



CHRISTIAN ENTREPRENEUR

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FROM THE CHAIRMAN'S DESK

Dear Members,

India is today the fastest growing major market of the world and it is clear to see why.

As a country, we have not only made rapid strides in our manufacturing, industrial and infrastructure development, but also have worked on creating 'ease of doing business' for corporate. All of these have given rise to a new age of entrepreneurship and have ultimately benefitted the Indian consumers in many ways. The rapidly developing India is also a land of huge opportunities for international consumer brands, who are developing robust partnerships to offer more choice to Indian consumers.

The dream to facilitate the evolution of India into a world power is not possible without the collective thought and effort of global experts, policy makers, private enterprises and all those who have invested in Industries in India.

As an economy with a strong agricultural base, India is blessed with immense natural resources, which if harnessed in a responsible and far reaching manner, have the potential to propel us to sustainable economic growth for the next few decades. Our honorable Prime Minister Shri Narendra Modi has already spelt out his dream of a strong, self-reliant nation through his visionary 'Make in India' campaign. As businesses directly or indirectly connect, we should now take it upon ourselves to imbibe global best practices, innovation and bold initiatives to become a world-class economy.

With regards

Antony Sequeira



SETTING SMART GOALS FOR YOUR BUSINESS

Setting business goals is a task every company leader should regularly give time and attention to. It is helpful for building a good team and leading your company to success. Developing reasonably attainable goals for your

business and communicating them clearly to your team will ultimately help your business improve its standing within your industry. Setting goals will also allow your business to grow in a sustainable way.

Business goals are primarily set to improve ones business. Further identifying goals and creating strategies to implement them is the first step to success. To help your company soar above your competition, you simply must have a plan to do it, and that plan should have clear benchmarks to measure your progress.

The thought of goal setting process:

The thought of setting business goals can be daunting, but the process doesn't have to be overwhelming. Various methods of goal-setting exist. When combined, your business will score in no time.

SWOT Analysis:

When planning to develop business goals, it's important to first analyze the core of your company. The four main components to explore are your strengths, weaknesses, opportunities, and threats (SWOT). Everyone in the company can play a role in the SWOT analysis.

Be SMART:

After completing the SWOT analysis, take the process a step further and create your goals using the SMART method. (i.e. Specific, Measurable, Attainable, Relevant, Time-specific).

Specific:

Each goal you set should have a specific timeframe in which it will be completed. Setting a sort of "due date" for each of your goals helps enforce their importance, ensuring their completion and your company success.

Measurable:

In the business world, numbers are everything. The more specific your goals are, the easier it is to measure how they will affect your company. Measuring your goals is crucial for gauging current success and predicting future business outcomes.

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Attainable:

Keep your goals realistic. Visually attainable goals make your company more appealing to potential clients and employees, because people will recognize that you're making a difference while becoming a successful business within your industry.

Relevant:

Be sure the goals you're developing are relevant to the current state of the economy. This is the perfect time to consult your analysis of opportunities and threats your company is currently facing in order to build a solid foundation for your business goals.

Time-Specific:

Each goal you set should have a specific timeframe in which it will be completed. Setting a sort of "due date" for each of your goals helps enforce their importance, ensuring their completion and your company success.

Finally reaching a goal you've worked so hard to achieve not only carries a strong sense of satisfaction, the thrill of victory is nothing short of bliss. Setting realistic goals will help your team get there, and your business will flourish because of it.

Lawrence Coelho

Email: secular@vsnl.com

**Editor:**

Antony L. Sequeira

Asst. Editor:

Lawrence Coelho

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At:

Printannia Offset Pvt. Ltd.
Mumbai Tel: 2407 4899

Office Address:

B-143, Solaris-1, Opp. L&T Gate No.
6, Saki Vihar Road, Powai, Mumbai
400 072.

Tel: 2857 2646

Email: ccci1india@gmail.com

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Fax : +91-22- 2402 4703

Branch Office : 213-216, New Sonal Link Heavy Indl. Estate, Bldg. No.1, Kanchpada,
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"Financial Planning & Wealth Management"

by Mr. Steven Fernandes, CFP, RA



Woman Excels...

as Creator, Administrator, Sustainer

Shakti is power - the divine power to create, sustain and to evolve. A woman is a storehouse of several hidden powers and talents; but she is suppressed to such an extent that these often remain dormant within her - unharnessed and unutilized.

Women have suffered mental and physical atrocities from time immemorial. Sometimes she is humiliated within the four walls of the home and sometimes outside. From early childhood, she is taught to be dependent and constantly made to feel that she is weak and fragile. As a young girl, she is told to depend on her father; as a young woman on her brother or husband; when she grows old, it is her son who is expected to be her only support. Her gentle mind is so conditioned that she grows into a psychologically feeble and fearful person. As a result, she falls easy prey to those awaiting an opportunity to use her. To them she is no longer a human being or even a woman; she is an object.

This is harsh reality - but to a great extent, society itself is responsible for this preconditioning. From the very beginning we infuse a feeling of fear, discrimination and dependence in women.

The final outcome is that the woman - who could have been a personification of Shakti - ends up being a repressed and suppressed individual.

A woman possesses great powers and can use her own energies to draw out the radiant woman hidden within. A woman has immense power and can lead mankind to love, surrender, courage, and faith. A woman is a multi-faceted personality. Equanimity is intrinsic to her nature - she can scale professional heights and still be a doting wife, daughter and mother. She is a creator; nature has blessed her with the ability to bring new life to this world. She possesses a great ability to reach the highest stage of



spiritual evolution as surrender and love are second nature to her.

It is the duty of her family and of society to give her ample space for growth. Her creativity and her talent should be allowed to flower in every way. It is the duty of every parent to motivate the girl child to grow into a more prosperous individual by making her fearless and independent; by instilling in her a sense of self-respect.

The unfair scenario faced by women; the beliefs and rules laid down by society that have led to this degraded position of women must be questioned. We should strive to invoke the hidden power every woman possesses and which she must soon recognize.... A woman can shine in the light of the power which radiates through her, as her very being personifies power - immeasurable divine power.

Women, discover the power and grace within, as you are the power, you are the light and you are grace.... Discover a new approach to life. Do not wait for a miracle. You be the miracle - because you are a miracle. You are Shakti - just realise it.

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Learning Life Lessons

Soft Skills *Part 1*



"What are the two magic words" I asked an eighth grade student at St. Stanislaus School Bandra, He replied "Uh...I don't know"

I prodded, "How about Please and thank you". He looked at me with questioning eyes that meant "Is this for real"?

Where have all the values and a whole host of communication and conversational dialogue gone to?

All one gets to see is people around us in trains, buses, restaurants, public beaches not to forget our very homes that are immersed deep in their inanimate cell phones.

No wonder we seem to live and breathe in the virtual world, sadly reflecting an illusion of control.

Society at large needs Soft Skills that are desirable qualities for certain forms of employment that do not depend on acquired knowledge: they include common sense, the ability to deal with people, and a positive flexible attitude.

Learn soft skills

The good news is that, like any skill, soft skills can be learned. The better news? Boosting your soft skills not only

gives you a leg up on a new job or a promotion, but these skills also have obvious applications in all areas of a person's life, both professional and personal.

1. **Take a Course:** Engage in a writing or public speaking course to boost your communication skills.
2. **Seek Mentors:** Be as specific as you can about your target skill, and when you're approaching a potential mentor, compliment that person with a specific example in which you've seen him practice that skill,
3. **Volunteer:** Working with nonprofit organizations gives you the opportunity to build soft skills. And listing high-profile volunteer work on your resume gives you an excuse to point out what you gained there.

Technical skills may get you an interview, but these six soft skills will get you the job.

- Communication skills
- Teamwork and collaboration
- Adaptability
- Problem solving
- Critical observation
- Conflict resolution

When it comes to soft skills, show-don't tell

No act of kindness, however small, is ever wasted - Aesop



- Lancy J. D'Souza



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Real Conversion Is What Happens Within

By Sri Sri Ravishankar

Please suggest
picture

Converting religion does not bring salvation.

The notion that you will be closer to God by changing religion is baseless. You get closer to God by feeling connected, internally. Inner transformation is real conversion. If you really want to convert, convert from violence and frustration to a loving and peaceful space within. Religions of the far east - Hinduism, Buddhism, Jainism, Shintoism, Taoism - always existed in harmony. Their main goal was uplifting consciousness and giving knowledge. Nobody told people that their way was the only way and everybody else would go to hell. In fact, people who think they hold the key to heaven create hell for everybody. Due to the cultural diversity in India, religion and regionalism has been a significant factor in politics. Luring poor people to converting by tempting them with money and other short-term benefits is an act of exploitation and is only done for ulterior political motives. However, people are realizing these sinister designs.

The purpose of religion is to bring enlightenment to the individual, happiness in society and to move from limited individual identity to universality and communion with the Divine. At their core, all religions have wisdom and human values which are universal. Customs and traditions were molded by people and their way of life at the time; that is why they are diverse. In terms of their origin, all religions are expressions of divine inspiration.

The whole idea of converting from one religion to another comes from a very narrow mindset - that one is better than the other. We need to see things from a broader perspective. Just like different flowers come up and blossom in different places according to their climate, different religions arose according to the need of the time and place throughout history. Similarly, just as a flower gives its fragrance to everyone equally, the wisdom in this world, from whichever religion it may be, does not belong only to one community; it is the collective heritage of the whole of humanity. Jesus' message, Buddha's teaching, the knowledge of yoga and meditation are relevant and beneficial to anybody in the world.

We need to educate people to take pride in whichever religion they belong to while honoring other religions; to broaden vision and deepen roots. This can be done by introducing multicultural, multireligious elements in education. If children grow up knowing a bit about all religions, they develop a sense of respect and belongingness with them. They do not grow up to be fanatics thinking that their religion is superior and others need to be 'liberated' and converted.

Our foremost identity is that we belong to One Divinity; we are all part of one human family. Then come these identities of gender, nationality and in the end, religion. Conflict arises when instead of identifying with Divinity, we identify with divisions. This sense of identity with humanness should prevail among all other identities. If we are able to focus on this universality, establish this sense of Oneness, then we would have achieved something great in this century. At a time like this when religious polarization is driving people apart, all that the world needs is love and understanding.



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Your Ambition should not overtake you.....

By Osho



Ambition is the greatest poison there is. It brings all other poisons in: greed, violence, competitiveness, struggle, a constant state of war with everybody else. It does not allow you any space for love to grow, and your real being flowers only with love. Ambition is against love. Anything that is against love is against you and your real life, your real destiny. And nothing kills love more than ambitiousness.

You Are Unique

Ambition means you want to be ahead of others. Ambition depends on creating an inferiority complex in you. It creates an ill state of affairs; it depends on that. Unless inferiority complex starts existing in you, unless you are full of it, ambition cannot function. So each child has to be wounded in such a way that he starts feeling a deep inferiority: that others are superior and he has to surpass them, otherwise he is nobody. Each child is taught to create a name in the world, fame in the world. Each child is told, "The way you are is not right. You have to prove your mettle; you have to become 'somebody' - as if you are not anybody yet!" You are born with a certain flavor of your own, with uniqueness, with individuality.

Nobody else is like you - nobody else has ever been like you - and nobody else will ever be like you. But this truth is never told to you. You are told, "Become somebody; as if you are nothing. So you have to become, you have to compete to become. And of course then struggle starts, because

everybody is told to become somebody, everybody is told to become the president or the prime minister. Now how many people can be presidents and prime ministers? Then naturally there arises a cut-throat competition. Everybody is against everybody else. Life becomes a war, a constant war. In this state, there is no possibility of peace, love, silence, joy, celebration. All is lost. This competitiveness in individuals becomes competitiveness on many planes, on many levels. Societies compete with each other, nations compete with each other. Everybody is trying to convey, 'I am superior to you' and naturally nobody will allow that - it hurts. Hence so many wars. In three thousand years, there have been five thousand wars.... An intelligent person is one who comes to see that there is no need to compete at all - 'I am myself, you are yourself I need not be you, you need not be me. 'A rose is a rose is a rose; it need not be a lotus. The lotus need not become anxious, worried about becoming a rose flower.

Ends and Means

Competitiveness believes that whatsoever succeeds is right and whatsoever fails is wrong. That is the only criterion for an ambitious mind: the end makes the means seem absolutely right. For a non-competitive mind there is no question of thinking of others; you simply go on growing on your own. Your roots go deeper into Tao, into nature; deeper the roots go, higher the branches reach - but it has nothing to do with others; others are accepted as they are.



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10 Signs Your Ego is in Control

If you have ever caught yourself behaving in a way that makes you cringe then it's likely your ego is to blame. The ego can be tricky to manage – if we're not careful it will sneak right up behind us when we least expect it, and before we know it we're acting in ways that we know deep down are not for our best benefit.

What is the ego?

There are many different definitions of the ego, all of which can get quite complex. My personal take on the ego is that it's the part of us that feels the need to be special. It's that part of us that seeks approval – and by very definition it is a part of us that feels lacking in some way. This is why I know that the ego is not my friend.

The easiest way to determine if your ego is at play is to ask one of these two questions:

- * Do I feel superior to others?
- * Do I feel inferior to others?

If you answered yes to either of the above questions then it's likely your ego is in the driving seat. This is because the ego is somewhat of a contradiction.

The ego is not just about arrogance

Many people hold a belief that if you have a big ego then this



means you are arrogant and over-confident. There is this idea that your level of ego is relative to how much you love yourself. While this can often be the case – as mentioned earlier if you are feeling superior to others then this is definitely your ego at play, but the ego also makes us feel inferior at times.

The ego and inferiority

Have you ever felt like you're just not good enough? Have you ever looked at someone else and thought – I wish I was as good as they are? If you have (and let's face it most people have done this) then this is also an example of being caught in the clutches of your ego.

Being right and the ego

Another sure fire way to tell if you're being led by your ego is to notice if you're desperate to be right. When you're caught in an argument what are you fighting for? Are you genuinely making a point or are you arguing to prove that you're right? Someone very wise once said to me:

"You can be happy.....or you can be right."

This is a great question to ask yourself next time you're caught in the throes of an argument. Or are you willing to sacrifice your own personal happiness just so that you can make your ego happy by being right?

Simple Life Strategy: 10 Signs Your Ego is in Control

So what can you do to combat your ego? The first step is awareness – you need to start to become aware of when you're ego is playing up so you can stop it before it's too late!

Here are 10 sure fire signs that your ego is in control:

1. You feel elevated from gossiping about other people's flaws.
2. You find yourself in a feisty discussion and you just can't back down until you have 'won' the argument.
3. You constantly compare yourself to other people who you feel are better than you (better looking, more intelligent, happier, more wealthy).
4. You constantly compare yourself to people who you feel are not as good as you (less intelligent, lower status).
5. You feel jealous when other people do well.
6. You talk about yourself for 10 minutes before asking another how they are.
7. You'd rather win than do your best.
8. You often sulk when you don't win that sports game or work challenge (instead of being proud of your attempt to do your best).
9. You set yourself impossible goals and then beat yourself up when you don't reach them.
10. You blame others when things don't go your way.

Take That Much Needed Break: DO NOTHING

by Sadhguru Jaggi Vasudev

Only one who knows how to be intense and relaxed at once will know the true joy of activity. Right now the bane of humanity is that people have forgotten how to relax without turning lax, how to be intense without turning tense.

This is why a break becomes so important in our lives. At least once a year, it is important to consciously relax the survival instinct, drop all calculations, jettison all blueprints for self-improvement, and simply be.



Devote just one fortnight in a year to yourself. Let this be only for your inner wellbeing, not about family, work, or even your body or mind. Human life is always longing for expansion. Everyone wants to be a little more than what they are right now. But with a little awareness one can see that the real longing is for limitless expansion. The problem is shortsightedness. We believe that one more step, one more installment, will settle the longing. Essentially, we are snacking on distractions and missing out on the fundamental hunger for boundlessness.

If possible, go to an energised or consecrated space. Spend a few days without any distraction: No telephone, television, reading, no writing.

And don't try cooking up a new philosophy either. Just sit comfortably, eyes open and alert. Initially, you may feel like you're going crazy, but after some time you will see clearly what your life energies are longing for. When you emerge from this period of incubation, your system will be so rejuvenated that you will be able to simply walk out of any problems that are plaguing you in the outer world. Above all, when you are not trying to be anything or get anywhere, you discover the joy of simply being.

Spiritual practice or sadhana is not about getting somewhere. It is simply a device to stop the itch of constantly wanting to be somewhere else. Going somewhere is a delusion anyway. Sadhana matures you to the point when you realise that you don't have to go anywhere or do anything to fulfil the ultimate purpose of life. Doing is just about the nature of 'play' you have chosen to participate in. Going into periods of silence will clearly bring this into your experience. It will bring the joy of activity back into life and help banish the unfortunate

equation of life with stress as well as the pervasive 'Thank-God-it's-Friday' culture.

Everything worth knowing is right here and now. There is nowhere to go. Once that itch is gone, you are at ease. There is nothing to be done. Just a little bit of waiting, that's all. When everything is pleasant within you, waiting is not a big deal. They say how long a minute is just depends on which side of the bathroom door you are on! For someone inside, a minute is no time at all. For someone outside, a minute can be an eternity!

The term 'spiritual journey' is actually a misnomer. There is no journey. The word ensures that you do not confuse relaxation with inertia. But a journey implies distance. And there is no distance. Take a sadhana break reflect on this simple question: what is the distance between you and yourself?

A retreat can awaken you to the living realisation that abiding joy and freedom are right here within you. Once you know this experientially, you find activity can be both rejuvenating and joyful. One who knows the true joy of action will neither seek nor need a break.



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MYTHS OF MEDITATION

By Deepak Chopra



Despite its growing popularity and reach, the practice of meditation is clouded by some misconceptions. DEEPAK CHOPRA dispels some of the popular myths.

Meditation has entered the mainstream of modern western culture, prescribed by physicians and practiced by everyone from business executives, artists, and scientists to students, teachers, military personnel, and, on a promising note, politicians. Despite the growing popularity of meditation, prevailing misconceptions about the practice are a barrier that prevents many from trying it. Here are seven common meditation myths dispelled.

1: Meditation is difficult.

Truth: This myth is rooted in the image of meditation as an esoteric practice reserved only for saints, holy men, and spiritual adepts. In reality, when you receive instruction from an experienced, knowledgeable teacher, meditation is easy and fun to learn. The techniques can be as simple as focusing on the breath or silently repeating a mantra. One reason why meditation may seem difficult is that we try too hard to concentrate, we're overly attached to results, or we're not sure we are doing it right.

A teacher will help you understand what you're experiencing, move past common roadblocks, and create a nourishing daily practice.

2: You have to quiet your mind in order to have a successful meditation practice.

Truth: This may be the number one myth about meditation and is the cause of many people giving up in frustration. Meditation isn't about stopping our thoughts or trying to empty our mind - both of these approaches only create stress and more noisy internal chatter. We can't stop or control our thoughts, but we can decide how much attention to give them. Although we can't impose quiet on our mind, through meditation we can find the quiet that already exists

in the space between our thoughts. Sometimes referred to as 'the gap,' this space between thoughts is pure consciousness, pure silence, and pure peace. When we meditate, we use an object of attention, such as our breath, an image, or a mantra, which allows our mind to relax into this silent stream of awareness. When thoughts arise, as they inevitably will, we don't need to judge them or try to push them away. Instead, we gently return our attention to our object of attention. In every meditation, there are moments, even if only microseconds, when the mind dips into the gap and experiences the refreshment of pure awareness. As you meditate on a regular basis, you will spend more and more time in this state of expanded awareness and silence.

3: It takes years of dedicated practice to receive any benefits from meditation.

Truth: The benefits of meditation are both immediate and long term. You can begin to experience benefits the first time you sit down to meditate and in the first few days of daily practice. Many scientific studies provide evidence that meditation has profound effects on the mind-body physiology within just weeks of practice. For example, a landmark study led by Harvard University and Massachusetts General Hospital found that as little as eight weeks of meditation not only helped people experience decreased anxiety and greater feelings of calm, it also produced growth in the areas of the brain associated with memory, empathy, sense of self, and stress regulation.

4: Meditation is escapism.

Truth: The real purpose of meditation isn't to tune out and get away from it all but to tune in and get in touch with your true Self - that eternal aspect of yourself that goes beyond all the ever-changing, external circumstances of your life. In meditation, you dive below the mind's churning surface, which tends to be filled with repetitive thoughts about the past and worries about the future, into the still point of pure consciousness. In this state of transcendent awareness, you let go of all the stories you've been telling yourself about who you are, what is limiting you, and where you fall short - and you experience the truth that your deepest Self is infinite and unbounded. As you practice on a regular basis, you cleanse the windows of perception and your clarity expands. While some people do try to use meditation as a form of escape - as a way to bypass unresolved emotional issues - this approach runs counter to all of the wisdom teachings about meditation and mindfulness. In fact, a variety of meditation techniques have been developed to identify, mobilize and release stored emotional toxicity.

5: I don't have time to meditate.

Truth: There are busy, productive executives who have not missed a meditation in 25 years, and if you make meditation

a priority, you will do it. If you feel like your schedule is too full, remember that even just a few minutes of meditation is better than none. We encourage you not to talk yourself out of meditating just because it's a bit late or you feel too sleepy. In life's paradoxical way, when we spend time meditating on a regular basis, we actually have more time. When we meditate, we dip in and out of the timeless, spaceless realm of consciousness... the state of pure awareness that is the source of everything that manifests in the universe. Our breathing and heart rate slow down, our BP lowers, and our body decreases the production of stress hormones and other chemicals that speed up the ageing process and give us the subjective feeling that we are 'running out of time.' In meditation, we are in restful alertness that is extremely refreshing for the body and mind. As people stick with their meditation ritual, they notice that they are able to accomplish more while doing less. Instead of struggling to achieve goals, they spend more and more time 'in the flow' - aligned with universal intelligence that orchestrates everything.

6: Meditation requires spiritual or religious beliefs.

Truth: Meditation is a practice that takes us beyond the noisy chatter of the mind into stillness and silence. It doesn't require a specific spiritual belief, and many people of many different religions practice meditation without any conflict with their current religious beliefs. Some mediators have no particular religious beliefs or are atheist or agnostic. They meditate in order to experience inner quiet and the numerous physical and mental health benefits of the practice - including lowered blood pressure, stress reduction, and restful sleep.

7: I'm supposed to have transcendent experiences in meditation.

Truth: Some people are disappointed when they don't experience visions, see colors, levitate, hear a choir of angels, or glimpse enlightenment when they meditate. Although we can have a variety of wonderful experiences when we meditate, including feelings of bliss and oneness, these aren't the purpose of the practice. The real benefits of meditation are what happen in the other hours of the day when we're going about our daily lives. When we emerge from our meditation session, we carry some of the stillness and silence of our practice with us, allowing us to be more creative, compassionate, centered, and loving to ourselves and everyone we encounter.

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ADMINISTRATIVE OFFICE

Solaris Building No.1, B-143, Opp. L&T Gate No.6,
Saki Vihar Road, Powai, Mumbai 400 072

T: 2857 2646

E-mail: ccci1india@gmail.com

Website: www.ccciindia.org

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