.”

This leadership pipeline ensures that growth is never top-down. Instead, it is powered by a decentralized, community-led model that empowers people at every level.

**The Multiplier Effect**

For Kamat, it’s not just about business metrics – it is about the human impact. “Fifty

thousand jobs,” he says, “means fifty thousand families. And assuming four members per family, we are talking about directly touching two lakh lives in Goa.”

That’s no small number in a state with a population of just over 15 lakh. BNI Goa isn’t just growing – it’s becoming a pillar of economic and social development in the region.

“We have always believed that supporting entrepreneurs is the most sustainable way to generate jobs,” Kamat says. “And when you create jobs, you are transforming lives – not just economically, but socially.”

BNI Goa’s impact has now moved well beyond referrals and business growth. It’s becoming a platform for transformation, nurturing both



**“My role as Launch Director saw the creation of the region’s largest and fastest in numbers at first launch-Hall of Fame Chapter; and as Senior Support Director (Launch), I launched Goa’s first-ever Platinum Chapter, which turned out to be a historic achievement in BNI Goa’s 15-year journey”**

**ATMARAM DESAI**

Deputy Area Director (Launch) BNI Goa



**“I have had the privilege of ascending through four leadership levels – starting as a Support Ambassador, progressing to Support Director, and most recently being promoted to Senior Support Director. Additionally, serving on the International Board of Advisors for nine plus years has broadened my global perspective and strategic thinking”**

**ASHFAQ SHAH**

Senior Director Consultant (Support), BNI Goa

economic growth and human potential.

**Community Building and Beyond**

In addition to its core mission of generating business opportunities for entrepreneurs, BNI Goa is also focused on community empowerment. Through various initiatives, the network is creating a ripple effect of economic and social transformation. These initiatives aim to foster sustainable growth not only for businesses but also for the communities they serve. Among the most notable programs are GEMS, Vibrant Goa, and Business Voices.

**GEMS: A Nurturing Ground for the Next Generation of Leaders**

GEMS, which stands for Goa Entrepreneurs Mentoring Trust, is a powerful program designed to nurture young entrepreneurs and support their journey from startups to scale-ups.

Launched to identify and mentor the next generation of business leaders, GEMS taps into Goa’s vibrant pool of emerging talent. This initiative is more than just a support network; it’s a mentorship platform that provides budding entrepreneurs with a personalized approach to growth. By offering access to BNI’s existing members, GEMS connects young leaders with



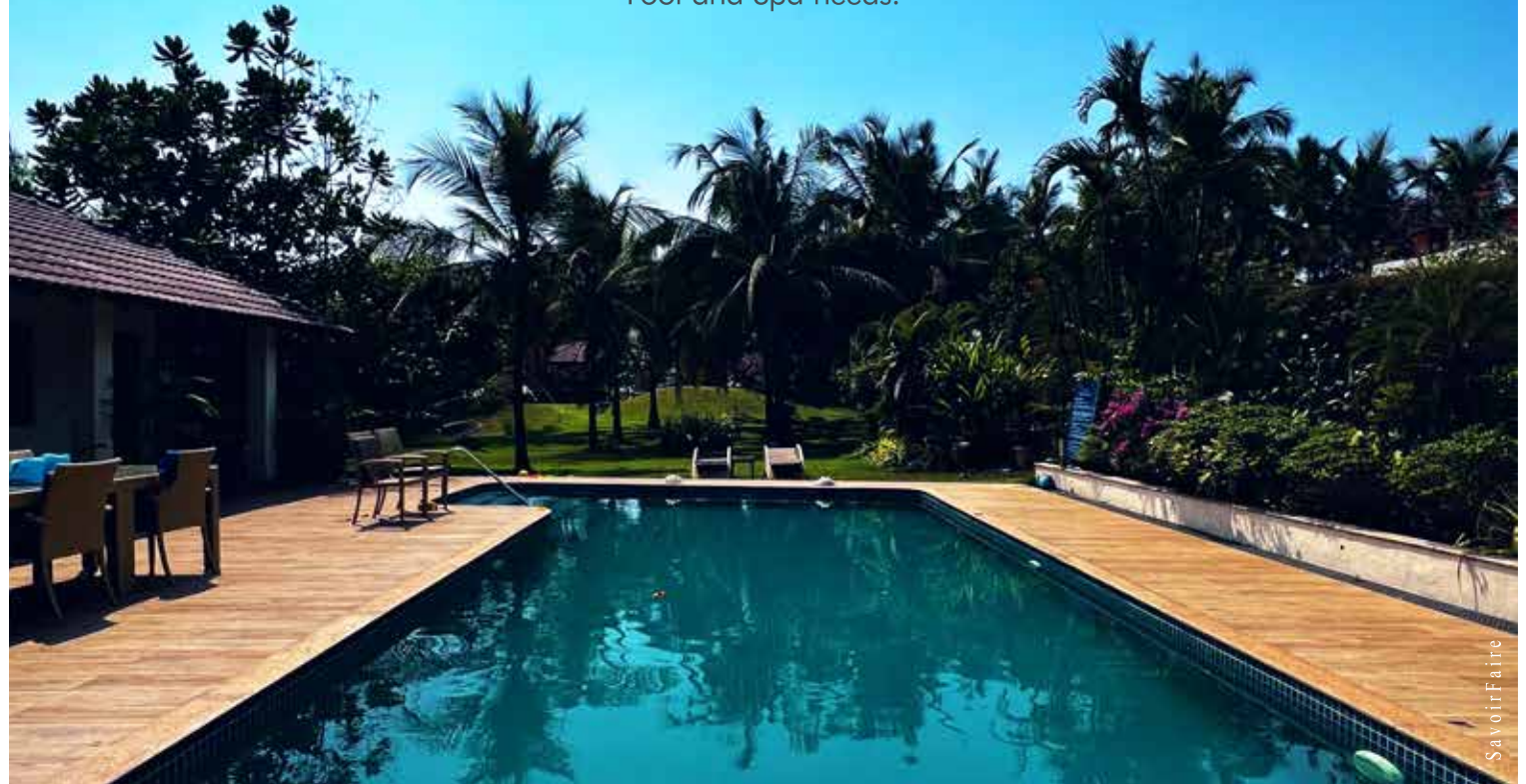
**“My company has grown into Goa’s most preferred furniture brand, partnering with leading government and private projects. BNI has played an instrumental role in building this aspirational brand. BNI has sharpened my leadership and interpersonal skills while offering a strong sense of belonging in a global network of 340,000+ members”**

**FAUZIA KHAN**

Deputy Area Director (Support) BNI, Goa

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VIBRANT GOA EXPO 2019 was the premier platform to bring all industry and organisations under one roof to promote the agenda of doing business in Goa



**“I have taken ownership of three Chapters as Support Director consultant, 2 of them in the critical launch stage and helped these Chapters stabilise and become self-sustaining, growing both membership base and business”**

**CDR SKANDAN WARRIAR**  
Senior Director Consultant (Training)

experienced entrepreneurs, industry experts, and mentors who help them navigate the often-turbulent waters of business development.

“This program has been a game-changer for many,” shares Kamat. “It provides young entrepreneurs with the wisdom and guidance they might otherwise have to spend years seeking out. It is all about accelerating their growth.”

Each year, a handful of promising candidates are selected from various industries and paired with mentors who guide them through the business challenges they face. These entrepreneurs don’t just get advice – they get access to networks, capital, and opportunities that can propel them forward.

The GEMS program also focuses on building leaders within the community.

Graduates of the program often return to serve as mentors themselves, creating a self-sustaining ecosystem of knowledge-sharing and support.

**Vibrant Goa Foundation**  
Vibrant Goa is another initiative close to the hearts of BNI Goa’s leadership. The Foundation organises events designed to bring together industry leaders, entrepreneurs, and stakeholders from across the globe to discuss, collaborate, and explore business opportunities in the state.

Vibrant Goa aims to highlight the state’s potential as an investment hub and a destination for business expansion, while also



**“BNI has connected me to a trusted and talented network of over 1,000+ professionals – locally and globally – and helped me develop invaluable skills that continue to shape my entrepreneurial path. It stands out as the most impactful business forum that I have experienced”**

**DINESH DHULAPKAR**  
Senior Director Consultant & Member Board of Advisors, BNI Goa



**“At the BNI-linked Amazing Goa business Summit, my team connected with international clients, increasing awareness and generating interest in our products. Over these 15 years, I have undertaken various roles that have allowed me to contribute to the growth of the BNI Goa region”**

**RASIK NAIK**  
Senior Director Consultant & Member Board of Advisors, BNI Goa

showcasing Goa’s unique cultural, environmental, and economic value proposition. The event includes trade exhibitions, networking sessions, and keynote speeches from global thought leaders, creating an ideal environment for business growth and international partnerships.

For Kamat and his team, Vibrant Goa represents an opportunity to put Goa on the global map – and to demonstrate that the state is more than just a tourist destination. It is a growing, thriving business hub with a pool of talented professionals, an entrepreneurial spirit, and a supportive government.

“Vibrant Goa is more than just about conferences. It’s a

celebration of what’s possible when people from different walks of life come together with a shared vision,” says Kamat. “It’s about creating partnerships that go beyond the event itself.”

As the event grows year on year, it is expected to become a significant driver of economic growth, particularly in sectors like tourism, IT, and sustainable development, by attracting investments and collaborations that benefit both local entrepreneurs and international businesses.

**Business Voices**

The BNI Foundation, the Corporate Social Responsibility (CSR) arm of BNI Global, is dedicated to promoting children’s education and skill development. In addition to



**“As a founding member of BNI’s first chapter in Goa, I had no idea that the power of networking would transform my business into Goa’s top power solutions company. BNI didn’t just bring business – it brought opportunities, learning, and the confidence to dream bigger”**

**VINAY VERMA**  
Sr. Director Consultant & Member Board of Advisors, BNI Goa

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Standing from left to right (REGIONAL TEAM) Yash Nagvekar, Aditya Dessai, Vishwesh Kamat, Alpa Shah, Dr. Siddhi Prabhukonkar Naik, Mandar Mhapsekar, Mudit Agarwal, Komal Shah, Roland D Cruz, Devika Mangaldas, Aarti Kamat, Sumita Prabhu, Babita Agarwal, Arvind Nanda, Shanaya Kotnala, Darshan Rivankar, Wahid Mullam, Amit Sahakari. Seated left to right: Arman Bankley, Skandan Warrior, Fauzia Shahid Khan, Atmaram Dessai, Parag Loliyekar, Murali Srinivasan, Rajkumar Kamat, Andre Shackleton, Sujeet Shetty, Sunil Patil



**“BNI has helped me into developing an entrepreneurial mindset and put me in leadership mode. This helped me and my husband to take up the reins of Hubli-Dharwad Region in 2018, just one year after my marriage. We knew only one person there; and later successfully expanded BNI to Belgaum, as well; creating world records during the journey**

#### NIMISHA KAMAT

Co-Executive Director BNI Hubli, Dharwad and Belgaum

providing financial assistance where needed, the Foundation launched the Business Voices programme – an initiative through which business professionals volunteer their time to support these causes.

BNI Goa has fully embraced the Business Voices programme, focusing its efforts on inspiring and equipping students and youth with entrepreneurial skills. Over the past two years, more than 150 BNI Goa members have shared their journeys of perseverance and success with over 4,000 students across 30 colleges in the region. The objective has been to encourage students to view entrepreneurship as

a viable and fulfilling career choice.

The positive response from students has led to 23 colleges formalising their collaboration by signing Memoranda of Understanding (MoUs) with the BNI Foundation, committing to continued entrepreneurial education and engagement. Additionally, the Directorate of Higher Education, which oversees nearly 60 colleges in the state, has also signed a MoU with the Foundation, further strengthening the initiative.

The 18 BNI chapters across Goa have each committed to supporting one college,



**“The key to success in BNI is trust – people must believe in your ability to deliver quality work based on the referrals you provide. This trust has allowed me to build goodwill, making it easy for me to connect with others. Whether for business or personal matters, I can simply make a phone call to BNI members worldwide for support”**

#### MANOJ PATIL

Senior Director Consultant, Member Board of Advisors, BNI Goa and President GEMS Trust



**“During the COVID-19 crisis, when the hospitality industry faced unprecedented challenges, BNI became a vital support network, where I could lead initiatives to reposition BNI as a single point of contact for safe tourism, safe business, introducing stringent health protocols and e-business models which helped rebuild Goa’s economy”**

#### ANAND CHATTERJEE

Senior Director Consultant & Member Board of Advisors, BNI Goa

offering assistance in the form of internships, live projects, academic assignments, and entrepreneurial mentorship.

This collective effort has culminated in the launch of a pioneering undergraduate degree course in Entrepreneurship and MSME Management by SS Dempo College of Commerce – Autonomous, in association with the BNI Foundation India. This is the first programme of its kind in Asia and is expected to significantly contribute to the growth of entrepreneurship and the scaling of Micro, Small, and Medium Enterprises (MSMEs) within the state of Goa.

#### A Thriving Ecosystem

These initiatives – GEMS, Vibrant Goa, and Business Voices – represent just the tip of the iceberg in terms of BNI Goa’s contributions to the community. They reflect a deep commitment to creating a thriving ecosystem where businesses and individuals grow hand in hand.

“At BNI Goa, we don’t just focus on business results; we focus on people. Whether it’s a member, a mentor, a leader, or someone just starting out, it’s about creating an environment where everyone can flourish together,” says Kamat.

As the region looks towards its Vision 2030, it’s clear that BNI Goa’s impact goes far beyond its business network. It is an engine of change, shaping



**“The unwavering trust and remarkable camaraderie cultivated within BNI Goa’s diverse chapters have been instrumental in significantly boosting my firm’s visibility and generating invaluable recommendations throughout the Goan business community”**

#### ANUP GADGIL

Senior Director Consultant & Member Band of Advisors, BNI Goa



BNI Office Support Team: Alban Fernandes, Anusha Naik and Sr. Executive Hyacinth Rodrigues

the future of Goa's economy and society, one entrepreneur at a time.

### The Future of BNI Goa and its Vision 2030

As BNI Goa continues to flourish, the organization's focus isn't just on immediate growth but also on building a sustainable future for the region's entrepreneurs. The success stories we have discussed are merely a glimpse of the wider impact that BNI is poised to have on Goa's economy and business culture over the next decade. Through its Vision 2030, BNI Goa aims to take the network to greater heights, driving further economic development and transforming the way businesses operate in the state.

### The Impact of BNI Goa on Goa's Economy

BNI Goa has already had a substantial impact on the state's economy, and as the network grows, its influence will only increase.

Through the connections it fosters, the collaborations it nurtures, and the mentorship it provides, BNI is not just

supporting individual businesses but also contributing to the overall economic development of Goa.

The ripple effect of BNI's success can be seen in various sectors of Goa's economy, from tourism and hospitality to technology and retail. Local businesses are becoming more resilient, adaptable, and competitive, and the positive impact of BNI on Goa's entrepreneurial ecosystem will help create a thriving business environment that attracts investment and fosters innovation.

Moreover, BNI Goa's initiatives to support small and medium enterprises (SMEs) play a crucial role in sustaining the region's growth. By equipping these businesses with the tools and networks they need to thrive, BNI is helping to create a more diverse and robust economic foundation for Goa.


### A Call to Action: Joining the BNI Movement

As BNI Goa's impact continues to grow, the message is clear: there has never been a better time for entrepreneurs to

join the network. Whether you are a startup founder, a seasoned business owner, or someone looking to expand your professional network, BNI offers a platform for all.

Joining BNI Goa is more than just a chance to build your business – it is an opportunity to become part of something larger. It is about being part of a community that believes in the power of referrals, relationships, and business growth. It is about

taking the next step in your entrepreneurial journey and knowing that you have the full support of a network that is focused on long-term success.

“In the end, business is not just about profits – it is about creating a legacy of success that benefits everyone,” says Kamat. “With BNI Goa, we are building a stronger, more sustainable future for our entrepreneurs, our businesses, and Goa” 




### BNI Goa: Leading a vibrant journey

significant positive impact to the community. Some of the outstanding landmarks in this exceptional journey of BNI Goa are:

- Building and empowering a truly world class team of leaders who currently manage BNI Goa
- Collaborating with the Govt of Goa to open new horizons and opportunities for the business community
- Providing employment opportunities and creating leadership pathways for promising and talented candidates
- Engaging with national and global business community to show to them, the potential for investment and growth at Goa
- Branding Goa as an ideal destination for entrepreneurship and leadership development

“Congratulations BNI Goa on completing 15 Years of changing the way Goa does business! This is a truly a testament to the passion, commitment and leadership of Rajkumar Kamat, Founder and Executive Director of BNI Goa who has tirelessly worked to make an massive transformation to the business and employment landscape at Goa. His visionary leadership has positively impacted the lives of 1000 BNI Members who have generated over ₹3126 Crores in closed business.

The growth of BNI Goa is an inspirational story of how an organisation with the right intentions combined with the right leadership and excellence in execution can make a

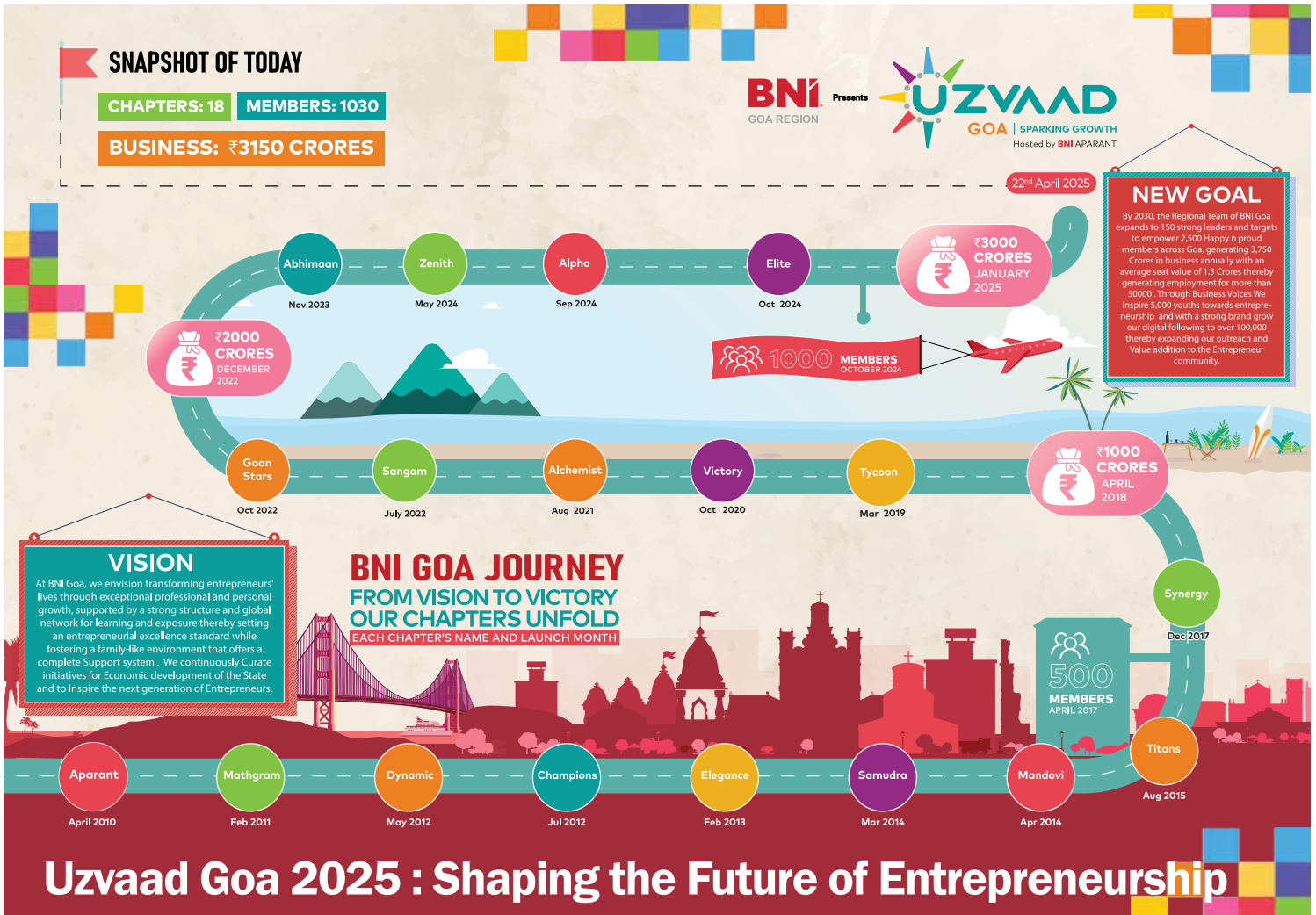
As this amazing journey continues, I wish Team BNI Goa and Rajkumar Kamat continuing success with most and more abundance always” 

### MURALI SRINIVASAN

Global Master Trainer and Senior District Director



(Left to Right) REGIONAL BOARD OF ADVISORS: Anup Gadgil, Ryan Vaz, Vinay Verma, Rasik Naik, Manoj Patil, Ajay Gramopadhye (Chairman), Rajkumar Kamat, Rita Mody Joshi (Vice Chairperson), Nikhil Shah and Mahesh Sukhtanker



# Uzvaad Goa 2025 : Shaping the Future of Entrepreneurship

Fuelling the future of entrepreneurship, this event on 22nd April is poised to inspire and impact Goa's business canvas

To celebrate a remarkable journey, BNI Goa Region is hosting 'Uzvaad Goa,' an event designed to spark growth through learning, connecting, and collaboration.

Scheduled to take place on April 22, 2025, at the Taj Cidade de Goa Horizon, Dona Paula and Planet Hollywood Beach Resort in Utorda, this event promises to be an unmissable opportunity for startups, entrepreneurs, business persons, and professionals. There will be speakers, each representing the 7 core values of BNI.

### Uzvaad Goa: A Day of Immense Possibilities

The event is packed with a range of activities tailored to inspire, educate, and empower participants. Some of the key highlights include:



Rajiv Talreja

**Masterclass by Rajiv Talreja:** India's number one MSME business coach will unlock the secrets to breakthrough business success, sharing actionable insights and strategies to drive growth.

### Entrepreneurship Boot Camp

This session aims to inspire and educate startups, aspiring entrepreneurs, and MSMEs looking for funding. Participants will gain valuable knowledge, networking

opportunities, and access to resources.

**Launch of Entrepreneurship and MSME Management Course:** SS Dempo College of Commerce and Economics, in association with BNI Foundation India, will launch a specialized course designed to equip entrepreneurs and MSMEs with the skills and knowledge required to succeed in today's competitive business landscape.

**Talent Competitions:** The event will feature exciting talent competitions, including Mr and Ms BNI Goa, which promises to enthrall the audience with unique presentations.

**Regal Gala:** The evening will culminate in a grand gala ceremony, attended by state leaders, celebrities, and

business leaders. The event will celebrate the core values and success of BNI Goa and its over 1,000 members.

### Uzvaad Goa: Sparking Growth and Empowering Entrepreneurs

Uzvaad Goa is poised to be the most innovative event in the region, adding tremendous value and sparking growth. By providing a platform for learning, connecting, and collaboration, BNI Goa Region aims to empower entrepreneurs, business persons, and professionals to achieve their goals and succeed in their endeavours. As BNI Goa Region celebrates its glorious journey, Uzvaad Goa is a testament to the organization's commitment to fostering entrepreneurship, driving business growth, and making a positive impact on the community.



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# Opening doors to new opportunities with fiscal prudence

The author decodes Goa Budget 2025, highlighting a strategic leap towards industrial resurgence, tourism advancement, and sustainable growth



**ROHAN BHANDARE**  
Chairman, Taxation Committee;  
and Hon. Treasurer of Goa Chamber of  
Commerce & Industry



**W**hile the existing tax revenues and grants offer substantial assistance, the state was in need of a strategic push to accelerate progress and achieve the next milestone in its growth ambitions.

The Goa State Budget 2025 presented by Chief Minister Dr Pramod Sawant reflects this enterprising spirit with its grand welcome to industries investing in Goa, coupled with a strong emphasis on tourism, and generating employment opportunities.

## Trade and Industry

Back in the day, the income tax and sales tax incentives for new industries were the catalyst in Goa's growth story. During the Goa VAT era, the NPV Scheme revitalized the industry and stimulated economic activity. The new proposals in the current Budget have the potential to be game-changers yet again, wherein industries investing over ₹5,000 crore in Goa will receive a full State GST reimbursement for the first five years, a 50% waiver on stamp duty, and subsidies on essential services. Although the detailed provisions of the policy are yet to be disclosed, lowering the thresholds to allow more investors to qualify, phasing of the investments over a specified period and accounting for the prolonged gestation period required for establishing industries when determining the timeline of benefits would be advantageous. The success of the policy will not only give rise to new ancillary industries and

generate employment, but also showcase Goa as frontrunners in the recently announced Investment Friendliness Index by the Centre.

Building on the commitments made in the previous Budget, the Goa Budget 2025 has unveiled eight new schemes under the Logistics and Warehousing Policy, aimed at reducing the financial burden and upgrading the existing infrastructure. For the MSME Sector, the Budget has introduced the 'Unified Digital Portal,' envisioned as a one-stop solution to streamline business operations and will facilitate the establishment of Business Facilitation Centres and a Women Entrepreneurship Facilitation Cell.

The Budget has also introduced a Goa-specific job portal to prioritise local talent and allow organizations across the state to list job vacancies, granting Goan candidates exclusive access to apply during the first seven days. The success of this initiative will largely rely on the robustness of technological infrastructure and the industry-ready local talent.

## Tourism

To promote hinterland and medical tourism, a 50% rebate on State GST, exemption in stamp duty and registration and waiver in other processing charges have been announced for those who set up at least a three-star category or above hotel or hospital in the hinterland

talukas. The announcement could synergise well with the Centre's theme of promoting Heal in India and providing quality healthcare at affordable prices for international tourists. Infrastructure upgrades include a New Jetty Terminal, operational by June 2025, and a Mini Convention Centre, to be completed by December 2026. The proposal to register app-based aggregators to integrate Goa's taxi services into a digital platform will simplify mobility and increase transparency. On the adventure front, aero-tourism initiatives at Quitla such as skydiving, powered paragliding and hot air ballooning will capture the thrill-seekers imagination. Other major proposals for developing caravan parks, a world-class cruise terminal, and introducing a plug and play model for large scale events promise to cater to a new vertical of tourists who spend more on experiences and recreational activities.

## Real Estate

The lumpsum upfront payment of infrastructure tax was a major pain point for the real estate sector and the proposed two instalment facility of paying 50% at the time of obtaining technical clearance, and paying the balance 50% at the time of receiving occupancy certificate will definitely ease the financial crunch. The proposed amnesty scheme for the registration of transfer of immovable property without additional penalties is a commendable step and

the drafting of the finer details will be crucial to make the scheme a success. Resolving the long-standing demand of the cascading double stamp duty issues could have made the proposals even sweeter for the real estate sector.

## Information Technology

India has emerged as a leading destination for Global Capability Centres (GCCs) thanks to its highly skilled workforce and cost efficiency. The upcoming GCC in Goa is poised not only to boost the state's GDP but also to position Goa as a prominent hub for global businesses. The proposed Centre of Excellence for advanced technologies such as Cyber Security, Cloud Computing, and Data Science is another good step towards fostering innovation and nurturing the youth for skill development. The Government has also planned to establish a state-of-the-art Data Centre through a Public-Private Partnership, enhancing secure data management and uninterrupted public services.

## Skill Building

The Chief Minister's vision for industrial growth is further reflected in the allocation of funds for skill development and innovation. The Chief Minister Fellowship Scheme seeks to nurture a research mindset among Goan students by providing a hands-on experience to work in the Research and Development divisions of multinational companies. Mandatory internships for students before graduation will ensure students gain practical experience and are prepared for real world challenges. To further support innovation and entrepreneurship, Skill Development, Incubation, and Startup Cells will be established in colleges, creating hubs for research and creativity.



The Government has also launched an innovative ‘Skills on Wheels’ initiative, a mobile unit equipped with tools, technology, and educational materials to provide hands-on training, especially to the rural sector.

**Clean and Green Initiatives**

To enhance the competitiveness of Goan industries and minimize the cascading effect of taxes, the Government had reduced the VAT rate for Piped Natural Gas to 4% in the last year. Taking the next step toward fostering a gas-based economy, the Goa Budget has proposed granting new registrations exclusively to boilers operating on non-polluting fuels, alongside a phased transition plan for existing boilers.

The government has also been promoting renewable energy projects as part of its commitment to global

sustainability goals. Among these is a ₹60crore pilot project for a ‘Model Solar Village,’ showcasing the potential of solar energy to electrify an entire village. Solar energy is also being integrated into healthcare facilities and major jetties. Additionally, 700 solar water pumps will be deployed with central assistance, extending the renewable energy footprint into agriculture. The government is also driving electric vehicle (EV) adoption with a ‘Subsidy for Purchase of EVs’ scheme and a 50% subsidy on the cost of high-tension electricity connections for charging stations.

On the infrastructure front, the Goa Sewerage Master Plan 2050 has been proposed to address the state’s sewage treatment needs for the next 25 years and improve sanitation infrastructure and reduce pollution.

**While the concept of a ‘Goa Happiness Index’ is under discussion, the Budget has already brought joy to several sectors**

**Financial Insights**

The Budget has grown to ₹28,162 crores, with a projected revenue surplus of ₹2,403 crores. The record-high Central Government assistance for capital investment, along with anticipated growth in mining revenues and tax collections, has enabled the Government to keep borrowings within the approved limits and restrict the fiscal deficit at ₹2,686 crore.

It is commendable that despite fiscal pressures, there are no new taxes or increase in additional taxes. Instead, the Government has prioritized curbing leakages, and the introduction of a hologram mark to track and trace the

authenticity of liquor and single point taxation are steps in this direction.

With over ₹48 crore of pre-GST arrears waived in the last One Time Tax Settlement scheme, the Budget has announced an extension for the amnesty scheme to garner the locked-up revenue and provide a litigation free ease of doing business to the taxpayers. For the liquor industry, the removal of the annual opting in process for the composition scheme every year and the rationalization of tax slabs will ease compliance.

While the concept of a ‘Goa Happiness Index’ is under discussion, the Budget has already brought joy to several sectors. As with all budgets, the successful implementation of its proposals hinges on effective policy formulation, and the fine print will be critical in turning these ambitious initiatives into reality. **BF**

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# Goa's Tourism Transformation

From influencer marketing to enhanced beach safety, Goa is evolving to become a premier global tourist destination

By SYBIL RODRIGUES

Goa, renowned for its picturesque beaches, vibrant culture, and rich heritage, is making efforts to evolve as a premier global tourist destination. The state is making significant strides in utilizing modern technology and innovative marketing strategies to bolster its tourism sector. With a focus on enhancing digital presence and ensuring the safety and comfort of both locals and tourists, Goa has introduced several key initiatives that aim to increase its appeal as a top tourist destination. These initiatives span influencer marketing, beach safety measures, and improvements in the tourism registration process, all of which contribute to a safer, more accessible, and well-promoted tourism experience in the state.

## Social Media influencers to promote Goa Tourism

The Tourism Department of Goa is developing an advanced digital marketing strategy designed to enhance its online visibility and attract a broader audience to the state's tourist destinations. This initiative includes the engagement of an influencer marketing agency, which will partner with social media influencers to boost Goa's tourism presence through carefully crafted campaigns. These campaigns aim not only to amplify the visibility of Goa's tourism attractions but also to address and counteract any negative publicity surrounding the brand.

The influencers will be selected based on their follower count, and categorized into five distinct groups: mega (over 1 million followers), macro (500,000 to 1 million followers), mid-tier (100,000 to 500,000 followers), micro (10,000 to 100,000 followers), and nano (up to 10,000 followers). The agency is expected to provide at least five influencers per



category to ensure diverse coverage.

The Tourism Department recognizes the power of social media campaigns and influencer marketing in today's digital landscape. With the rise of platforms such as Instagram, YouTube, and Facebook, the tourism sector has a unique opportunity to engage with potential tourists in real time, offering them a window into Goa's world-class attractions. Through the creation of dynamic and engaging content, the Department aims to build greater brand awareness, promote tourism products, and drive significant traffic to its digital platforms.

Furthermore, Goa has been actively collaborating with trusted digital publishers to co-create compelling content that resonates with both domestic and international audiences, thereby expanding the state's reach. The combination of influencer marketing and strategic partnerships with digital publishers is expected to significantly enhance the Tourism Department's efforts in promoting Goa as a desirable travel destination.

## Goa introduces 65 swim zones to enhance beach safety

In an effort to improve beach safety for both locals and tourists, the state government, through Drishti Marine, has initiated the demarcation of 65 swim zones (SZs) along Goa's

most popular beaches. As of now, 40 swim zones have been established across 10 beaches, including well-known stretches such as Colva, Calangute, Baga, and Arambol. The initiative aims to provide safer swimming areas, reduce risks from strong currents, and ensure better organization of water sports activities. During peak tourist seasons, the number of swim zones will increase to over 100.

Each swim zone is clearly demarcated with partition moorings and will feature appropriate signage for easy identification. In order to accommodate the diverse needs of beachgoers, the zones are divided into separate areas for families, men, and women, with specific safety measures in place. To further bolster safety, real-time public announcements will be made via installed speakers, and water sports activities will be prohibited within these zones.

Additionally, the introduction of a women-only swim zone aims to provide enhanced safety and comfort for female visitors, ensuring a more inclusive and secure beach experience. This initiative, alongside the installation of red flags during rough sea conditions to signal unsafe swimming, demonstrates Goa's commitment to providing a safe and enjoyable beach experience for all.

## Revenue from Tourism Trade

## Registration and Renewal shows significant growth

The tourism sector in Goa has experienced a substantial increase in revenue from the registration and renewal of tourism-related trade activities, as reported in the Economic Survey for 2024-25. In the financial year 2023-24, the state earned ₹16.44 crore in revenue, a notable 21% increase compared to ₹13.56 crore in the previous year. This growth can be attributed to efficient processes in registrations and renewals, improved collection of fees, and the imposition of fines and penalties for non-compliance.

The government has also streamlined the process by introducing an online registration and renewal system, making it easier for stakeholders to comply with regulations. Under the Goa Registration of Tourist Trade Act, 1982, various tourism-related services, such as hotels, travel agents, water sports operators, and tour guides, are required to register or renew their activities with the government. The revenue collected from these registrations plays a crucial role in supporting the development and sustainability of the tourism industry in Goa.

Goa's ongoing initiatives to enhance its tourism appeal through digital marketing, beach safety, and streamlined tourism trade processes reflect the state's commitment to providing a safe, engaging, and modern experience for visitors. By leveraging the power of social media influencers, improving beach safety measures, and increasing revenue through efficient registration systems, Goa is well-positioned to maintain its status as a top tourist destination. These efforts not only promote the state's cultural and natural beauty but also ensure that it remains a safe and welcoming place for all those who choose to explore its shores. **GOA**



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# Brave New World of Trumponomics

The author sheds light on the seismic shift in global trade dynamics, triggered by the unprecedented tariff policies of US President Donald Trump



**SATYENDRA NAYAK**  
Senior Economist and Author

For nearly half a century, the global economy, under the policy of globalization promoting free trade and investment worldwide, has experienced higher growth and reduced inequality between developed and less developed countries. That engine of growth is now at a halt with an unprecedented and massive assault of tariffs by the US terrifying its trade partners. The new trade tariff policy announced by US President Donald Trump has set a rough and bumpy road for the global economy.

Economic policy is always guided by economic theory. It was David Ricardo, the famous British economist in 19th century who propounded the ‘Theory of Comparative Cost’ (1817) and advocated the abolition of Corn Laws in England protecting the domestic production of grains against the imports. The post-war global economic development, essentially since globalization of the 1980s rested on the policy of freer global trade. The US was then the champion of free trade and enjoyed benefits from cheaper imports. Now, we are seeing this policy reversal in its fiercest form.

The logic behind Trump’s tariff offensive is that while the US has been imposing an average low single-digit tariff on its imports for decades, its trading partners have built huge tariff barriers against its exports. This was squarely an unfair trade deal. His tariff policy aims to reverse this situation and bring its trading partners to a level playing field.

Announcing the tariff measures US President Donald Trump dubbed it on April 2 as ‘Liberation Day’ and said, “Taxpayers have been ripped off for more than 50 years. But it is not going to happen anymore.”

The Trump administration claimed that the move is aimed at freeing America from its dependence on foreign goods and deterring countries from levying unfair duties on them. Trump announced reciprocal tariffs against its trading partners



during an event at the Rose Garden of the White House. The tariffs across the board ranged from 10% to 49%. Trump levied a 26% tariff on India, 34% on China, 20% on EU, 46% on Vietnam, 10% on the UK, 49% on Cambodia, 25% on South Korea, 37% on Bangladesh, 37% on Thailand, 32% on Indonesia and Taiwan, to name a few. He further added that he would consider easing the reciprocal tariffs he announced if countries offer him something ‘phenomenal’. He also said that the reciprocal tariffs have given the US an edge on the negotiating table.

The US economy is still a significant force globally, despite China’s rise as the second largest economy, and commands 26% of global income. The US is the world’s largest importer, with a share of 13% of global imports and forming 15% of its income. Its top 6 importing nations (China, Mexico, Canada, Japan, Germany, and


South Korea) account for 45% of its total imports, with China at 16%. These countries will suffer the most from their exports to the US, with China being the most affected.

Although the US tariffs in its current form will reduce global trade and growth, it may be toned down if negotiations bring some relief. The impact on the US economy will also be negative. The rise in prices of imported commodities and services will raise the inflation rate. For example, iPhone 16, an American product, but manufactured in Asia and exported to the US, will cost \$2,300 after

new tariffs compared to \$1,599 now. So will all the products the US imports. Huge disruption in the supply chain will cause rising prices of imports in the US. The US cannot increase the output of these products if they do not have unused capacities. The labour cost is also prohibitively higher in the US than in Asia. Hence, there will shrinkage of output globally. Further, as happens in the trade war, the US trade partners have slapped retaliatory tariffs on imports from the US. China has slapped an additional 34% levy on US imports. The global economy has entered its worst phase of trade war now.

How is India placed in this bewildering global trade conflict? A reciprocal tariff of 26% on all Indian imports is comparatively better. With China and other Asian exporters facing higher tariff rates, Indian exports of textiles and apparel, machinery and equipment, precious stones, gems and jewellery will have an advantage. India’s exports to the US are 18% of its total exports. The top exports include pharma, electronics, gem and jewellery, and textiles. A welcome relief is that the pharma exports are exempted from the new tariff regime. In a global comparison, India will be much better placed than others in the new tariff world.

The most crucial aspect of the entire tariff game of Trump is how the US consumer and industry will react to it. While the US consumer will have to pay higher prices, the industry is not sure whether it can increase the production of import substitutes so soon and more cost-effectively.

We are entering an era of unprecedented economic uncertainty and will have to wait to see how the global economy responds to the new rules of Trumponomics 





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# Casa Vida: Revolutionising Construction

Wooden Homes India launches first pre-fabricated DIY Modular Home Concept: Casa Vida



**W**ooden Homes India introduces its innovative pre-fabricated DIY home model, launching Casa Vida, a 1172 sqft, 3BHK modular structure that is designed to be assembled in just 10.5 hours. This groundbreaking system, referred to as the Golden World Recorded Structure, revolutionizes the construction process, allowing individuals to build their dream homes with ease, speed, and flexibility.

## Introducing Casa Vida: A modular, Plug-and-Play Solution

Casa Vida is a versatile, 3-bedroom, 3-bathroom home that can be customized to meet a variety of needs. The structure is sold as individual 'plugs' or modules, which can be purchased separately. This allows customers to tailor their homes based on space, budget, and specific requirements. With this modular, plug-and-play approach, clients have full control over the configuration and layout of their space.

## How it works: A simple, flexible approach to homebuilding

**1. Select your units:** Customers can choose from a range of modular plugs designed to meet their specific needs, whether for residential, commercial, or creative purposes.

**2. Assemble with ease:** Thanks to Yojaks connectors, assembly

is straightforward and requires no specialized skills. The DIY design empowers individuals to participate in the construction process, transforming it into an enjoyable and collaborative experience.

**3. Build your vision:** From cozy homes to stylish offices and adaptable studios, the modular plugs can be configured into endless layouts to suit any space, budget, or timeline.

## Key features: Innovation meets simplicity

- **Customizable and Scalable:** The modular system allows users to start with a small build and expand over time as needs and budgets evolve.

- **Phased Construction:** The "build-in-phases" approach provides flexibility, enabling users to purchase and assemble modules gradually, according to their convenience.

- **Adaptable to any purpose:** Each plug serves a distinct function, making the system suitable for a wide range of applications:

- o *Attico:* Ideal for living spaces, kitchens, and attics, especially for rural or farm settings.

- o *Spazio:* Perfect for living rooms, bedrooms, or studios.

- o *Kosmos:* Designed for offices, clinics, or creative workspaces.

- o *Bano:* A bathroom module that can easily be repurposed



Caesar Fernandes  
(Founder, Wooden Homes India)

as a security cabin or storage space.

- **Eco-Friendly and Efficient:** The system is built with sustainability in mind, minimizing waste by ensuring that users construct only what they need.

- **DIY Experience:** With clear and easy-to-follow instructions, the assembly process is a rewarding activity that encourages family and friends to collaborate in building their ideal space.

## Breaking Records: A Showcase of Efficiency

At Vibrant Goa, the system's potential was demonstrated live, where a team of 22 individuals, including 18 unskilled workers, assembled an entire house in just 10.5 hours. This remarkable achievement garnered attention from visitors and industry experts alike, highlighting the speed, precision, and adaptability of the modular system.

## Endless Possibilities for Modern Living

The modular pre-fabricated system goes beyond traditional construction methods. It offers a dynamic solution for creating functional and imaginative spaces, adaptable to diverse lifestyles and needs. Whether you're building a dream home, a pop-up café, a dental clinic, or an art studio, this system provides a flexible and scalable solution that evolves with changing demands.

## A Sustainable Solution for a Changing World

This innovative approach to construction is not only about creating structures but also about shaping a sustainable future. With a focus on environmental responsibility, the system reduces material waste while offering adaptable designs to meet a variety of needs. In an era of growing urbanization and increasingly fluid lifestyles, the demand for efficient, customizable spaces is higher than ever. This modular pre-fabricated system meets this demand, offering a practical, sustainable solution for modern living.

## Join the Movement

The enthusiastic response at Vibrant Goa confirmed that this product is more than just a housing solution; it represents a movement. It empowers individuals with the tools to create their dream spaces on their terms. Whether you are looking to design a cozy home, establish a creative workspace, or explore innovative setups like a pop-up gallery or mobile clinic, the Casa Vida modular system is your gateway to building your space, your way.

We recommend scheduling a consultation to help you better understand the possibilities and ensure the project aligns perfectly with your vision, needs, and budget. We'll guide you through the options and tailor everything to your goals.

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VISHWANATH BHOBE

# “We aim to integrate professional development with social responsibility”

Vishwanath Bhobe, the newly elected Chairperson of ICAI Goa speaks on his plans for the organisation

By SYBIL RODRIGUES

You have been elected as the new Chairperson of the Institute of Chartered Accountants of India (ICAI) Goa Branch for the 2025-2027 term. Could you share with us your main priorities for this term and how you plan to achieve them?

As the newly appointed Chairperson of the ICAI Goa Branch for the term 2025-2027, my vision is rooted in guiding principle: “Sustain Tradition, Embrace Change.” Our primary focus will be on empowering our members through skill development and continuous knowledge enhancement. We aim to ensure that our members are well-versed with the latest regulatory requirements as well as emerging trends, especially in the areas of technology, thus help them stay ahead in a dynamic professional environment. We are also deeply committed to the growth and development of CA students in Goa. Our ongoing collaboration with government authorities to further strengthen the ICAI’s role in nation-building is equally important. We also intend to contribute socially by doing tax and financial literacy drives and investor awareness programmes.

You have emphasized enhancing skill development and knowledge dissemination for Chartered Accountants. What specific initiatives will be undertaken to achieve this goal, and how will you ensure their effectiveness?

We plan to host series of seminars for our members by inviting the country’s foremost experts to discuss and deliberate complex issues of law, taxation etc. for better understanding. Recognizing the importance of hands-on learning, we plan to organize workshops as well as certification course that will provide members with an opportunity to gain real-world experience in key areas through more practical approach like case studies etc. We also plan



Vishwanath Bhobe

to have various lecture series on lesser explored but highly relevant areas of practise like valuations, M&A, FEMA etc. so that our members are well prepared to seize emerging opportunities. We are dedicated to empowering our young members to take on leadership roles within the organization and beyond by providing them a platform to nurture their confidence and speaking abilities, thus preparing them to become influential voices in their respective fields. We recognize that success is not just about professional achievements, but also about mental and physical well-being. We intend to have wellness programs like yoga sessions, sports meet, walkathon etc. for our members to maintain optimal health, resilience, and performance. Building connections with industry leaders is crucial for professional growth. We intend to have sessions with industry leaders for facilitating collaboration and to get valuable industry insights.

How do you plan to empower CA students in Goa, and what are some concrete steps that will be taken to support their professional growth and development?

Our approach to student development is two-fold, focusing on both academic excellence and professional readiness to ensure students are equipped for success in the classroom and the workplace.

We plan to have curriculum-aligned sessions that complement the syllabus, ensuring in-depth understanding of key academic concepts. We also plan to have workshops that enhance academic knowledge and bridge the gap between theory and practice.

We plan to have industrial visits to leading industries, providing students with real-world insights and the opportunity to observe industry practices firsthand. We intend to have public speaking and soft skills training such as leadership, teamwork, time management, adaptability, and problem-solving, which are all essential for thriving in a

competitive work environment and to be industry ready, apart from our regular activities of conducting orientation, MCS and IT courses for students.

We focus on promoting tax and financial literacy by conducting targeted programs, particularly for students, with the support of our dedicated team of Chartered Accountants who volunteer for this cause selflessly. In collaboration with other associations, we aim to enhance understanding of key areas such as regulations, compliance, banking, and finance etc for general public and businesses. Our goal is to empower individuals with the knowledge they need to navigate the financial landscape effectively. By increasing awareness and understanding of these vital topics, we strive to equip people with the knowledge they need to make informed financial decisions and manage their personal and professional finances more effectively.

The ICAI Goa Branch collaborates with government bodies and institutions like Goa Chamber of Commerce and Industry (GCCCI) and Goa University. Could you elaborate on how these partnerships help strengthen the financial ecosystem of the state?

The Institute of Chartered Accountants of India (ICAI) serves as both a professional and academic body, playing a significant role in shaping the industry. We have been collaborating with Goa Chamber of Commerce and Industry (GCCCI) for many years, focusing on areas of mutual interest. Additionally, we have signed Memorandum of Understanding (MOUs) with various colleges in Goa as well the Directorate of Higher Education (DHE) to facilitate knowledge exchange, faculty training etc and to play a bridge between commerce, academia and industry. A key initiative we

are working on is the proposed TEL (Train, Earn & Learn) program, aimed at enhancing the skills of undergraduate students and preparing them for the job market with the support and guidance of Western India Regional Council of ICAI.

#### What role do you see the Goa Branch of ICAI playing in the overall economic growth of the state?

ICAI plays a pivotal role in nation-building by offering the government expert guidance and support in areas within our domain. We consistently provide memorandums to the government to help enhance revenue generation, propose legal and administrative reforms, and drive improvements across sectors. Additionally, we have partnered with the government on various financial and tax literacy initiatives, as well as placement drives, contributing to the development of both individuals and businesses.

Our members are instrumental in supporting businesses in Goa with financial planning, knowledge dissemination, compliance etc. It would not be an exaggeration to say that the successful implementation of any new tax law, such as the GST Law, would not have been possible without the expertise and support of Chartered Accountants.

#### With the ever-evolving nature of the finance and accounting sector, how do you plan to ensure that professionals in Goa stay up-to-date with the latest developments and best practices?

With the strong support of our Central Council at Delhi and Regional Council at Mumbai, we plan to organize a variety of seminars and workshops to ensure that our members stay updated with the latest amendments and developments. These programs offer a structured

path for continuous learning and professional growth, helping them maintain high standards of competence and stay informed on industry trends. We also plan to have certificate courses designed to provide expert knowledge in specialized fields. One of the key areas we are focusing on is technology, which is becoming increasingly important in today's landscape. We have already initiated a certificate course on Artificial Intelligence (AI) to help them stay ahead in this rapidly evolving field. Our members are highly adaptive, and together we aim to build a community of finance and accounting professionals in Goa who are well-equipped to meet the challenges of the dynamic landscape and deliver value to their clients and organizations.

**In your vision for the ICAI Goa Branch, how do you plan to integrate the goals of professional**

**development with social responsibility, especially in areas like financial literacy and community outreach?**

Our vision for the ICAI Goa, we aim to integrate professional development with social responsibility by aligning our efforts in a way that not only enhances the skills of our members but also positively impacts the community through financial and tax literacy programs, collaboration with educational institutions and government, green initiative campaigns, free tax and other advisory sessions, skilling programmes for students, career counselling sessions etc. By combining professional growth with a sense of responsibility to society, we hope to not only elevate the standards of the profession in Goa but also contribute to building a more financially informed community with social responsibility. ■



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RISADH GOA - THE INDIA STORY

# Weaving India's Fashion Legacy

Shibani Suctancar and Vikram Phadnis bring to Goa, luxury fashion with Goan sophistication at **Risadh Goa - The India Story**

By SYBIL RODRIGUES

**R**isadh Goa – The India Story distinguishes itself as Goa's premier luxury multi-designer Indian boutique, showcasing an extensive selection of apparel, footwear, and accessories. This venture is a collaborative effort between Shibani Suctancar and Vikram Phadnis.

Shibani's trajectory to establishing Risadh Goa is rooted in a robust retail background. Originally from Mumbai, she relocated to Goa four years prior to the boutique's inception. Her professional experience spans 27 years, complemented by a degree in Fashion Design. Commencing as a visual merchandiser at Shopper's Stop, she progressed into marketing and strategic roles. Her career evolved to encompass business profitability enhancement, a significant aspect of her contribution to the retail sector. Prior to establishing Risadh Goa, she held positions at Aditya Birla Retail and Lake Shore Management, a mall management company.

Personal milestones include her move to Goa in 2020 post Covid, her marriage to Gaurang Suctancar (who is also an investor in the business) and her partnership with Vikram Phadnis, which she believes is instrumental to Risadh Goa's success.

The vision for Risadh was to create a comprehensive destination for occasion wear. "Our core objective was to consolidate a curated selection of designers and brands, under one roof, establishing Goa as a premier shopping locale. This initiative aims to obviate the necessity for residents to travel to metropolitan centres such as Mumbai, Bangalore, or Delhi for their sartorial requirements, be it for weddings including bridal and groom's wear, festive celebrations, thread ceremonies (*munjis*), which are prevalent in Goa, or even



informal gatherings. The Goan social scene is characterised by frequent house parties and themed events within select circles. However, the availability of exclusive merchandise to cater to these occasions has been limited. While generic brands are accessible, a distinct void existed for unique, high-quality apparel. Risadh was established to address this gap, providing an exclusive retail experience tailored to the discerning clientele within Goa," says Shibani.

In a market increasingly dominated by online luxury retail, Risadh differentiates itself by prioritising unique,



experiential customer interactions. A key differentiator is its meticulously curated selection, which undergoes a complete refresh every three months. The boutique showcases over 26 designers and brands, encompassing both men's and women's fashion, alongside a range of footwear, bags, and other accessories. They are also introducing a kid's range soon.

"Our philosophy centres on maintaining a dynamic and evolving fashion landscape within the store. To achieve this, we implement a rotational system, updating both the designer portfolio and the merchandise from existing designers on a quarterly basis. This strategy ensures that our offerings remain current and aligned with prevailing trends. Crucially, customer feedback plays an integral role in shaping our curation, allowing us to tailor our selection to the specific preferences of our clientele," states Shibani.

At the time of its inauguration in January, Risadh focused exclusively on occasion wear. However, in response to

the Goan climate and customer demand, the inventory has expanded to include a substantial selection of cottons for summer and western outfits from Indian designers.

"To maintain a dynamic and engaging retail environment, we implement a 60 to 90 days rotation of our curated designs. Furthermore, we plan to host a series of trunk shows throughout the year, featuring designers not regularly stocked at Risadh. These three-day events will introduce prominent designers to the Goan market, offering exclusive access to their collections," adds Shibani.

Shibani further highlights, "A distinguishing feature of Risadh is our comprehensive bridal offering, catering to both the couple and their bridal party. We provide customisation and tailoring services to ensure a perfect fit and personalised aesthetic. Moreover, we are committed to sourcing specific designer items for clients. If a desired piece is not currently available in-store, and the customer has seen it elsewhere, we will endeavour to acquire it at the original retail



Gaurang Suctancar, Shibani Suctancar and Vikram Phadnis

price.”

Regarding the diverse collections available at Risadh, Shibani highlights a selection of the designers and brands they stock. Notably, they feature the exquisite designs of Vikram Phadnis himself. They also showcase collections from Swa by Paras and Sonam Modi, Indi Vogue, Indu Abbott, Sawnenchi saris launched by Shweta & Priya Bapat and Gopi Vaid, to name a few. Their portfolio extends to include brands such as Angry Owl, Miramaya, and the esteemed Curio Cottage. For menswear, besides Vikram Phadnis, Risadh offers the eclectic collection of NAD Indian wear and is set to introduce 2 new brands this month.

Recognising the complexities inherent in sourcing high-quality, authentic Indian designer wear, Shibani prioritises specific criteria when selecting brands and designers for Risadh. “Firstly, wearability is paramount. Many designer garments, while visually striking on the runway, often lack practicality for everyday wear. We ensure that our selections are both aesthetically pleasing and comfortable for regular use. Secondly, we meticulously assess how well a designer’s aesthetic aligns with the specific needs of our Goan clientele. To maintain a pulse on local preferences, we conduct ongoing market research.” Prior to Risadh’s launch, they surveyed approximately 150 individuals to identify existing gaps in the market

and understand their desired offerings.

The unique climate and lifestyle of Goa significantly shape local fashion preferences. In response, Shibani has developed a strategy to balance the presentation of high-end brands and designer pieces with the provision of practical and comfortable apparel. “A crucial aspect of our approach is the rigorous selection process for incoming merchandise. We do not accept unsolicited items from designers; instead, we require a comprehensive lookbook. This allows Vikram Phadnis to personally curate the selection, ensuring that each piece meets three key criteria: exclusivity, suitability for Goan climate, and affordability. We strive to maintain reasonable price points, ensuring that our offerings remain accessible to a broad clientele, rather than exclusively targeting the ultra-luxury market.”

Regarding the future trajectory of luxury Indian fashion in Goa, and the strategies Shibani is implementing to maintain a leading position; her vision is for Risadh to become the definitive voice of fashion within the region. To achieve this, they are developing a comprehensive suite of online initiatives, set to launch in the coming months. “These digital platforms will serve as a central hub for fashion information, disseminating current trends, colour palettes, and styling advice. We aim to provide accessible guidance

on silhouette suitability and individual fashion preferences, ensuring that Risadh’s online presence offers a comprehensive overview of the contemporary fashion landscape.”

Furthermore, at Risadh, they are committed to hosting a series of curated exhibitions, building upon the success of their recent sari exhibition. Risadh – The India Story is founded on the principle of showcasing the rich tapestry of Indian textiles and craftsmanship. Beyond featuring established designers, they will periodically present exhibitions that highlight the diverse handlooms and artisanal traditions of India.

Operating a luxury multi-brand store in Goa presents distinct challenges compared to metropolitan areas, primarily due to population density. On the positive side, while larger cities experience a higher volume of casual browsers, Goa attracts a more focused clientele. Risadh has established itself as a destination store, where visitors arrive with a clear intention to purchase. This distinction has proven advantageous. However, Shibani adds, logistical challenges exist. “The ease of merchandise acquisition and delivery, particularly for bespoke client orders, is less efficient than in major metropolitan centres. Turnaround times are longer than desired. Nonetheless, we are actively addressing these logistical hurdles and implementing strategies to mitigate them.”

A key aspect of Risadh’s future development involves integrating local Goan art and crafts into their offerings. “To this end, we have initiated contact with local artists and designers, inviting them to contribute to our curated collections. Furthermore, we are developing a dedicated line inspired by Goan art. We are currently in the process of establishing partnerships with local painters, with the intention of translating their artistic vision into a unique apparel collection,” adds Shibani.

Regarding future plans, Shibani is considering the South Goa market and has received an investment proposal for a southern location. However, her immediate priority is to solidify the presence and success of the existing store before pursuing further physical expansion. “Simultaneously, we are developing a robust online retail platform. Our aim is to provide a seamless and efficient online shopping experience, akin to on-demand delivery services. Customers will be able to browse our collections, place orders, and receive deliveries promptly. For customers who have previously visited our physical store, we will retain their measurements, enabling us to offer tailored alterations and same-day delivery.”

Risadh is poised to redefine the luxury shopping experience in the region, celebrating the rich tapestry of Indian fashion while catering to the discerning tastes of its clientele. **RF**



SHAWN KENNETH FERNANDES

# Pioneering Innovation and Global Impact

**Shawn Kenneth Fernandes** through his company, Fluxatic Global is empowering brands with cutting-edge technology, creativity, and global reach to shape the future of digital solutions

By SYBIL RODRIGUES

**S**hawn Kenneth Fernandes is a versatile professional, known for his accomplishments as a serial entrepreneur, techpreneur, creative director, musician, engineer, and event organiser. He is the Founder and Managing Director of Fluxatic Global, a company providing digital solutions and branding services that oversees more than 300 brands, earning over 10 international awards. Under his leadership, Fluxatic Global has consistently achieved impressive results, boasting an average return on investment (ROI) of 1200% and generating revenues exceeding ₹21 crore, largely through digital services.

Shawn pursued a degree in Computer Engineering at Goa College of Engineering (GEC), where he honed his entrepreneurial spirit. GEC provided him with the platform to organise events like TEDxGEC and establish initiatives such as the GEC Music Hub, bridging the gap between academia and the business world. Shawn credits the college with instilling an entrepreneurial mindset, encouraging him to transform ideas into reality.

His upbringing also played a key role in his professional journey. His mother, a respected educator at Don Bosco High School Panjim, inspired generations of students, while his father, a serial entrepreneur, built several successful businesses. The blend of work ethic, competence, and a passion for art and music within his household significantly shaped his future.

Under Shawn's leadership, Fluxatic Global has expanded to over 14 countries and completed more than 200 projects. The company's growth, he says, is driven by a deep passion for the work they do. "For any young startup, the driving force is always a



genuine love for what you do. I'm a geek, a tech enthusiast, and a designer at heart," he shares. "That drive, reflected in the team, propels us forward."

Shawn credits much of the company's success to the exceptional team he has built, each member motivated by the desire to create something extraordinary. "My role is to ensure they have the structure and environment to thrive. We focus on our unique strengths, rather than being sidetracked by standardised solutions," he explains.

The company's success is also attributed to its innovative

remote-service model, which has allowed Fluxatic Global to operate efficiently across multiple countries. "We aim to work on projects that are unique and innovative. Interacting with people from around the world is incredibly rewarding," Shawn says.

Fluxatic Global's solutions have produced impressive results, particularly in the eCommerce sector, with UI/UX design playing a key role in boosting conversion rates. "Our branding overhauls have reshaped customer perceptions, and we have helped brands transition to online sales,

significantly increasing revenue," Shawn explains. He recounts the story of a European Union-based brand that, through Fluxatic's services, gained access to a market they never knew existed.

In addition to eCommerce, Fluxatic Global has had a positive impact on restaurants and hospitality brands, improving sales and customer retention through enhanced CRM techniques and IT solutions.

However, Shawn notes the challenges faced in UI/UX design. "The biggest challenge is the lack of understanding about the value of UI/UX. Many people overlook the importance of usability and visual appeal, not realising how crucial these elements are," he says. He emphasises that businesses often try to save money by imitating others, rather than adopting a tailored approach for their unique needs.

Understanding the specific needs of different user groups is essential, especially when considering factors like age and demographics. "UI/UX addresses these needs through well-established principles of psychology and design," Shawn says, explaining how this expertise is invaluable in delivering seamless user experiences.

Fluxatic Global has had the privilege of working with notable clients across various industries, including





the G20 Summit, Park Hyatt Hyderabad, LaLaLand Festival Netherlands, IWAS Products, Cremeux Goa and Bangalore, and TEDxPanaji. Shawn reflects on these partnerships, noting, "They have challenged us to continually raise our standards in terms of quality, technology, tools, and client interaction."

Shawn also recognises the role of agency partners in Fluxatic Global's success. "Our excellent agency partners, such as Bits&Bytes Technologies, DroolMonkey Goa, Comp&Strat, and Vinnexa Business Solutions, have supported us throughout our journey; collaborating on projects and helping us reach where we are today."

As a tech-forward company, Fluxatic Global is committed to staying at the cutting edge of web development, design, and branding. "AI plays a crucial role in our processes. We integrate the latest technologies

into our workflows, continually updating our standard operating procedures (SOPs) to improve efficiency and quality," says Shawn. Automation is also a key part of improving project turnaround times, with the company investing in monthly research and development efforts to stay ahead of competitors.

Looking to the future, Shawn envisions Fluxatic Global expanding into 60-70 countries by the end of 2025. The company also aims to handle 10-15 large-scale projects per month, a significant increase from the current 2-3. Despite this rapid growth, Shawn stresses that the company's core mission remains unchanged: "Our goal is to empower brands worldwide by leveraging cutting-edge technology and design to help them make a meaningful impact," he says.

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AMANDEEP KAUR SARDESAI

# Beyond the Blackboard

The educator is on a mission to transform young minds, nurture hearts, and hone every child's journey

By SUKANYA WATVE

In a world where education often becomes a numbers game – grades, ranks, performance statistics – one woman dared to reimagine it as something more human. With a belief rooted in values of integrity, resilience, and curiosity, Amandeep Kaur Sardesai, founder of Phoenix Homeschool created a space where children are not just students, but individuals. It serves students in grades 4-12, with nearly 200 students who have benefited from its personalized education approach over the years.

Growing up in a household that deeply valued education, questioning, and principles, she was encouraged from a young age to look beyond the pages of a textbook. Her parents nurtured in her a love for learning that was less about scores and more about curiosity. Resilience is perhaps the most valuable lesson in a world where life isn't always predictable. Learning to adapt and push through uncertainty was a quality Amandeep imbibed at a very young age. Amandeep, who holds a master's degree in bioinformatics from Brunel University, began teaching in London in the meantime. She credits her sharp analytical skills and deepened appreciation for interdisciplinary learning to her experiences in London. Understanding the varied cultures and educational philosophies she was exposed to in London, her belief in personalised learning and tailored teaching methods was strengthened. Teaching in international schools reinforced her perspective that one-size-fits-all doesn't work. Every child brings their own set of strengths, experiences, and needs. That's when the seed of personalised education was planted in her heart.

Frustrated by the limitations of mainstream systems – particularly the lack of personal attention and the rising commercialisation of education – she made a bold move. She left the conventional path to start Phoenix Homeschool, a space that prioritised heart over hustle, intention over instruction. Talking about her root cause for establishing Phoenix Homeschool, she says, "I envisioned a space where students could be seen, heard and supported as individuals, not just as a number in a system." But the transition wasn't without its trials. Developing a curriculum from scratch, aligning with international standards, gaining community trust, and overcoming financial and operational challenges were all part of the climb. However, witnessing their students thrive made every hurdle worthwhile.



Amandeep Kaur Sardesai

At its core, Phoenix Homeschool operates on a philosophy that is refreshingly simple: every child is unique, and their voice matters. While many institutions claim to put students first, Phoenix has woven this belief into the fabric of its daily functioning. From flexible lesson plans to a deep focus on emotional well-being, the school is structured around the individual rather than the institution.

Unlike traditional schools bound by rigid formats, Phoenix offers a structured yet adaptable curriculum that adjusts to the pace and style of each learner. The aim isn't to make children race to the finish line but to help them enjoy the journey of learning itself. Amandeep proudly states, "Phoenix is a child centric school where the student truly comes first. Instead of pushing children to fit in a rigid system, we shape the system around them."

But what truly sets Phoenix apart is its embrace of the unconventional. Here, students learn emotional intelligence alongside algebra, mindfulness with their morning routines, and digital literacy just as fluently as language skills. Entrepreneurship, problem-solving, and community service are not treated as extras but essentials. Last year, students visited old age homes and children's shelters – experiences that taught them more than any textbook could.

While acknowledging the strength of her team of teachers at Phoenix Homeschool, Amandeep reveals, "Everything at Phoenix is done with a lot of love. We train our teachers to be not just educators, but nurturers – loving, caring, and deeply invested in the well-being of each child. Our aim is to create a space where students feel safe, valued, and genuinely excited to come to school every day. When children feel loved and supported, their potential naturally unfolds."

When asked what keeps her going on the tough days, her answer is immediate: my students. "Their questions, their laughter, their tiny victories – they are constant reminders of why we do what we do." And of course, there's the community. The unwavering support of parents, the dedication of the team, and the shared vision of building something meaningful together are the quiet forces that fuel her every day.

As Phoenix transitions to a larger campus and adopts the globally recognized Cambridge curriculum, a new chapter of growth and innovation is being ushered in. Enhanced facilities and expanded resources are being introduced to align with international educational standards. The upcoming campus will be equipped with a spacious playground, state-of-the-art laboratories, and modern classrooms – all designed to foster hands-on learning, exploration, and creativity. A greater emphasis is also being placed on social responsibility. Activities such as visits to old age homes and children's facilities, which have previously left a lasting impression on students, are being planned as regular components of the school experience rather than occasional initiatives. Additionally, efforts are being made to build global collaborations and introduce a variety of programs that will help students flourish in a rapidly evolving, interconnected world – while remaining rooted in strong values and cultural awareness.

Amandeep's advice to other women who have unconventional dreams is to believe in their vision and stay resilient as they take small steps with planned execution. "There will be moments when people may try to drag you down but what matters is that you rise every time, stronger and determined. Remember, pioneering change often requires courage, but the rewards of making a meaningful impact are immeasurable. Trust yourself – you are more capable than you think!" **Be**



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# Where contemporary elegance meets Goan soul

**Novotel Goa Panjim** is a modern sanctuary in the heart of the capital city, blending sustainable luxury, cultural charm, and award-winning hospitality

By ADITI AMONKAR

Nestled in the vibrant capital of Panaji, Novotel Goa Panjim seamlessly combines modern elegance with the rich cultural tapestry of Goa, making it an ideal choice for both business and leisure travelers.

Conveniently located just 35 minutes from Dabolim Airport and 45 minutes from MOPA, Novotel Goa Panjim offers easy access to the city's historical landmarks, such as Immaculate Conception church, Fontainhas, and attractions such as the Mandovi Cruise Terminal. The hotel is designed with sustainability in mind creating a serene retreat amidst the bustling city life. Its striking architectural design features curvilinear balconies that extend along the building, fostering a strong connection

with nature. The hotel's courtyard, flooded with natural light, serves as a tranquil oasis and a central feature of its inviting lobby.

With 143 well-appointed rooms and over 8,000 square feet of flexible meeting and event spaces, Novotel Goa Panjim has become a preferred venue for both social gatherings and corporate events. Guests can indulge in three diverse dining options, unwind at the luxurious spa and salon, or stay active at the state-of-the-art fitness center and swimming pool.

The hotel has already earned significant recognition through prestigious awards highlighting its design and hospitality excellence. Novotel Goa Panjim was honoured with the 2024 India's Best Design Award, celebrating its innovative blend

of traditional hospitality with a relaxed resort-style ambiance, which perfectly complements the vibrant essence of Goa.

Additionally, Novotel Goa Panjim received the Best New MICE Hotel of the Year at the TravTour MICE Awards 2025, showcasing its exceptional facilities for meetings, incentives, conferences, and exhibitions. These accolades reinforce the hotel's commitment to delivering world-class experiences for both leisure and business travelers while redefining hospitality standards in the region.

One of the standout features of Novotel Goa Panjim is Nora's Cantina, a vibrant Spanish and Portuguese tapas bar that has quickly become a favorite among guests and locals alike. Known for its lively atmosphere

and delectable offerings, Nora's Cantina recently won Best Lounge/Tapas Bar at the Times Food and Nightlife Awards 2025. Guests can savour authentic tapas dishes while enjoying live music and dance performances that evoke the spirit of Spain's bustling streets.

Novotel Goa Panjim beautifully merges modernity with local culture while reflecting the vibrant essence of Goa. The hotel's commitment to sustainability and innovation ensures an unparalleled stay for all guests.

Designed to harmonize contemporary elegance with Goa's cultural heritage, Novotel Goa Panjim offers an experience that balances productivity with relaxation.

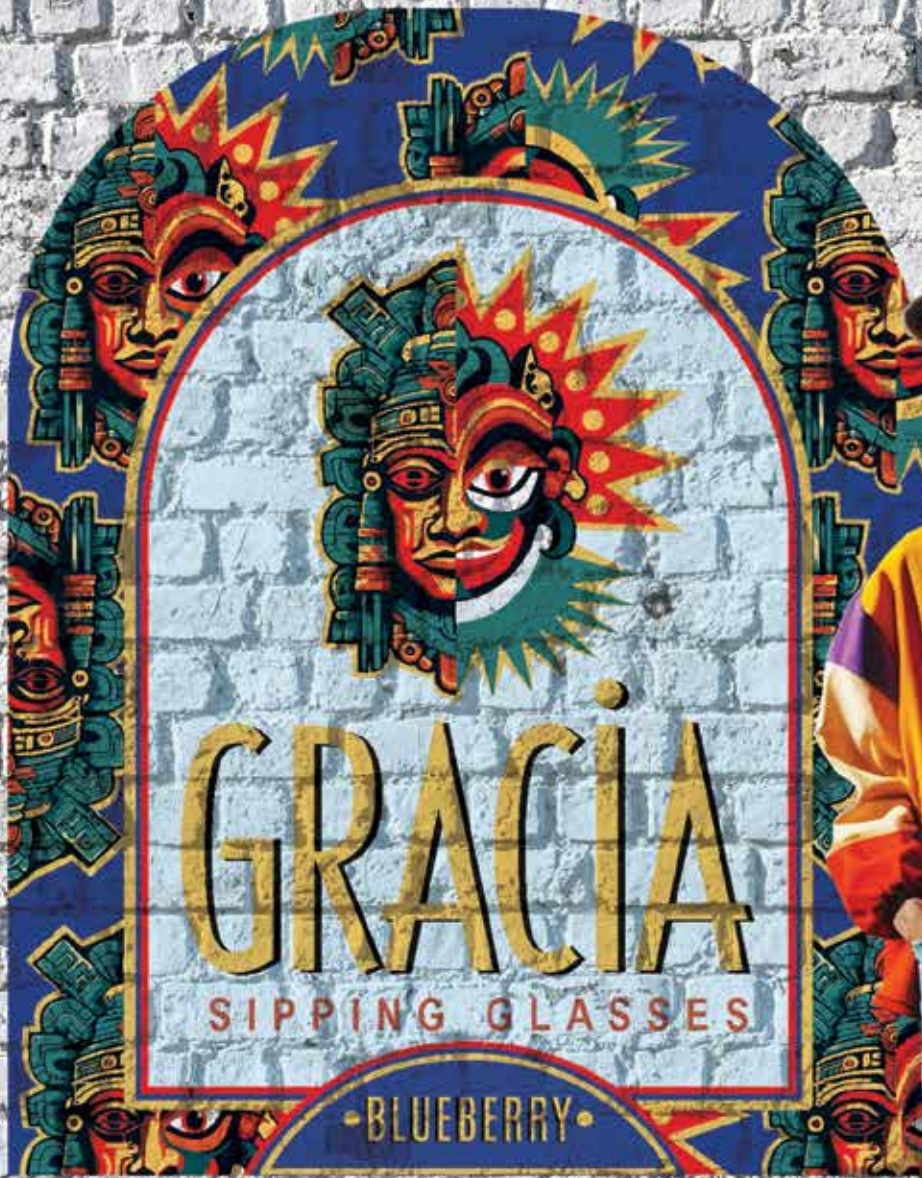
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# A pillar of integrity and legal wisdom passes on

Justice Eurico Santana da Silva leaves behind a legacy of justice and unwavering public service spanning four decades

Retired High Court Judge Eurico Santana da Silva, a distinguished figure in Goa's legal fraternity, passed away recently at his residence in Margao. Justice da Silva, who began his legal career prior to Goa's Liberation from Portuguese rule, was widely respected for his unimpeachable integrity, exceptional legal intellect, and strict sense of discipline.

His passing prompted an outpouring of tributes from colleagues, legal professionals, and members of the public, many of whom gathered at his residence to pay their final respects.

"We have lost an honest judge. Justice da Silva was justice-oriented," said Sr. Advocate Jose Elmano Coelho Pereira, President of Goa High Court Bar Association and former Advocate General of Goa. "He began his career under the Portuguese legal system and continued to deliver remarkable judgements under Indian law. His judgements remain essential reading for many of us," Pereira added.

Born in May 1933, Justice da Silva earned a postgraduate degree in Historical and Juridical Sciences from the Faculty of Law at the University of Coimbra, Portugal. He began his judicial career in 1957 as Judge of the Julgado Municipal Especial in Ponda – before



Late Justice Eurico Santana da Silva Goa's Liberation.

Following Liberation, his legal ascent was steady and commendable. In 1964, he was promoted to Civil Judge, Senior Division, and Judicial Magistrate First Class. A decade later, in 1974, he was appointed Chief Judicial Magistrate and Additional Sessions Judge. In 1980, he became Additional District and Sessions Judge, and by 1981, District and Sessions Judge.

In 1990, he was elevated to the Bombay High Court as an

Additional Judge. In 1991, he was designated Puisne Judge of the Bombay High Court, a post he held until his retirement in 1995. His judicial career spanned nearly four decades.

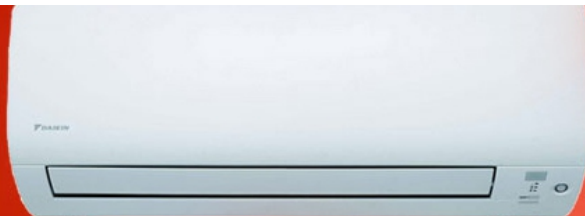
Beyond his court appointments, Justice da Silva led an active career and served in numerous capacities, off the bench. He was the One-Man Commission of Inquiry investigating irregularities by Custodians of Evacuee Property. He was also a member of the University Court of

Goa University, nominated by the Governor, and an active member of the Indian Society of Human Rights, Nagpur. Post-retirement, he chaired the State Police Complaints Authority and served on the Goa State Consumer Disputes Redressal Commission.

Justice da Silva's contributions to the judiciary extended far beyond his formal judgements. He was widely admired for the clarity and depth of his legal reasoning, a reflection of his profound understanding of law and justice.

His influence was not confined to the courtroom. A soft-spoken yet impactful figure, Justice da Silva was also deeply involved in community initiatives and served as a mentor to countless members of the legal fraternity. His legacy endures through those he inspired, including one of his four sons, who is currently advancing through the ranks of the judiciary in Goa.

Tributes from his colleagues echoed a shared sentiment: the passing of Justice da Silva symbolizes the waning of an era marked by unwavering commitment to integrity, justice, and public service. As one tribute aptly put it, he was a paragon of discipline, decorum, and dignified conduct throughout his distinguished career. **Be**



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## GTA Women's Wing organises She Means Business



(Left to Right) Gajanan Kerkar, Sujeet Shetty (President, Goa Technology Association), Trapti Shinde, Sunaya Shirodkar, Vaishali Amonkar, Ekta Agarwal, Milind Anvekar and Rohan Warty

The inaugural edition of the Women Entrepreneurship Meet – She Means Business was organized by the Women's Wing of Goa Technology Association.

The event focused on fostering women entrepreneurship and empowerment, aiming to bring together women business leaders on a shared platform to create synergies and explore potential business opportunities.

This initiative by the Women's Wing of GTA

featured the Women's Wing of various esteemed associations in Goa, including the Goa Chamber of Commerce and Industry (GCCCI), ASSOCHAM, Confederation of Indian Industry- Indian Women Network (CII-IWN) and Business Networking International (BNI). The edition was led by the GTA Womens Wing Chairperson, Vaishali Amonkar.

Ranjita Pai, Chairperson of the Goa State Commission for Women was the Special Guest

along with the keynote speaker, Ashvini Danigond, Founder and CEO of Manorama Infosolutions Pvt. Ltd.

There were speakers from each association namely Trapti Shinde (GTA Women's Wing), Asha Arondekar (Chairperson of GCCCI Women's Wing), Fauzia Khan (Senior Director Consultant, BNI Goa North), Dr Nimisha Saraswat (Chairperson of CII IWN GOA Chapter), and Sonam Bhagat (Women Empowerment and Development Committee,

ASSOCHAM Goa Council). They spoke on the key initiatives for promoting women in business, success stories and future goals

This was followed by a panel discussion on 'Breaking Barriers: Women Entrepreneurs & the Rise of Digital Leadership'. The panelists included Pallavi Salgaocar (Chairperson, Women Empowerment & Development Committee, ASSOCHAM Goa Council); Smita Patil (Co-chair CII IWN Goa Chapter, Owner of NV Eco farm); Arch Rita Mody Joshi (BNI Goa Board of Advisors, CEO of Rita Mody Joshi & Associates, Founder/President of IID Goa); Sandra Fernandes (Co-chairperson of GCCCI Women's Wing, Managing Director - Menino Group); and the moderator Sunaya Shirodkar (CEO & Director Asier Solutions, RMOC ATL Goa, GTA Women Wing). The President of GTA, Sujeet Shetty, proposed the vote of thanks, and thanked all the associations for their support towards the shared mission of promoting Women Entrepreneurship and Empowerment **EF**

## Goa Open Innovation Challenge 2025 hosted by SITPC

The Goa Open Innovation Challenge 2025 (GOIC) was hosted by the Startup & IT Promotion Cell, Department of Information Technology, Electronics & Communications (DITE&C), Government of Goa, under the leadership of Rohan A. Khaunte, IT Minister. The event, attended by MLA Dr Chandrakant Shetye, DITE&C Director Kabir Shirgaonkar, and other key officials, aimed to foster innovation by encouraging startups, students, and government bodies to develop technology-driven solutions for challenges in sectors such as Tourism, Waste Management, Agriculture, and Public Services.

Khaunte emphasized the importance of innovation for a self-reliant and future-ready



IT Minister Rohan Khaunte and Chairman Info Tech Corporation of Goa, Dr Chandrakant Shetye with participants of GOIC 2025

Goa, aligning with the vision of Viksit Bharat and Viksit Goa. He highlighted the Government's role as a facilitator, focusing on building scalable startups and transforming job seekers into job creators.

Dr Shetye reiterated the government's focus on education, entrepreneurship, and employment as drivers of

tangible progress. The event included masterclasses on fundraising and compliance for early-stage startups, led by industry veterans. A panel discussion on 'Building Scalable Startups' explored Goa's unique advantages as a thriving business hub with a supportive ecosystem.

CEO of SITPC, DS Prashant,

outlined the initiative's objectives and the problem statements participants will address. Through GOIC, the Department aims to drive innovation, create opportunities, and position Goa as a leading technology hub while supporting its growing startup ecosystem **EF**

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# CLIMATE INNOVATION AND ENTREPRENEURSHIP BOOTCAMP HELD AT BITS PILANI, GOA

The SusVentures Bootcamp, hosted at BITS Pilani, K K Birla Goa Campus, brought together 49 students, 12 emerging startups, and 14 mentors for an immersive weekend of climate innovation and entrepreneurship.

Organized by BITS Pilani, PIEDS and SusMafia, the bootcamp was a key part of the HSSF 381 course on Climate Entrepreneurship, which equips students with the knowledge and skills to develop and launch climate ventures.

Designed as a hands-on extension of the course, the bootcamp provided a dynamic environment where students could apply their learning in real-world scenarios, refine their startup ideas, and engage with leading climate founders, investors, and experts. Through interactive sessions, rapid validation sprints, and mentorship, participants gained practical insights into building impactful climate startups while strengthening their networks within the ecosystem.

## Building Climate Startups and Strengthening Networks

The bootcamp saw 12 startup teams refine and pitch their ideas, tackling challenges across energy, waste management,



carbon capture, and sustainable materials. Through structured workshops, rapid validation sprints, and mentor feedback, participants strengthened their business models and go-to-market strategies.

A major highlight was the deep engagement between students and experienced founders, investors, and mentors who guided them through key aspects of building a climate startup. The bootcamp featured both structured sessions and informal interactions, fostering meaningful relationships that will continue beyond the event.

Mentors present in-person were Abilash Haridass (Founder, WEGOT); Ashay Bhave (Founder, Thaely); Ashish Airon (Founder, CogniTensor); Jeeten Desai (Founder, Ambiator); Rahul D

Bahadur (Startup & Business Model Expert) and Varun Chawla (Founder, Build3).

The mentors who joined online were Aalok Deshmukh (Founder, SuperHuman Race); Ajinkya Dhariya (Founder, PadCare); Ankit Kherodiya (Founder, RevX); Anirudh Ramesh (Founder, Irasus); Arjun Gupta (Founder, Smart Joules); Chandrashekar Jayaraman (Founder, Watsan); Harsh Jain (Founder, CarbonStrong); Krishnan Kasturirangan (Founder, Waste Link) and Rahul Mishra (Founder, Probus)

## Beyond the Sessions: A boot camp to remember

While the boot camp was packed with learning, it wasn't all work and no play. Participants bonded over a beachside climate mixer,

a sunset bonfire, volleyball matches, and a curated mentor dinner, making networking effortless and enjoyable.

One of the most unique experiences was a sound therapy and mindfulness session designed to help founders manage stress and cultivate clarity – an essential skill for entrepreneurs navigating uncertainty. Students, mentors, and investors exchanged ideas, reinforcing the strong community spirit of the boot camp. The boot camp culminated in a mini pitch day, where startups presented their ideas to a panel of climate investors and industry experts. With new collaborations formed, startups validated, and mentors actively engaged, the event has laid a strong foundation for the next phase of SusVentures 


# Session on overseas education opportunities held at Don Bosco College

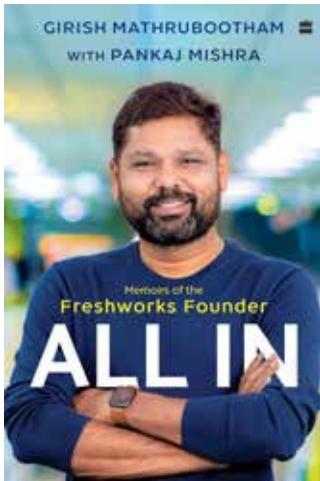
The Placement and Career Counselling Cell of Don Bosco College, Panjim, organised an insightful session on the topic 'Overseas Education Opportunities' in April for the students of Bachelor of Computer Applications (BCA) and Bachelor of Arts in Mass Communication and Journalism (BAMCJ). The session was conducted by Global Reach, a leading overseas educational consultancy with over 33 years of experience in guiding students toward international education. The resource persons for the session were Melissa D'Costa, Senior



Counselor at Global Reach and Rudrani Wanikar, Business Development Executive at Global Reach. During the hour-long session, students were introduced to a wide range of topics including

study destinations and the countries best suited for various disciplines, top-ranked universities, college rankings, entrance exams, scholarships and financial aid options, education quality, internships

and job opportunities. The session was highly interactive, with enthusiastic participation from students who raised several questions related to course selection, application procedures, scholarships, and career prospects abroad. The speakers responded with valuable insights and practical advice, making the session both informative and engaging. The Placement Cell conveyed its gratitude to Global Reach and the speakers for enlightening the students and equipping them with knowledge that could shape their global academic journey 



AUTHORS: **GIRISH MATHRUBOOTHAM** with **PANKAJ MISHRA**  
 PUBLISHER: **HARPERBUSINESS**

**ALL IN**

a rare glimpse into the mind of one of India's most impactful tech founders. Girish reflects on his early entrepreneurial setbacks, his experiences as a software engineer in the U.S., and the valuable lessons learned from mentors like Kumar Vembu during his time at Zoho. He reveals, with unfiltered honesty, the personal and professional challenges that marked the early chapters of his career – offering aspiring entrepreneurs a realistic and grounded view of what it takes to build something meaningful.

A unique highlight of the book is an entire chapter dedicated to legendary actor Rajinikanth, whom Girish considers his *Manaseega Guru* (spiritual mentor). Written around the time Freshworks went public on the Nasdaq in 2021, this chapter captures the emotional depth and cultural resonance that underpins his journey. "I shared it with him recently," says Girish, "and he sent me a voice note saying it was great."

The memoir also shines a light on the pivotal role played by his family, especially his wife, in supporting his ambitions. It delves into the dynamic partnership with American venture capitalist Lee Fixel, whose early investment and belief in Freshworks were instrumental in its growth and eventual IPO.

Pankaj Mishra, journalist and co-author of the book, reflects: "Great stories tell themselves – you just have to make them visible. Girish's story is one of those. He allowed me to question, challenge, and shape it with honesty. *All In* is our attempt to contribute something authentic to India's entrepreneurial literature – raw, moving, and honest. It is also a quiet tribute to the early team members and families who carry the weight of these journeys, often without recognition" **👍**

**G**irish Mathrubootham is the Founder and Executive Chairman of Freshworks, the first Indian SaaS company to be listed on the Nasdaq. A strong advocate for founders and product innovators, he has invested in more than sixty start-ups, co-founded the Together Fund – India's first operator-led VC firm – and continues to shape the country's SaaS landscape through his leadership at SaaSBoomi. Outside the tech world, he founded FC Madras, a grassroots football academy in Chennai committed to nurturing young talent.

In 2010, Girish Mathrubootham made the bold decision to leave a secure, well-paying position to pursue a vision: to build a better way for companies to serve their customers. That vision led to the founding of Freshworks (initially Freshdesk), a company that has grown from a single customer service product into a global SaaS leader with operations across thirteen countries and a customer base of over 70,000 businesses worldwide.

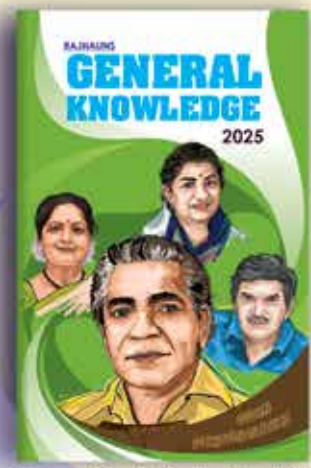
In *All In*, Girish shares the remarkable story of his life and entrepreneurial journey – from his early days in Trichy, a temple town in Tamil Nadu, to his formative years in Chennai where survival, not success, was the goal. With limited resources and uncertain prospects, Girish carved a path through resilience, grit, and unwavering belief in the power of innovation.

This candid memoir offers

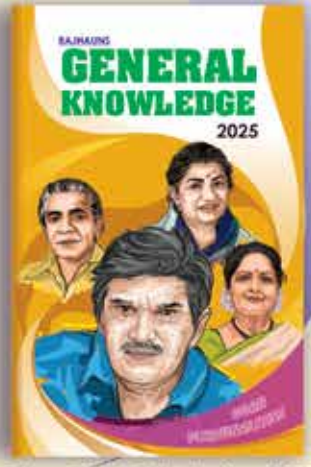
**RAJHAUNS**

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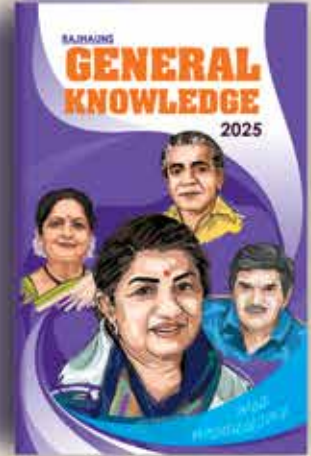
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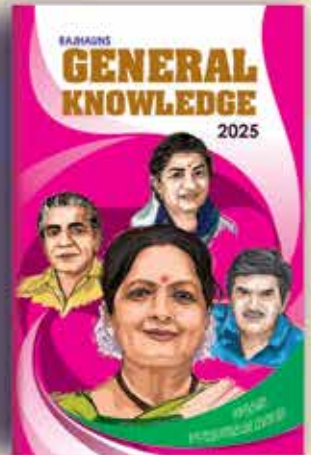
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# New committee of Panaji Obstetrics and Gynaecological Society installed under the leadership of Dr. Vikram Dukle

The Panaji Obstetrics and Gynaecological Society (POGS) witnessed the formal installation of its new executive committee.

The ceremony marked a fresh chapter under the leadership of Dr. Vikram Dukle, who took over as President of the prestigious society.

Joining Dr. Dukle in the new committee are Dr. Kedar Padte as Vice-President, Dr. Ankita Borkar as Secretary, Dr. Atul Gaunekar as Joint Secretary, and Dr. Namrata Raikar as Treasurer. The outgoing leadership,

including past President Dr. Manjusha Jindal and Secretary Dr. Afzal Siddiqui, were acknowledged and applauded for their dedicated service and contributions to the society's growth.

In his inaugural address, Dr. Vikram Dukle laid out a bold and forward-thinking vision for his two-year tenure. Emphasizing innovation, inclusivity, and community outreach, he



L to R: Dr. Gauri Dukle, Dr. Kedar Padte, Dr. Atul Gaunekar, Dr. Vikram Dukle, Dr. Ankita Borkar, Dr. Namrata Raikar.

expressed a commitment to elevating women's health in Goa through academic excellence, multidisciplinary collaborations, and public health initiatives.

The installation ceremony was attended by leading practitioners, senior consultants, and members of the medical fraternity, all united by a shared mission to



Dr. Manjusha Jindal with Dr. Vikram Dukle

advance the field of obstetrics and gynaecology in the region.

The Panaji Obstetrics and Gynaecological Society, known for its active engagement in education, research, and social responsibility, now embarks on a promising new journey with a leadership team poised to make a lasting impact under the young and dynamic Dr. Vikram Dukle. 🇧🇪

# ASSOCHAM Goa delegation meets STPI leadership



Arvind Kumar, Director General STPI and Dr Sanjay Kumar Gupta, MD STPI along with Mangirish Salelkar, ASSOCHAM Chairman IT Committee, Goa Council; Bhavit Naik, Pranay Prabhu Gaonkar and Chinmay Kamat

A delegation from ASSOCHAM Goa Council and IT Committee held a constructive meeting in the capital with Arvind Kumar, Director General of Software Technology Parks of India (STPI), and Dr Sanjay Kumar Gupta, Managing Director of STPINEXT, to discuss collaborative opportunities for scaling Goa's technology and

innovation ecosystem.

The discussion centered around the potential establishment of Centres of Excellence (CoEs) in Goa, targeting high-growth sectors such as FinTech, EduTech, HealthTech, and Artificial Intelligence. These proposed centres are envisioned as hubs to support cutting-edge

research, foster innovation, incubate startups, and promote collaboration between academia, industry, and government.

ASSOCHAM Goa team also highlighted the state government's active role in upskilling, entrepreneurship development, and job creation, underlining the importance

of aligning state and central efforts for maximum impact. A proposal to involve the Government of Goa in the CoE initiative is under consideration, to enable seamless execution and long-term sustainability.

Mangirish Salelkar, who led the ASSOCHAM delegation, shared, "Goa is on the brink of a tech revolution. With the right support and ecosystem in place, we can unlock immense opportunities for innovation, employment, and economic growth. We aim to build a future-ready Goa that stands tall in India's digital story."

This initiative is a significant step toward transforming Goa into a knowledge-based economy.

Industry observers note that such collaborations between regional industry bodies and national institutions like STPI will play a pivotal role in shaping Goa's digital future. 🇧🇪



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## Ulhas Jewellers bags Preferred Retailer of 2025 at GJC Nite

Ulhas Jewellers, a name synonymous with trust and excellence in the jewellery industry, has been recognized as the Preferred Retailer of 2025 at the prestigious GJC Nite 2025 Felicitation Awards. This honour solidifies the brand's position as a leader in the industry, reflecting its commitment to quality, craftsmanship, and customer satisfaction.

Ulhas Jewellers' remarkable contribution to the industry, innovative designs, and exceptional service standards have set a benchmark, making them the preferred choice for customers.

On receiving the award, Vikram Verlekar, Director of Ulhas Jewellers, expressed gratitude: "We are honored to receive this prestigious recognition. It is a testament to our unwavering commitment



Vikram Verlekar receiving the award on behalf of Ulhas Jewellers

to quality and customer satisfaction. We dedicate this award to our loyal customers and our team, who constantly strive for excellence."

Under Vikram's vision, Ulhas Jewellers has constantly scaled the arc of brand leadership, by taking a home-grown jewellery company into

a pole position in India, with happy customers all over the world.

As Ulhas Jewellers continues to redefine elegance with its exquisite collections, this accolade serves as a motivation to further enhance its legacy of trust and innovation in the jewellery retail industry. **BC**

## Goa explores cold chain and refrigeration opportunities to boost agriculture, fisheries and pharma sectors

In a strategic step toward enhancing Goa's agricultural, fisheries, and allied industries, a high-level meeting was held at Goa Chamber of Commerce and Industry (GCCCI) between members of the GCCCI Agriculture & Food Processing Committee, Indian Society of Heating, Refrigerating and Air Conditioning Engineers (ISHRAE), and key stakeholders from government departments and the private sector. The session focused on unlocking the potential of refrigeration, cold storage, and cold chain infrastructure in Goa, with an eye on sustainability, reduced post-harvest losses, and export readiness.

The meeting was chaired by Orlando Rodrigues, Chairman of GCCCI Agriculture Committee, and attended by prominent representatives including Sanjay Amonkar, Director General, GCCCI; Dr Jennifer Lewis e Kamat, Member, GCCCI Industry



Committee and President-Elect, ISHRAE Goa Chapter; Ashish Gupta, Convenor of REFCOLD INDIA 2025; Narsimha Poojary, Partner at Goan Bounty; Chandrasah Dessai, Managing Director, Horticulture Corporation of Goa. The meeting was facilitated by Ambika Dhakhenkar, Deputy Director, GCCCI.

Ashish Gupta, representing ISHRAE and the upcoming REFCOLD India 2025, highlighted the crucial role

temperature regulation plays across food industries, particularly those engaged in exports. Dr Kamat shared insights on the current gaps in infrastructure and the need to align Goa's cold chain roadmap with national food safety and climate goals. The discussion emphasized integrating cold chain systems not only for fisheries and agriculture but also for Goa's expanding pharmaceutical and horticulture sectors.

Earlier, Orlando mentioned

that the Goa State Amritkal Agriculture Policy 2025 states various opportunities available in the area of cold chain logistics infrastructure development. Amonkar expressed need for tackling the pollution caused by the cold chain refrigeration processes and adopting green sustainable technologies.

He also emphasized that GCCCI's key role in regularly interacting with the state government for the incentives and concessions for the sector players. **BC**



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# Ask Intelligently: Expert Lens Framework

The author demonstrates a unique perspective on how to get AI to work harder and better

AI is only as good as the questions you Ask. But most people still use it like a search engine, getting surface-level answers.

My Expert Lens Framework changes that – by borrowing different professional perspectives, you can turn AI into a powerful thinking partner.

This article puts the framework to the test. We take a simple prompt, apply expert lenses (Journalist, Detective, Philosopher, etc.), and compare the AI-generated responses. The results? More insightful, unexpected, and strategic answers.

Of course, not all prompts need this approach – AI can summarize reports, refine writing, or draft emails. But when the goal is to explore an idea, challenge assumptions, or gain deeper insights, the way you ask the question makes all the difference.

## Why prompts matter more than ever

We have long heard, “Questions are more important than answers.” Today, it is truer than ever. AI doesn’t create new knowledge – it reorganizes what already exists. The real power lies in how you frame your question.

## How to ask smarter prompts using my Expert Lens Framework

With AI at our fingertips, information isn’t scarce – context is. The same data, reframed differently, unlocks fresh insights.

A simple trick? Apply the Expert Lens



AI rewards better questions. If you ask vague, uninspired prompts, you get predictable answers. But when you apply my Expert Lens Framework – approaching AI like a journalist, sculptor, detective, director, or comedian – you unlock richer, more insightful responses

Framework.

Let’s take a basic prompt: - “How can I increase productivity?”

Now, let’s see how different expert perspectives elevate it:

1. The Journalist – Finding the Untold Story - “What’s the most overlooked productivity technique successful people swear by?”
2. The Sculptor – Removing the Fluff - “What’s the one habit that dramatically improves productivity?”
3. The Detective – Looking for Patterns - “What do the most productive people do in the first 30 minutes of their workday?”
4. The Film Director – Creating a Vivid Scene - “If a movie were made about the world’s most productive person, what would the opening scene look like?”

5. The Fortune Teller – Predicting the Future - “What productivity techniques will be obsolete in five years, and what will replace them?”
6. The Philosopher – Challenging the Premise - “Is maximizing productivity always good, or does it sometimes backfire?”
7. The Stand-Up Comedian – Using Humour to Reveal Truth - “Why do we spend hours planning instead of doing? What’s the laziest way to be productive?”

## Even AI Struggles to Ask the Best Prompts

I asked ChatGPT to generate the most interesting productivity-related questions. Here’s what it gave me:

- “What are the best strategies for increasing productivity?”
  - “How can I improve my time management skills?”
  - “What common mistakes do people make when trying to be productive?”
- Decent – but predictable. Even AI defaults to generic, safe questions.

Now compare that to prompts using my Expert Lens Framework. Instead of surface-level answers, you get unexpected insights – like why strategic procrastination works or how early work routines set the day’s tone. AI mirrors the creativity of the user.

## The Final Takeaway

AI rewards better questions. If you ask vague, uninspired prompts, you get predictable answers.

But when you apply my Expert Lens Framework – approaching AI like a journalist, sculptor, detective, director, or comedian – you unlock richer, more insightful responses.

So the next time you type a prompt, use my Expert Lens Framework 📌

## Putting the framework to test (compare with generic question)

Persona (Thinking Style)	What you get from AI:
Generic (Basic Questioning)	Common tips: Use a to-do list, avoid distractions, manage time better
Journalist (Digs for hidden truths)	Unexpected hacks like deliberate rest and strategic procrastination
Sculptor (Strips things to the essence)	The most effective habit- often deep work or ruthless prioritization
Detective (Looks for patterns and evidence)	Specific morning routines of highly productive people
Director (Visualises and dramatizes ideas)	A high energy montage of rapid decision- making, structured work sprints and creative pauses
Fortune Teller (Predicts emerging trends)	AI-driven workflows, fewer meetings, more async collaborations
Philosopher (Challenges Assumptions)	A debate on burnout, sustainability and when working more is counterproductive
Comedian (Uses humour to reveal the truth)	The irony of spending hours planning instead of actually doing the work

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# The Surge in Gold Prices

The writer's take on global trends and market dynamics related to gold

As the world grapples with economic uncertainty and the stock market faces significant turbulence, one asset has consistently proven to be a beacon of stability: gold. Over recent months, gold prices have been on a notable rise, attracting both investors and everyday consumers alike. But why is gold becoming so valuable? What is driving its surge, and what does this mean for both the global market and the average person?

## Gold Prices on the Rise: Factors driving the Surge

The price of gold is influenced by a complex interplay of global economic factors, and currently, there are several key drivers behind its rise.

### 1. Inflation Concerns

Central banks worldwide have been injecting large sums of money into their economies to combat economic slowdowns. This increase in money supply often leads to inflation, which erodes the purchasing power of currencies. Gold is considered a hedge against inflation as it is a tangible asset with a long history as a store of value. In times of rising prices, more investors turn to gold to protect their wealth.

### 2. Geopolitical Instability

Due to global tensions, whether related to military conflict or economic sanctions, gold has made an attractive option for investors seeking safety. For instance, ongoing geopolitical tensions in Eastern Europe and the Middle East have triggered a rush towards gold, as people look for assets that are less vulnerable to international conflicts or disruptions in the financial markets.

### 3. Low Interest Rates

In a bid to stimulate growth, many central banks have kept interest rates at historically low levels. While this makes borrowing cheaper, it also reduces returns on traditional savings and investments like bonds, fixed deposits or savings accounts. As a result, investors are looking elsewhere for better returns, and gold has proven to be a popular alternative.

### 4. Stock Market Volatility

When the stock market falls, as we have seen in recent months, investors often turn to gold as a stable asset. With markets experiencing unpredictable swings and fears of a recession lingering, gold provides a safe refuge. For example, gold prices exceeded its historic data when the COVID-19

pandemic triggered economic chaos across the globe.

## The Stock Market's fall: What does it mean for Investors?

Stock markets across the world have been facing declines, with significant losses experienced in major indices such as the Sensex, Nifty, S&P 500 and NASDAQ. The downturn is primarily due to growing fears of inflation, falling Repo rate, rising interest rates, and uncertainty about the global economy. When the stock market falls, investors often seek to diversify their portfolios, moving some of their assets into commodities like gold.

The relationship between stock market performance and gold prices is not new. Historically, gold has performed well during times of stock market instability. For example, during the 2008 financial crisis, gold prices surged as stock markets crashed. Today, as markets remain volatile, gold continues to be viewed as a safe haven, offering stability when traditional investments falter.

## Central Banks: Why they are stocking up on Gold

In addition to individual investors, central banks around the world are also driving the demand for gold. Over recent years, many central banks, especially in emerging economies, have been purchasing gold at a record pace. In 2024, central banks bought a staggering 1,180 tons of gold, the highest annual purchase level since 1967, according to the World Gold Council.

But why are countries accumulating gold reserves? A primary reason is to hedge against the volatility of currencies, particularly the U.S. dollar. With concerns about the future of the global financial system and rising geopolitical risks, many countries are seeking to strengthen their financial positions by holding gold. Notable buyers include countries like China and Russia, which have been diversifying away from the U.S. dollar as a reserve asset.

Furthermore, gold is not just a financial asset; it holds strategic importance. Nations facing sanctions or economic challenges view gold as a means to safeguard their wealth and maintain economic sovereignty, making it a critical part of their long-term financial strategies.

## The Wedding Season impact: Why Gold



## demand is soaring among consumers

Gold has always been a precious commodity during wedding season, particularly in countries like India, where it plays a central role in marriage ceremonies. As wedding season approaches, the demand for gold jewellery soars. Gold is not just seen as a luxury item but as an essential part of wedding traditions, symbolizing wealth, prosperity, and security for the bride's family.

However, as gold prices rise, it is becoming increasingly difficult for everyday consumers to afford large quantities of gold. The high prices mean that families are either reducing the amount of gold they purchase or opting for smaller, less expensive pieces. While gold remains a critical part of wedding traditions, its rising cost poses a challenge for many.

In India alone, where wedding season is a major economic event, millions of ounces of gold are purchased annually. But with prices now hovering near ₹92,000 per 10 grams, many families are reconsidering how much gold they can afford. This high demand, combined with low availability and increasing prices, has created a difficult situation for consumers trying to balance cultural traditions with financial constraints.

## Conclusion: What lies ahead for gold prices and consumers

As we look to the future, it is clear that the demand for gold will remain strong, driven by inflation concerns, geopolitical instability, and the uncertain performance of the stock market. While gold offers a hedge against these economic pressures, its rising price poses challenges for consumers, especially in countries with strong wedding traditions.

For investors, the outlook for gold remains positive as a safe haven asset. However, for regular consumers looking to buy gold for weddings or personal investment, the higher prices may force many to reconsider their purchases or search for alternatives. The rising price of gold may continue for the foreseeable future, especially if global economic uncertainty persists. Gold, it seems, will continue to shine brightly in uncertain times – but at what cost for the average consumer? ■



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## Brand Damage: The Silent Killer

The author elaborates on the concept of brand damage, what triggers it and proactive steps to protect one's brand

**A** brand isn't just your logo, your tagline, or the catchy name. It's the trust, faith and expectation consumers associate with your business. When that trust is broken or even shaken, or there is an element of doubt in it, the impact ripples across consumer loyalty, stakeholder morale, partnerships, operations and revenue. That's brand damage. And, unlike physical damage, you can't always see it, it creeps in silently, until it's too late and surfaced up.

In a hyper-connected, and speed driven world, where a tweet or a blog can spark a movement and a video can go viral in minutes, brand damage is no longer a small issue and just a public relations hiccup. It is a full-blown business risk. From multinational corporations, mature businesses, to local Goan entrepreneurs and startups, no one is immune. A single incident, be it a consumer complaint gone viral because it was unattended, an anecdote that displeased someone and blown off on the social media, a misjudged marketing campaign by the organization itself, or an environmental violation issue, all can snowball into significant loss of goodwill, trust, patronage and revenue.

According to a Forrester Research study, 54% of consumers say they have stopped doing business with a brand due to a poor customer service experience. In an age where perception is reality, every touch point with a consumer is a critical moment to build and sustain your brand.

Sometimes, Brand damage – deterioration of a business' overall public perception and reduced revenue generation, may be caused by negative publicity (created by competition or some dissatisfied or finicky consumers), controversies (real or created), or unintentional operational failures (negligence or accidents).

Impact of influencers is yet another powerful force that causes brand damage, however powerful the brand may be. A classic example is the viral video of a world famous footballer's gesture, at a press conference, of pushing aside two bottles of Coca-Cola and grabbing water bottle, and the brand seeing around \$4 billion getting wiped out from its market value. Similarly, professional social media influencers with millions of followers have equally strong power to make or break a brand.

**How it happens:** Brand damage can result from both internal and external factors.

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Here are a few common triggers:

**Poor customer focus:** Focus on immediate gains v/s long term sustainability, insensitive behaviour by employees leading to customer dissatisfaction, poor complaint address especially the genuine issues, poor crisis handling, etc.

**Ethical lapses:** Misrepresentation of facts, poor labour practices, or data privacy breaches, not keeping up to promises, overpromise and under deliver delays in service etc.

**Failing to live up to your brand image:** The image created over years and which the brand is expected to live up to, is failing to deliver what it should deliver. Promising one thing but delivering something else that is unexpected, especially in hospitality or tourism sectors, this is very critical. For eg. A hospitality brand promising eco-tourism but found dumping waste irresponsibly, can see swift backlash from eco-conscious travelers.

**Social media misfires:** One wrongly worded post can spiral into a reputation nightmare. Social media influencers with millions of followers intentionally create tantalizing and sensational posts, inflating facts disproportionately to gain more views and likes for their videos.

**Goa – the Brand Damage story:** Social media platforms and review sites have created a world where every customer is a critic, and every experience can become content. A single Instagram story or a sarcastic reel can work against a business faster than traditional media ever could.

A business' digital reputation is the real brand image now. People trust online

reviews more than anything today, before making a decision to visit a destination or not. Aspects like which beach shack or cafe to visit, where to go and what to avoid, majority things get decided based on reviews. And, a single viral negative review, especially if it is picked up by popular influencers, can damage a season's worth of business.

The brand image of Goa that has appealed to generations of domestic and international tourists is now under visible strain. The Goa experience is being critiqued, and in some cases, condemned. What was once a dream destination and escape route from the hustle-bustle of busy life is being dubbed by some as an overpriced, under-managed destination, suffering from over tourism.

Recently, some social media influencers have taken to creating content and making it viral that is demeaning, (or does it actually tell the truth?) about Goa's brand image. From Instagram reels to YouTube vlogs and viral X (formerly Twitter) threads, influencers are painting a poor picture of Goa today and comparing it with other popular destinations like Thailand, Sri Lanka and showing how they are better. Skyrocketing hotel rates, overpriced taxi services, growing traffic congestion, garbage mismanagement, and overcrowding are frequently cited as red flags. A single video showing an overpriced shack menu or a clip of garbage-strewn roads can reach millions within hours. These narratives are not just denting Goa's brand equity, they are influencing travel decisions. When travelers see influencers advising their followers to 'avoid Goa during peak season' or labeling

it a 'budget trap,' the fallout is significant. Perception, after all, is everything that matters in the tourism economy. The big question then, about brand Goa damage is, 'Are the influencers wrong?'

**Protecting Your Brand:** How does one get it right and re-build the brand that is experiencing silent damage? Brand recovery requires deliberate effort which would include 'rebranding,' 'leadership intent change,' and 'community engagement'. Here are a few proactive steps every business, big or small, or a brand like Goa, can take:

**Live your Brand Promise:** Authenticity isn't optional. Deliver what you promise, and do it consistently. Be transparent and genuine. When something goes wrong, own up and find an amicable solution. In many cases, when things go wrong, an honest apology can often salvage reputation better than defensive approach.

**Invest in Reputation Management:** Engage with customers online, respond to feedback, and if possible, engage experts who know how to handle crises with poise. Monitor online sentiment continuously, stay alert to what is being said about your brand on social media, reviews, and forums and respond responsibly. Don't wait for trouble to escalate. Have a strategy in place for

**A business' digital reputation is the real brand image now. People trust online reviews more than anything today, before making a decision to visit a destination or not. Aspects like which beach shack or cafe to visit, where to go and what to avoid, majority things get decided based on reviews. And, a single viral negative review, especially if it is picked up by popular influencers, can damage a season's worth of business. The brand image of Goa that lured generations of domestic and international tourists is now under visible strain. The Goa experience is being critiqued, and in some cases, condemned**

managing unexpected fallouts.

**Cultivate Brand Ambassadors:** Your happiest customers and employees are your best defense against brand damage. Empower your employees to get happy customers. Train and equip them with customer sensitivity and conflict resolution skills.

**Embed Brand Values:** Make sure your business values aren't just on your website, and in promotional material, they should reflect in every interaction with customers.

**Focus on Local Relevance:** Goan businesses must strike a balance between appealing to tourists and respecting local sentiment. Branding, that roots itself in community values stands the test of time. Repairing the damage done, and rejuvenating brand Goa, should start by accepting the reality and working strategically on improvement with some speed.

**Repairing Brand Damage:**

Recovering from brand damage is like nursing a sports injury; it takes time, intentional effort, patience and sometimes a reinvention. In today's transparent economy, brand damage is less about what happens to your brand, and more about how you respond as a brand. Whether you are a fashion label in Fontainhas, a wellness retreat in Canacona, a shack in Calangute, or a digital startup in Porvorim, protecting your brand's reputation must be a strategic priority, not an afterthought. Your brand is your business' most valuable asset. Guard it. Nourish it. And when it falters, repair it with integrity. 📌



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# Should you take your company public?

The writer jots down the nittie-gritties of listing your business on the bourses

This is a loaded question and is like a summit trail. Before you actually summit, in other words, before you actually go for an IPO (Initial Public Offering), and listing on a stock exchange for your company shares to be publicly traded, you have to take stock of several related questions such as:

1. Why do you want to summit this particular mountain? In other words, why do you want to raise capital this way and not by approaching individual/institutional investors?

2. Are you physically, emotionally and economically prepared for the long, arduous, exhausting climb? Because taking the IPO route means some serious commitment in terms of time, money, and human resources to such an extent that you may have to take your eye off your regular business.

3. How does this summit add brand value to your resume as a trekker? In other words, does this add credibility and long-termness to your organization in the market place by giving you pole position over your competitors?

4. Are you prepared to transition from being a media poster boy (innovative startup, unicorn, etc) to becoming the punching bag of regulatory frameworks? Because a public listing of your company means that you have to be more transparent than Saint Gobain glass in all your dealings and documentation.

The year 2024 was a bumper year in India in terms of the record number of 327 IPOs (as on Dec 2024), which was high not just within India but when compared to US and Europe. They covered a wide range of industries such as renewable energy (ACME Solar), consumer services (First Cry), technology companies (Swiggy and Ola Electric), and financial services (Bajaj Housing Finance and Niva Bupa Health Insurance). This column seeks to throw some light on answers to each of the above questions.

1. Swiggy, for instance, chose the IPO route to reduce its debt and fund its expansion plan. Like all companies in the throes of growth, Swiggy too had used the debt route to give impetus to its growth. The IPO not only reduced this burden but also lent stability to the company even as it hurtled into growth mode, especially on its quick commerce brand, Instamart. Quick delivery promises have to be backed by literally bottomless investments in dark stores, manpower, technology, logistics,



The decision to list your company should be driven by the vision of the organization, its growth narrative, its sound strategy to see that narrative shaping up in the market place and not just on paper, and its resource estimation

member onboarding, – not in a phased manner, but in a single shot across the city. There was no other possible route to lay hands on the volume of capital required while keeping the cost of servicing the capital low. So it was a *fait accompli* option to go for an IPO for Swiggy.

2. Depending on the size of the company, from the first step to the listing, the IPO process takes anywhere between 9-12 months. It starts with first hiring an investment bank, which is tasked with conducting due diligence on the financial health of the company and the documentation. It is the investment bank's responsibility to handhold the management team through the entire process, right up to post-listing compliance. The credibility and experience of the investment bank in the successful charge towards listing in turn adds to the company's IPO success. And the whole process is so detail-oriented that it has to be all-hands-on-the-deck kind of an involvement from the company that seeks the listing. And many a time this begins to reflect in service deliveries rather badly as all human effort and company resources are directed exclusively towards this end.

3. For a global company like Hyundai, IPO in India in 2024 was the only way they could access the kind of capital they required for gaining access to India's nascent but burgeoning EV market. And since

Hyundai has done very well in India since its launch in 1998, (remember Shah Rukh Khan promoting Santro), it was also the company's way of giving access to Indians to participate in its global growth story.

4. The two major downsides of an IPO are dilution of ownership and therefore loss of control and the inviolable need to maintain clean books of accounts, and a "Caesar's wife" kind of image. There is simply no scope for compromise or shortcuts as the company is not only in the public glare but on the radar of all statutory bodies that are involved in the listing such as SEBI, RoC and other certificatory bodies, banks, and financial institutions. And there is no statute of limitations for management misdemeanors. Remember the tragic case of Dilip Pendse, the former MD of Tata Finance who was once hailed as a financial prodigy and years later was brought to book as a hustler and a fraud.

So, should organizations opt for IPO? I think by now, you have arrived at the answer yourself. The decision has to be driven by the vision of the organization, its growth narrative, its sound strategy to see that narrative shaping up in the market place and not just on paper, and its resource estimation. But the decision should be taken for the right reasons, not just for the brand glamour. ■

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# Goa Management Association hosts discussion on Goa Budget 2025

The Goa Management Association (GMA) hosted its annual flagship programme on the Goa State Budget recently. The Goa State Budget for 2025-26 was presented in the Goa Assembly on 26 March 2025, following which, GMA organised this annual panel discussion to analyse and interpret the financial document. A thought-provoking panel discussion titled Decoding Goa Budget 2025 explored the implications of the recently presented Goa State Budget.

The event brought together leading voices from academia, industry, tourism, and finance to engage with an audience of professionals, academicians, and students. The panel consisted of Prof. Dr Manoj S. Kamat, Principal, S S Dempo College of Commerce and Economics; Jack Sukhija, President, Travel and Tourism Association of Goa; Chirag Naik, Director, Commonwealth Developers Pvt. Ltd.; and CA Gaurav Kenkre, Past Chairman, ICAI Goa. CA Rohan Bhandare, Secretary of GMA and Chairman, GCCI Taxation Committee, moderated the panel discussion.

The discussion concluded with a dynamic Q&A session, where the audience engaged the panelists on various aspects of the budget's impact across sectors. There was a shared call for greater accountability, actionable reforms, and a long-term vision to leverage Goa's unique socio-economic strengths. Virendra Acharya, Treasurer, GMA, concluded the event with his summary of the proceedings and deliberations. As Goa enters a new fiscal year, the GMA continues to play an important role as a platform for informed dialogue and policy discourse.



Rajesh Mehrotra

Chirag Naik

Harshvardhan Bhatkuly

Rohan Bhandare

Jack Ajit Sukhija

Dr Manoj Kamat

Gaurav Kenkre



Dr Krishna Gopal Rajanala

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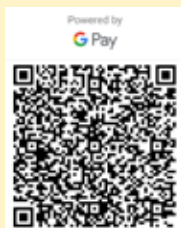
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**Chairman Commendation Trophy to Samir Surlaker at Vishwakarma Awards**



Samir Surlaker, Director, Assess Build Chem Private Limited was honoured with the Chairman Commendation Award Trophy at the 16th CIDC Vishwakarma Awards 2025 presented in Delhi, Ambedkar Centre. The trophy was handed over by P S Rana, Chairman CIDC and Pradip Bhargava, Chairman Jury VKA for Assess Build Chem’s contribution to create a vibrant work environment for the construction fraternity; And for their active role in skill development initiatives through CIDC-IITD Certifications. Surlaker is the Founder and Director of Assess Build Chem Pvt Ltd and his company offers the latest technologies in the waterproofing industry; and prides itself on being a solution driven company, addressing waterproofing concerns with focus on key areas of water ingress like capillaries and voids in the concrete body itself, joints and cracks and surface defects. The company focusses on sustainability, environment, and innovation.

**Mario Pimenta’s film selected for Frome International Climate Film Festival**



Film Director Mario Pimenta and Cinematographer Sharvi Dhond

A short film, *Act to Achieve* by Goan student Mario Pimenta, has been selected for the 2025 Frome International Climate Film Festival. This prestigious festival, dedicated to raising awareness about climate change and the environment, is now in its fourth year.

The festival received 1,148 entries from more than 100 countries, and *Act to Achieve* is one of the 356 films chosen for screening. The film will be showcased on May 18th at the Cheese and Grain venue in Frome, Somerset, UK.

*Act to Achieve* is an experimental short film directed by Mario Pimenta. The film encourages viewers to take action against climate change, urging them not to wait for others to act but to start making a difference themselves. Some of the film’s scenes were shot by Pimenta’s classmates, Sharvi Dhond and Craig Rodrigues.

The Frome International Climate Film Festival, also known as ‘The Climates,’ focuses on the theme ‘Together We Are Stronger’.

**Dr Wiseman Pinto honoured with gold medal at Cama and Albless Hospital, Mumbai**



Renowned pathologist Dr. R.G. Wiseman Pinto, former Head of the Department and Dean at Goa University, was conferred with the Late Dr. Winifred Fernandes Gold Medal at the M.I. Bhatia Continuing Medical Education (CME) program held at Cama and Albless Hospital, Mumbai. The award, which recognises outstanding contributions to the fields of pathology and cytology, was presented by distinguished medical experts

Dr. Usha Saraiya and Dr. Bakhtawar Vajifdar, both eminent figures in gynaecology and cytopathology.

The CME program focused on critical advancements and best practices in women’s health, featuring expert-led sessions on Pap smear screening, colposcopy, cervical cancer, and the latest developments in gynaecological pathology. As the keynote speaker, Dr. Pinto delivered an insightful address on ‘Recent Advances in Gynaecologic Pathology,’ sharing his expertise and highlighting key trends shaping the future of the field. Dr. Pinto has 230 Publications and has been invited as faculty for international conferences, CMEs and workshops all over the globe.

**Prakash Parienkar releases new book**



Prakash Parienkar, Assistant Professor at the Discipline of Konkani, Shenoji Goembab School of Languages and Literature, Goa University, is a prolific writer with an impressive body of work spanning poetry, literary essays, research publications, children’s dramas, and screenplays. His latest offering, a short story collection titled *The Bitter Fruit Tree and Other Stories*, has been published by

Niyogi Books and translated into English by acclaimed translator Vidya Pai. Parienkar’s stories are deeply rooted in the socio-cultural fabric of Goa, particularly the Sattari region along the banks of the Mhadei River. Through rich narratives, he explores themes such as local culture, class conflict, environmental issues, and agricultural traditions. Recognised for his literary contributions, Parienkar received the prestigious Sahitya Akademi Award in 2023 for his Konkani short story collection *Varsal*.



**Ann Mariah Tahira Andrade secures 1st rank at MBBS exam**

Ann Mariah Tahira Andrade has secured the first rank in the final MBBS examination for the 2020–2025 batch at Goa Medical College. She is currently undergoing her one-year internship at GMC, which commences on 17th April. “Right now, my focus is on becoming a competent general physician – mastering

basic procedures, strengthening clinical skills, and understanding medical professionalism,” she says. Since the age of ten, Ann Mariah has been deeply passionate about Obstetrics and Gynaecology, a calling shaped by a personal family experience. She intends to pursue an MS in OBG, with the goal of super specialising in Maternal-Fetal Medicine or enrolling in fellowship programmes. She is also strongly drawn to medical research, particularly in the field of women’s reproductive health, and is committed to health education and awareness. While OBG remains her primary interest, Emergency Medicine and Internal Medicine continue to be areas she is open to exploring in the future.

**BUSINESS GOA QUIZ 190**  
Goa's Only Business Magazine

1. Which bank has recently introduced ‘MSME Sahaj’, a web-based digital business loans solution for MSMEs?
2. Which company has partnered with the National Film Development Corporation (NFDC) to launch ‘The Voicebox’ program?
3. Which organization recently signed a deal in Goa with the GRSE for constructing Indigenous Ocean Research Vessel to unravel deep oceans?
4. India exported its first GI-tagged fig juice to which country?
5. Which institute launched YouTube channels for Industrial Training Institute (ITI) students?
6. Debt Recovery Tribunals (DRTs), are specialized bodies in India established under which Act?
7. According to the 2024 Sustainable Trade Index, which country ranks as the most sustainable trade economy?
8. C-PACE has been established by which Union Ministry to enhance ease of doing business?
9. Identify the Goan businessman \_\_\_\_\_



**Answers to BG Quiz 188:** 1. RBI 2. All India Bank Employees’ Association 3. Netherlands 4. Peru 5. Ministry Of Consumer Affairs 6. World Bank 7. Chevrolet 8. Tata 9. Upasana Taku of Mobikwik  
Email your answers to businessgoa.media@gmail.com First all correct entry will get 1 year’s subscription to *Business Goa*

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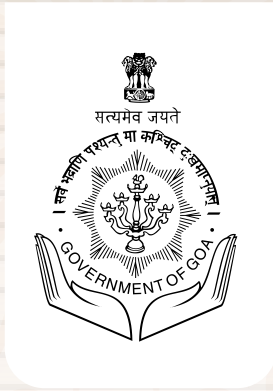
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