



Christian Entrepreneur

*Bi-Monthly News Bulletin of The
Christian Chamber of Commerce and Industry*
Wishing all the members and their families a
Happy Christmas and a prosperous New Year



Highlights of the Issue

Page 4

Visit to Bali

Page 6

6 email etiquette rules every
professional should know

Page 7

Annual General Body
Meeting 2018

Page 11

7 Achievers Honoured with
the CCCI Excellence Awards

Page 12

Excellence Awards
2018

Page 14

Excellence Awards
2018

Bi-Monthly newsletter
January/February 2020
Volume 3 | No.12
Rs 5/-



Chairman's Message

Digital India: Technology to transform A connected nation

India is one of the largest and fastest-growing markets for digital consumers, with 560 million internet subscribers second only to China. Indian mobile data users consume 8.3 gigabits (GB) of data each month on average, compared with 5.5 GB for mobile users in China and somewhere in the range of 8.0 to 8.5 GB in South Korea, an advanced digital economy. Indians have 1.2 billion mobile phone subscriptions and downloaded more than 12 billion apps in 2018. India is digitizing faster than any other country in the study.

The public and private sectors are both propelling digital consumption growth. The government has enrolled more than 1.2 billion Indians in its biometric digital identity programme, Aadhar, and brought more than 10 million businesses onto a common digital platform through a goods and services tax. Competitive offerings by Telecommunications firms have turbocharged internet subscriptions and data consumption, which have quadrupled.

India will increase the number of internet users by about 40 percent to between 750 million and 800 million and double the number of smart phones to between 650 million and 700 million by 2023.



Digital India
Power To Empower

telecon-
sultations via digital
voice or HD video, and in retail,
brick-and-mortar stores would find value from
being part of e-commerce platforms.

Digital applications could proliferate across most sectors of India's economy. By 2025, core digital sectors such as IT and business process management, digital communication services, and electronics manufacturing could double the GDP level to \$355 billion to \$435 billion. Newly digitizing sectors, including agriculture, education, energy, financial services, healthcare, logistics, and retail, as well as government services and labour markets, could each create \$10 billion to \$150 billion of incremental economic value in 2025.

The productivity unlocked by the digital economy could create 60 million to 65 million jobs by 2025, many of them requiring functional digital skills, according to our estimates. Retraining and redeployment will be essential to help some 40 million to 45 million workers whose jobs could be displaced or transformed.

New digital ecosystems are already visible, reshaping consumer-producer interactions in agriculture, healthcare, retail, logistics, and other sectors. Opportunities span such areas as data-driven lending and insurance payouts in the farm sector to digital solutions that map out the most efficient routes and monitor cargo movements on India's highways. In healthcare, patients could turn to

All stakeholders will need to respond effectively if India is to achieve its digital potential. Executives will need to anticipate the digital forces that will disrupt their businesses and invest in building capabilities, including partnering with universities and outsourcing or acquiring talent to deliver digital projects.

Governments will need to invest in digital infrastructure and public data that organizations can leverage even as they put in place Strong privacy and security safeguards. Capturing the gains of the digital economy will require more ease in creating, scaling, and exiting startups as well as policies to facilitate retraining and new-economy jobs for workers. Individuals will need to inform themselves about how the digital economy could affect them as workers and consumers and prepare to capture its opportunities. Digital India could help and propel our economy into the future and also help to "Make in India" a strong proposition.

So here's hoping for a positive change in the New Year 2020.

With kind regards
Antony Sequeira
Chairman

Your perfect printing partner...

Your quest for perfection ends here. At Printania Offset Pvt. Ltd., we are committed to creating lasting impressions for 37 years. Our State-Of-the-Art machinery ensures top notch products.

Our versatility enables us to deal with all types of **Printing - Digital / Offset / Screen** along with **Designing, Processing and CTP**. Consistent quality is the norm - with continuous monitoring of parameters throughout the production process.

We are comprehensive service providers with the best cost-effectiveness and are ready to meet deadlines.



PRINTANIA
OFFSET PVT. LTD.

Head Office : D 20-21, 4th floor, Shalimar Industrial Estate, Matunga, Mumbai - 400 019.
Tel. : +91-22- 2407 4899 / 2403 7850 / 2402 4463 / 2402 4704
Fax : +91-22- 2402 4703

Branch Office : 213-216, New Sonal Link Heavy Indl. Estate, Bldg. No.1, Kanchpada, Link Road, Malad (W), Mumbai-400 064.
Tel. : +91-22- 2888 8062 / 2888 8064 • Fax : +91-22- 2882 4792

Email : printania@rediffmail.com, printania@gmail.com,
printpromatunga@gmail.com, printmalad@printania.co.in,
printaniamalad@gmail.com, pds6@rediffmail.com



Money Mistakes Most People Make

Thinking clearly about money is challenging. Acting in alignment with your goals about money is also challenging. Most of us want to be good stewards of our money and make smart money decisions while investing, yet sometime can fall prey to five common money mistakes. When it comes to investing, chances are you will make mistakes in the initial phases. Gone are the days when only secured instruments could give you the needed liquidity. While good old cash is the king, a balanced portfolio is slowly emerging as the queen as your money makes its movements. Investing and Saving are two different concepts related to each other but not really the same. So, here are top five that most struggle with and when avoided can make you wealthy.

Indecision : With a plethora of options for investing available out there, distraction is normal. However, letting your hard-earned money sit idle in your savings account is not assisting you with your investing goals. Your savings account give you a rate of interest half of what a liquid mutual fund may offer. Liquid funds and short-term debt funds, beat fixed deposit rates for most banks as well.

Over-diversified or Ultra Concentrated portfolio : Over-diversification is a category of mistake that majority make. This means you either have invested a little in too many asset categories without a plan and hold everything in a small percentage. There is a possibility that there are some common

themes that you may have invested in. While diversification can complicate your portfolio. While the trend on ultra-concentrated portfolio is changing slowly, such a portfolio will not help you to get the best of multiple asset classes either. This could lead to overexposure to over exposure to one particular asset class and the same hitting a slack period will adversely impact your portfolio.

Investing without goal setting :

Making impulsive investments without understanding long term impact can affect your portfolio adversely. If you know you are going to need a particular amount and have reached closer to it using equity, it is always good to shift the said amount to a debt portfolio to help balance things in case the market trends go southwards.

Not including emergency funds in your portfolio : This will adversely impact your portfolio as all of your goals can get disrupted if emergency corpus is not built first. Without emergency funds, one risks their long-term investing objectives especially retirement corpus, which undergoes utilisation without realising the fact that retirement lifestyle can be seriously affected if these are not replaced.

Do not make the mistake to Zero Review your portfolio strategy :
Re-visit your portfolio and goals at least

twice in a year. You can also consider adding or modifying goals based on certain life-events. For instance, if you have planned for job solo retirement but are now married, then your retirement funds goal will undergo drastic revision. Birth of a child could possibly mean an increase in expenses and financial planning to secure the child's future as well. So, make new goals as you progress, keeping existing investments intact. Topping up existing SIP investments particularly for retirement funds is a good idea. After all, a top up will certainly help you accumulate more units that will prove beneficial on the longer end.

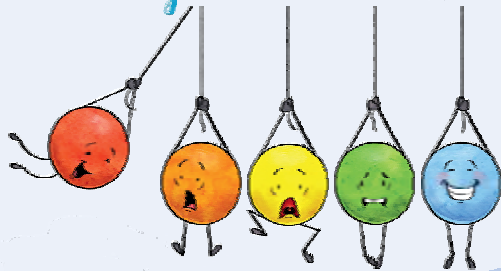
In Conclusion : These five common money mistakes are just a natural part of our human decision making process. By understanding our financial behaviors, we can reduce the mistakes that can happen when making important investment decision. While you cannot always control the outcomes of your decisions, you can control the process by which you make a decision. Commit to making better money decisions today.

Lawrence Coelho
Email: secular@sezariworld.com



STRESS

Management Bundle



Stress occurs when the pressure is greater than the resources.

Stress – It is a byproduct of the reaction people have to excessive pressure. It is dominated by worry, anxiety and hence difficult to cope with. The process of stress management is one key to a happy and a successful life in modern society. Although it provides numerous demands that can prove difficult to handle, stress management also provides a number of ways to manage anxiety and maintain overall well-being.

Handling stress – Traditionally it was conceptualized to be a result of external insults beyond the control of those experiencing the stress. More recently however it has been argued that external circumstances do not have intrinsic capacity to produce stress, but instead their effect is mediated by the individual perceptions, capacities and understanding.

Stress control – Firstly recognize the source of negative stress. This is not an

admission of weakness or inability to cope. It's just a way to identify the problem and plan measures to overcome it, before it becomes difficult to handle.

Techniques to manage stress

- Change your thinking: Be more positive in your approach. Focus on your strengths – learn from the stress you are under – look for opportunities – seeking out the positive – make a change.
- Change your behavior (Perfectionists, Workaholics, "My – Way" thinking): Instead be assertive – get organized. Modify personality traits
- Change your life style: Each one is aware of their lifestyle and the way it is affecting them, make necessary changes within your reach and capacity to your advantage.

Guidelines for coping with stress:

Most of the stress we experience is often self-generated. The first step towards coping with stress is accepting "It's we who create most of our upsets in life."

Stress Management

Anything that keeps you away from being yourself causes stress.

Definition - $S = P > R$
 Stress = pressure > resources

- ✓ Recognize and admit that you are feeling stressed.
- ✓ Recognize how much anxiety is too much.
- ✓ Avoid stressful situations.
- ✓ Try to eliminate or minimize the difficult situations (avoid extremes).
- ✓ Set realistic goals. So that you won't be affected by the particular situation.
- ✓ Eliminate all negative thoughts about certain stress causing situations.
- ✓ Be surrounded by positive and progressive thinking individuals or groups that can up lift your mood and spirit.
- ✓ Change – how you see the situation half full or half empty.
- ✓ Set priorities. Figure what is most important.
- ✓ Take care of situations.
- ✓ Discover new relaxation techniques.



Priscilla Buthello
 Image Consultant
 9820295303

pbuthello@gmail.com
www.priscillabuthello.com

BUTHELLO & SONS



Fleet Owners of: Buses, Luxury Coaches, Passenger Cars, Luxury Cars, Construction Equipment

Operations in Mumbai and Pune Committed towards Prompt Service & Customer Satisfaction

Contact us :

Tel : 2504 1694 / 1218 / 1115

Fax : 2503 4170

Email :

buthellobus@gmail.com

1, shelter, Premier Road,
 Kurla (W), Mumbai - 400070

New-age Success Mantras for Business

(Mr. Agnelorajesh Athaide, Serial & Social Entrepreneur, Real Estate Developer, Global Citizen, Educationist, Angel Investor, Motivational Speaker, Chief Mentor & Business Strategist - Business Opportunities Club (BOC))

Over time, businesses have evolved owing to newer developments across a wide spectrum of domains. Starting a business today accompanies many challenges as the competition is fierce and the decisions that keep the company afloat are often tough. However, despite the hurdles on the journey to entrepreneurial success, 84% of business owners state that they would do it again.

The technological revolution has changed the way in which businesses run and achieve success. However, the bottom line remains the same: revenue generation. A failure to generate a steady, profitable income is the reason why 96% of businesses fail within ten years. To ensure business success in the current tech-driven age requires flexibility and exceptional planning.

Mantras to follow for business success:

The real king: Networking

Networking with individuals and other business owners has undeniable benefits. Technology has birthed professional networking platforms like LinkedIn and BumbleBiz that allow people to connect online and collectively discuss their business objectives. By joining a variety of

business groups and participating in networking activities, multiple doors open with new opportunities. There is no king in business without networking.

Digital savvy

In an era where technology reigns true, it is imperative to stay up-to-date with the latest developments in tools or software that can drive profits. These tools have the power to simplify processes, save time, and reduce the volume of manpower, generating leeway for cash flow. Additionally, it improves customer satisfaction, loyalty, and retention that are at the core of business survival and growth.

Leveraging social media

Marketing trends like conversational marketing and social selling have trumped the traditional word-of-mouth marketing route to a successful business. Leveraging social media like Facebook, Twitter, and Instagram has allowed multiple brands to reach out to their target audience, generate brand awareness, and build communities. Furthermore, according to a report by Sprout Social, 21% of consumers are more likely to buy from brands that they can reach on social media.

International current affairs

To stay ahead in the industry, it is important to keep track of the developing trends in the industry and your prospective competitors. Furthermore, if a company seeks global expansion, it requires a great deal of analytical and strategic planning,

which includes tuning in to the latest international current affairs of the industry and the country. This knowledge could also help in developing strategic partnerships and establishing a strong base, globally.

Sociable and outgoing

Developing connections on a business and personal level can go a long way towards propelling business success. The best way to develop valuable connections is through connecting with and getting to know them personally. Such a bond would go well into building strong relationships for your life, ideas, and even business. Some of the strongest partnerships started with networking in the business world.

The future of business

The sole component that remains constant in business is 'change.' New hardware, software, services, and other technologies are coming at a breakneck pace and which will significantly impact the global economy and individual businesses within the next few years. However, the latest success mantras and, above all, consistency, is the key in driving business revenue and success in the new age.



An advertisement for Coco Uttam Double Filtered Coconut Oil. The background is a vibrant yellow and green. On the left, there is a logo for 'Coco UTTAM' with a coconut tree and the text '100% COCONUT OIL'. In the center, the text reads 'Nature's Flavour in Every Drop', 'Double Filtered Coconut Oil', 'Prepared from Finest Quality Copra', 'Manufactured & Packed By: VINTEL INDUSTRIES L.L.P.', 'Website: cocouttam.com', and 'Or call us @ (08258) 203535, 234335'. On the right, there is a large white canister of the oil, several smaller blue bottles, and a coconut. A red starburst graphic on the far right says 'A Vel-Vin Group Venture'. The word 'Superior Quality' is written in a stylized font above the products.

20 Financial Resolutions for 2020



1. File your ITR on time

Penalties were introduced for late filing of income tax return (ITR) from FY2017-18. This year's ITR filing deadline was extended to August 31. For filing a belated ITR by December 31, 2019, you would have been penalized Rs 5,000. If you file between January 1 and March 31 of the New Year, you end up paying Rs 10,000. So, if you did not file your return on time last year, make sure you do it on time in 2020 to avoid that hefty late filing fee.

2. Don't wait until the last minute to make your tax-saving investments

Keeping anything till the last minute is never a good idea, especially when it comes to money matter. Making your tax-saving investments in the last minute can have long lasting negative implications. Just to save tax, you might end up investing in the wrong instrument. There can also be technical problems as well. Let us say you waited till just a day before the deadline, i.e., March 31. What if your cheque is not cleared on time or gets rejected? You will not be able to do anything then.

3. Keep an eye on your investments and all related things

From your stock broker to your fund house and manager, keep checking in on your investments and the people handling them. Nobody wants to be stuck like a DFHL or a Karvy like scenario.

4. Don't give in to market fluctuations

Your investments must be primarily determined by your financial goals and not by the equity market being on a high or low. By virtue of their nature, markets will face crests and troughs at various points. What you must not give into are knee-jerk reactions. Stay put; only be guided by your financial plan and goals.

5. Don't rely just on your employer's health cover

Many make the mistake of doing this. This is a mistake because when you leave your job you are no more covered until you join the next employer. Your health insurance policy terminates as soon as you leave your employer. Apart from this, you must also know that the cover may not be sufficient for you and your family. So you should at least buy a simple health insurance plan. This will give you the required cushion

where you can also maximize your tax savings by claiming premiums (subject to a limit) as deductions under section 80D of the Income Tax Act.

6. Watch how you drive

After the motor vehicles Act came into force from September 1, 2019. Breaking traffic rules can cost you dear. However, did you know that these violations can impact the premium on your motor insurance cover? That is right; the insurance regulator has proposed to introduce telematics for motor insurance. Telematics is a method of monitoring your vehicle using a GPS device fitted in your vehicle, which will track data related to your driving habits, to which your personalized motor insurance premium will be linked.

7. Be careful while buying insurance from a bank

Banks generally have tie-ups with insurance companies. These agents try and push products to existing bank customers. Due to this cross-selling, many times, banks sell insurance plans to customers without telling them about the details of product. This is where most of the mis-selling happens. Most often these products are sold as an investment product promising high returns.

Therefore, as a customer it is your duty to be cautious while buying insurance from a bank. Insurance is not an investment



ANCHOR MARK
PRIVATE LIMITED

An ISO 9001:2008 Certified Company

101-A, Kandivli Co-Operative Industrial Estate Ltd., Charkop, Kandivli (West), Mumbai - 400067.

Tel: 91-22-40972000, 28682001 Fax: 91-22-28682250.

Web Site: www.anchormark.com Email: sales@anchormark.com



Certificate No. 9407
ISO 9001

Manufacturers of Pharmaceutical Machineries & Equipments.

product and hence, blindly buying insurance policies in the name of investment will not fulfil your future financial goals. Moreover, terminating these policies prematurely can lead to huge losses.

8. Beware of and beat the fraudsters at their own game

When you use credit cards, digital wallets, phone banking, there is always window for fraudsters to steal your money. Stay ahead of them. Review your bank and other online accounts regularly. Check your phone banking or wallet alerts for transactions and keep an eye out for those you didn't make.

9. Put a little more effort into your passwords

Make it a rule to not set passwords that are easy to crack. Things like 'iloveyou', 'password123' etc will just not make the cut. In this case, the more complicated the better.

10. Handle those social media handles carefully

With a lot of us taking the digital route for even the smallest of tasks, it comes as no surprise that social media has become a fishing pool for fraudsters. Many fake handles surfaced in 2019. For instance, a few posed as NPCI-BHIM's official handle. Then there were fake websites, like the counterfeit IRDAI portal www.irdaionline.org and a bunch of fake RBI websites. Get the correct handles by visiting official websites or better yet, by call the customer care number.

11. Close inactive bank accounts

If there are bank account/s not being used by you and just lying dormant, close these. By not doing so, you might be penalized. Also remember, if the only transaction in an account is the periodic credit of interest on the existing balance, such accounts will be treated as dormant.

12. Safeguard your banking transactions

Do not opt for saving of password option prompted by the browser while accessing Internet banking. Beware of malicious sites and apps while accessing Net banking or downloading Net banking apps.

13. Don't keep all your money in just one bank account

If there's one thing that the unfortunate episode of PMC Bank has taught us, it's that you should not put all your money into one bank account. Urban co-operative banks especially are not well-regulated. Definitely don't fall prey to the higher returns offered. Also, each bank account has its deposits insured up to Rs 1 lakh under the DICGC. So you'll be able to make full use of this option when you spread deposits across banks.

14. Stick to the 50/30/20 rule of financial planning

According to this to this thumb rule, 50 percent of the earnings after tax should be used towards necessities, 30 percent of the money should be spent on luxuries or wants / desires and 20 percent money should be saved and invested towards your financial goals. This thumb rule supplemented with a solid financial plan can take your finances places and make your financial journey smooth.

15. Keep your credit profile clean

It's not just your credit score but your overall credit profile matters too when looking for loans. Don't rely heavily on your credit cards for borrowing; these are in fact the most expensive form of debt. Exhausting your credit limit regularly will hit your profile too. Make sure that your utilization never exceeds 40 percent of total the credit limit available.

16. The more, the merrier

It is actually a myth that too many credit cards just complicate your finances. Get

credit cards from 3-4 different issuers so that you are eligible for all the discounts being offered by various merchant outlets.

17. Avoid using credit card to withdraw cash

Lenders charge a cash advance fee of up to 3.5 per cent on the amount of your ATM withdrawals. Plus, these also attract interest charges right from the day of the transaction till the date of its repayment. You do not get any credit-free period to make interest free re-payments of the same.

18. Do not fall prey to festive season sale tactics

No cost EMI's, cash backs, first-time user discounts, there are so many festive or now even non-festive offers throughout the year. Make it a point to set aside a certain amount for your discretionary expenses for the year and stick to that. Go only by your needs and don't be blinded by discounts.

19. Diversify but don't over-diversify

Investors think that the way to achieve diversification is to invest in many mutual fund schemes. However, the truth is that no additional diversification is provided by investing in more funds beyond a point. Remember, stocks held by similar funds tend to be a similar set and will be similarly impacted by market movements.

20. Personalize, plan and prepare

Make your financial plan according to your goals, risk appetite and horizon. Do not go by hearsay. Do your research about investment avenues, market movements thoroughly. Consulting a financial planner is a great idea. Finally, keep aside enough corpus for emergencies. There might be unforeseen events along your journey. Wealth managers normally advocate that the size of emergency fund should be about six months of a family's monthly expense.

Shambhavi Mehrotra ET Online



Arcadia Share & Stock Brokers Pvt. Ltd
www.arcadiastock.com

Match your dreams with our vision

**For Personalized Service, Sound Investment Advice,
Low Brokerage Rate and Internet Trading**

***Equity Investments (NSE,BSE), *Derivative Trading (NSE F&O)**
***Commodities (MCX,NCDEX), *Currency Derivatives (NSE,MCX-SX)**
***IPO, *Mutual Funds**
***NRI Investments, *Depository Services (CDSL).**

Contact Mr. Clyde on Tel:9820640501. email: cl Clyde@arcadiashare.com

Benefits for Senior Citizen



LOWER TAX

- * Income of up to Rs 3 lakh is non-taxable. For super senior citizens (over 80 year of age), income of up to Rs 5 lakh is non-taxable.
- * Health insurance premium of up to Rs 30,000 gets tax deduction under Section 80D of Income Tax Act 1961.
- * Senior citizens suffering from a critical illness can avail a tax deduction of up to Rs 60,000 under Section 80DDB. The limit is increased to Rs 80,000 for super seniors.

TRAVEL DISCOUNTS

Senior citizens can avail of various discounts on fares.

Air travel

Air-India: Senior citizens with Indian citizenship, who are over 60, are eligible for 50% discount on economy fare for domestic travel.

Rail travel

Men over the age of 60, and women over the age of 58 are eligible for 40% and 50%

discount respectively. The discount is available on fares of all classes of Mail/ Express/ Rajdhani/ Shatabdi/ Jan Shatabdi/ Duranto trains.

Bus travel

Some municipal corporation and state governments give concession to senior citizens on bus fare. Certain bus seats are also reserved for them.

HIGHER INTEREST

- * The Senior Citizen's Saving Scheme is available to all seniors over the age of 60. It offers interest of 8.4% per annum.
- * Senior citizens get 0.5% higher interest rate on fixed deposits than the standard rate.

SPECIAL SCHEMES

- * National Insurance offers 'Varishta Mediclaim Policy', for seniors aged 60-80. Maximum sum insured offered is Rs 1 lakh for hospitalization and Rs 2 lakh for critical illness.
- * LIC's Varishta Pension Bima Yojana 2017 will provide an assured pension to senior citizens based on a guaranteed rate of return of 8% for 10 years. A maximum of Rs 7.5 lakh can be invested in this.

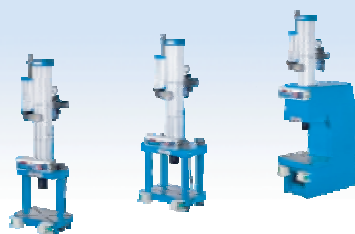
LOWER CHARGES

- * BSNL: Senior citizens over 65 are eligible for registration of telephone on priority. Registration charges are also waived for them.
- * MTNL: Senior citizens over 65 are eligible for 25% concession on installation charges and monthly service charges for landlines connections.

OTHER BENEFITS

Banks, hospitals, etc. make special allowances for them

- * Separate queues for the elderly in hospitals for registration and clinical examination.
- * Senior citizens over the age of 60 can write to the court for preferential hearing of their cases.
- * Senior citizens can be issued a passport on post police verification basis if they submit a copy of the passport of their child (above 18) staying abroad (with a page having their name) as an additional document along with their application form.
- * Bank branches have separate queues for the elderly.
- * Most banks have special accounts for senior citizens that offer facilities like issuing senior citizen cards, priority service at branches, etc



Hydro Pneumatic Presses

The efficient, low cost alternative to Hydraulic, Power and Hand operated Presses

- Fast Action
- Compact, light weight & vibration free
- Versatile
- Energy efficient
- Low cost
- Safety
- Aesthetics

Mercury Pneumatics Pvt. Ltd.

C-105, Ansa Industrial Estate, Saki Vihar Rd, Andheri (E), Mumbai - 400072, India.
Ph.: +91-22-40151020 E-mail: contactus@mercuryindia.net Website: www.mercuryindia.net



• Pneumatic valves, Cylinders & Accessories • Hydro Pneumatic Presses • Hydro Pneumatic Pumps • Air Boosters • Grease Pumps



MAXON ENERGY SERVICES PVT. LIMITED

Works : Plot No. B-116, Anand Nagar Addl, Ambarnath, M.I.D.C, Thane - 421506

Tel: 8767249039

Manufacturers of TMB High Pressure Ball Valve, Gate, Globe and Check Valve.



FORWARD ALLOYS & CASTINGS LIMITED

Mfg. Of Marine Valves & Oil & Gas Pipeline Valve

Defense Supplier Regd. with Directorate of Warship Projects New Delhi, ONGC, Major Oil Refineries and Oil Exploration Govt. Contractors.
Website: www.forwardalloys.com

Registered Office & Works

Near Hotel Pride, LBS Marg, Bhandup (West), Mumbai – 78
Tel : 25664175

Unit No. 2

Plot No. F-7, Anand Nagar, MIDC Area, Ambernath (East) - 421506
Tel : 9272212778

Non Ferrous Casting Foundry Producing Exotic Alloys. Valves & Critical Assemblies Supplied To Indian Navy & Shipbuilders.

State of the Art Valve Manufacturing facility equipped with Modern Hydraulic Valve Testing Machine, Full Fledged Advanced Machining Facility CNC Machining Centre, Machining Centre

Welcome to the New Members



N Mrs. Rajitha Anil Abraham
C Grand Resource Factory Private Limited
B Staffing and Facility Management
I Agnelo Rajesh Athaide
T 9820082474



N Mr. Dillon Pereira
C BizLinkz CFO services
B Financial Advisory services
I Stanley Lasrado
T 9820143501

CCCI BOARD OF DIRECTORS

Chairman

Antony Sequeira

Founder Chairman

Vincent Mathias

Immediate Past Chairman

Henry Lobo

Vice Chairmen

John D'Silva

Albert W. D'Souza

John Mathew

Directors

Lawrence Coelho

Agnelo Rajesh Athaide

Walter Buthello

Johnson Therattil

Adv. Pius Vas

Gregory D'Souza (co-opted)

Permanent Invitees

Ralph Pereira

Lawrence D'Souza

Executive Secretary

Rohan Tellis

CCCI COMMITTEE CONVENERS

Stanley M. Lasrado

Alwyn Rasquinha

Felix Quadros

Christopher Solomon

Steven Fernandes

Noel Rasquinha

Raphael D'Souza

Stanley Fernandes

Alban D'Souza

Mathew D'Souza

Gabrial Mendonca

Harry Rebello

Shinto Antony

Denis Lobo

Steven Barboza

Baby John

Malbin Victor

Ronald Noronha

Hilary Lobo

Anto CA

Clifton D'Silva

Francis Rasquinha

Joseph Pereira

Lancy Barboza

Clifford Colaco

Gregory Mathias

John Fernandes

Bernard Xavier Benevides

Walter Dsouza

Moses Solomon

CCCI YOUTH GROUP

Jason Vas

Boris Buthello

Reuben Buthello

Vernon Mathias

Prem Sequeira

Aron D Lima

Ryan Lasrado

Shiby Mathew

Glen D'Souza

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

CAVEAT

The views expressed in the articles and news and comments published in the Christian Entrepreneur Newsletter are those of the individual authors and do not necessarily reflect the official positions or policies of CCCI except those signed by the official authorities.

The Christian Entrepreneur does not vouch for any claims made by the Advertisers of products and services. It shall not be held liable for any consequences; in the event such claims are not honored by the Advertisers.



Edited, Printed & Published by Mr. Antony L. Sequeira

on behalf of Christian Chamber of Commerce and Industry, B-143, Solaris Bldg. No. 1, Saki Vihar Road,
Opp. L & T Gate No. 6, Powai, Mumbai – 400 072 and Printed at Printania Offset Pvt. Ltd., D 20-21, Shalimar Ind. Estate,
Mumbai – 400019. Associate Editor Mr. Lawrence Coelho.