





C C C I

Christian Chamber of Commerce and Industry



FOREWORD

**BY THE FOUNDER CHAIRMAN
MR. VINCENT MATHIAS**

INTRODUCTION

Like the Three Wise Magi, the seven individuals who are the driving force behind the Chamber, followed the star of selfless service and initiated an organisation that has been of invaluable help to hundreds of entrepreneurs and their families; guiding them to start, establish and grow their businesses from scratch.

These organisations owned, run and managed by Christian entrepreneurs, that have been nurtured and have flourished upon the supporting pillar of the Christian Chamber of Commerce have enhanced themselves over the years, their progress moving parallel to the onward march of the Chamber itself.

For that is exactly why the Chamber was established in the first place – to offer mentorship, guidance, advice based on experience; to entrepreneurs in need of the same.

Christian individuals and families have traditionally been God-fearing and honest and have remained averse to taking risks with their careers. Which is why they have mainly opted for secure jobs, within India and overseas, mainly in the Gulf countries.

Which is all well and good, for the work they do is honest and hard.

But, there is another option open as well – the world of business.

While a job has its benefits, it also has its limitations. Chief among these being a ceiling or a boundary, beyond which financial advancement is not possible. There is also a retirement age, after which the money flow reduces and ultimately stops coming in.



BOARD OF **DIRECTORS**



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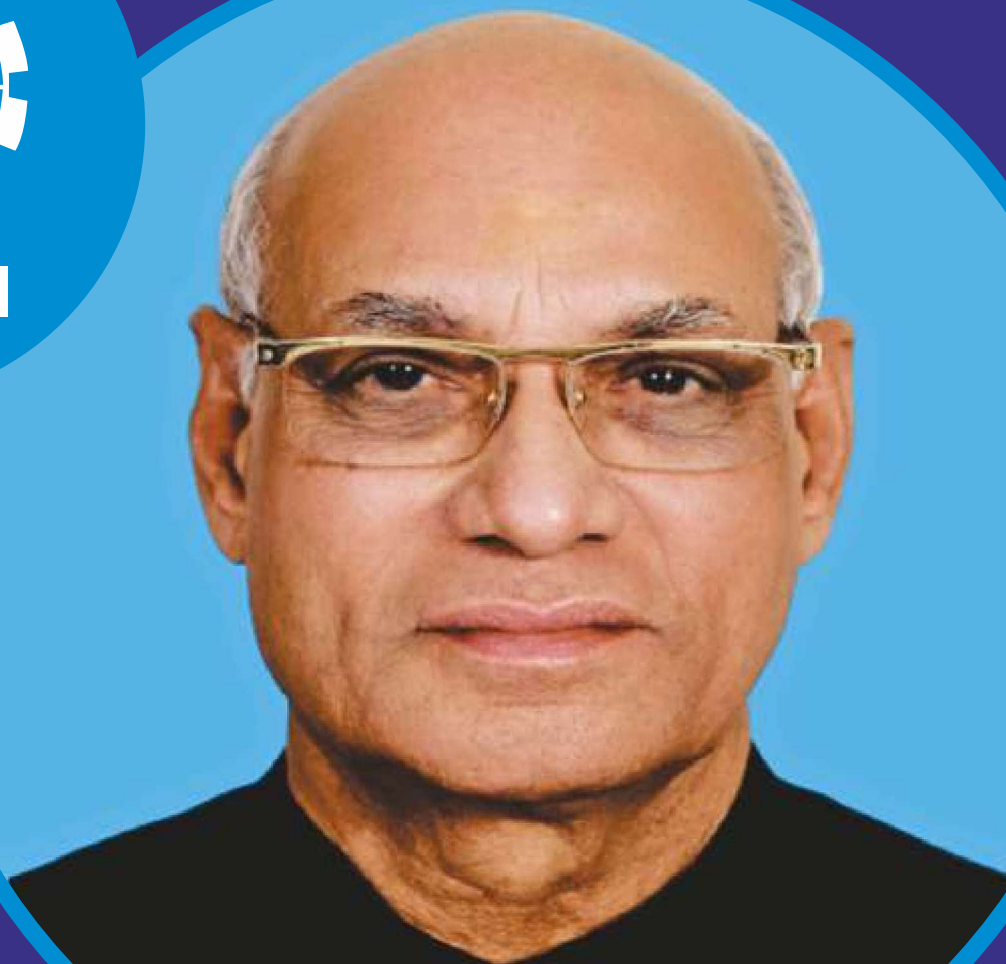
ABOUT
**THE CHRISTIAN
CHAMBER OF
COMMERCE
AND INDUSTRY**

ARCHBISHOP OF BOMBAY
OSWALD CARDINAL GRACIAS
MESSAGE



HONOURABLE GOVERNOR'S

GOODWILL MESSAGE



SHRI EKNATH SHINDE

CHIEF MINISTER



SHRI DEVENDRA FADNAVIS

DEPUTY CHIEF MINISTER



SHRI AJIT DADA PAWAR

DEPUTY CHIEF MINISTER





MR. VINCENT MATHIAS

Vel-Vin Group



The story of Mr. Vincent Mathias and his organization (Vel-Vin) is as interesting as the name of his organisation itself.

Mr. Mathias commenced his career when he arrived in Mumbai after completing his graduation in his native-place – Mangalore. Wisely, he took immediate employment in a bank – the best place to build and strengthen knowledge about several aspects of finance, which is so integral to the founding and growth of any business later in life. In taking this step, he showed immense vision and laid the foundation for his future entrepreneurship journey in the best way possible.

After gaining practical knowledge about the way the industry functions and the wheels of commerce move (and, of course, fulfilling his duties faithfully while on the job), he resigned and took his next step forward.

In the year 1987, Vel-Vin (his entrepreneurship venture) began its journey with humble beginnings. Determination was the building block that laid the foundation of Vel-Vin Group. He commenced the business from a 900 sq. ft. industrial gala in Saki Naka, thus paving the way to become one of India's leading manufacturers of sustainable packaging solutions.

In the initial days, his wife, Mrs. Premila Mathias came regularly to the office and ably assisted Mr. Vincent Mathias and had a cabin right next to his. Mrs. Premila Mathias took care of their children's education as well as the domestic responsibilities, giving him a free hand to work exclusively towards all aspects of growth for his business.

Fast forward to today - the Vel-Vin Group specializes in manufacturing a wide range of Paper Bags, Corrugated Boxes, and Food Service packaging. With a vision to attain the peak in packaging with satisfied clients at a global level, they have established manufacturing units spread across the country, and cater to clients across five continents of the world.

His two sons, Vernon and Vartan have also joined the business in the leadership roles in the last 10 years and are leading from the front. In a one of a kind venture, Japanese multi-billion-dollar conglomerate Rengo Company Ltd. has collaborated with Vel-Vin Group in their upcoming state of the art corrugation manufacturing unit near Chennai. This association will not only set new heights for Vel-Vin Group, but will also elevate the paper packaging industry as a whole with best-in-class technology and engineering.

Vel-Vin has also been at the forefront in helping community and social groups during the tough times. Recalling the deadly wave of Covid-19 Vel-Vin group extended

Unlike several other organizations which commenced enthusiastically and were then left unattended to and faded away in terms of its relevance, the CCCI has grown from strength to strength, always keeping its objective of increasing its membership base and business development of its members as the corner stone of its philosophy. Several activities, such as knowledge oriented seminars on diverse and relevant topics have been conducted over the years in order to upgrade and enhance business skills and acumen amongst the members, thereby adding substantial value to members' businesses.

Over time, the CCCI has grown. The Chamber continues to expand, serving as a valuable resource and reference point for Christian entrepreneurs. The CCCI functions as a collective body of entrepreneurs, with each having their own unique success stories and unique skillsets. It provides a valuable platform for networking and for learning from one another's experiences.

By inviting experts from diverse fields, the chamber facilitates businesses to grow with this knowledge, to inspire and motivate its members to overcome challenges and to achieve their business goals, objectives, and to build strong interpersonal relationships. These knowledge sharing sessions enable the members to keep abreast of the rapid changes taking place in their business environment, to be aware and prepare oneself on account of the inherent risks that may emerge on account of a rapidly changing business ecosystem. The Chamber also takes pride in organizing leisure and industrial tours to many international and domestic destinations in order to understand the manner in which businesses are conducted in varied environments and in order to create bonds of brotherhood and friendship amongst its members.

When asked about the future plans for his business, Mr. Mathias is optimistic and positive and he has every right to be. Both his sons, after completing their engineering as well as their MBA, have been integrated into the business he has founded, instilling it with renewed energy and enthusiasm. Both of them oversee vital business verticals of their own, propelling the company towards exponential growth. The reach of Vel-Vin Group has expanded geographically as well as product-wise and the organisation now provides packaging solutions to a host of industries across five continents, and the ambitions extend even further. The product range has expanded over the years from only manufacturing corrugated boxes and now includes all types of paper bags used when shopping or delivering food or ecommerce parcels and not just in India but even internationally. The innovation and expansion is constantly ongoing. Only recently, the organization has established a dedicated manufacturing plant for QSR packaging; producing cups, tubs, bowls, meal boxes, and wraps for food items offered by quick-service restaurants.



***From L to R: Mr. Vernon Mathias,
Founder Chairman - Mr. Vincent Mathias & Mr. Vartan Mathias***





MR. JOHN HENRY D'SILVA

Entrepreneurship Motivator



John Henry D'silva, Doyen of Co-operative Banking, was born on 16th May 1936, the fifth of six children of Anthony and Remedina D'silva. He hailed from an agricultural family of Sanoor village, Karkala, South Kanara. He received his primary education at St. Joseph of Sanoor till Standard IV, thereafter he went to SVT Higher Elementary School at Karkala, walking 10 kms daily and completed Standard VIII. He then moved to Mumbai in 1951.

A keen and diligent student, he completed his secondary education from Karnataka Free Night High School. He studied for his B.A. from Jai Hind College (morning) and B.Com. from R.A. Podar College (evening). Thereafter, he joined New Law College for LLB. After Graduation, he shifted to Abhyudaya Nagar, a Housing Board Colony with over 4000 flats/families. Amazingly, it provided the starting block for his career.

Blessed with a compassionate heart, John began to touch the lives of the marginalised. People esteemed him as a man of honesty, sincerity, and action. They elected him as President of the Abhyudaya Nagar LIG Tenants Association in 1960. Seeing the need for an English Medium School in the area, he started the Abhyudaya Education Society High School.

John soon realised that there was no bank in the area around Abhyudaya Nagar where over ten thousand families lived. He wrote to some leading commercial banks requesting them to open a branch. None showed any interest. In the absence of banking facilities, the common man would keep his savings with local shopkeepers and take it back when in need. This lack of a formal banking facility motivated John to start a Co-operative Bank to offer thrift and credit. The Capital required for starting a Credit Society was Rs. 5,000/- and for a bank, Rs. 50,000/-.

In December 1963, he collected Rs.5,000/- from 87 people, and on 16th January 1964, he registered the Abhyudaya Co-operative Credit Society Ltd. The Housing Board allotted office premises to the Society. As soon as the capital amount touched Rs.50,000/- John got it converted into Abhyudaya Co-operative Bank Ltd. in 1965.

John has the distinction of organising four Co-operative Banks - namely:

- **As Chief Promoter and First Chairman - Model Co-operative Bank Ltd., and Citizencredit Co-operative Bank Ltd.**
- **As Founder and First Managing Director, New India Co-operative Bank Ltd., and Abhyudaya Co-operative Bank Ltd.**

For his outstanding work, he has been recognised by many institutions and received several Awards -notable among them are:

- **Entrepreneur of the year Award 2005 - from Rachana-Catholic Chamber of Commerce and Industry, Mangalore**
- **Lifetime Achievement Award 2008 - from the Federation of Konkani Catholic Associations of Karnataka, Bangalore**
- **Distinguished Achievement Award to outstanding Konkani 2008 - from Dr. T.M.A. Pai Foundation, Manipal**
- **Sandesh Special Recognition Award 2012 - from Sandesha Foundation for Culture & Education**
- **George Fernandes Social Award 2016 for outstanding work from the Jayashreekrishna Parisara Premi Samiti**
- **New Year Award 2017 jointly instituted by Manipal University, Academy of General Education and Syndicate Bank**

Besides co-operative banking, Mr. D'Silva has had the privilege of organising and working on the management of several other institutions and organizations.

In January 1998, at the initiative of Mr. Vincent Mathias, Mr. John D'Silva and Mr. Henry Lobo met at the office of Mr. John located at Rajanigandha Building, Dadar (West) to discuss the formation of an Association of Christian entrepreneurs. After due discussion and deliberation, it was unanimously decided to form such an association and to name it as the Christian Chamber of Commerce and Industry, with a view to benefit all Christian businessmen and to bring them together on one single platform.

A series of meetings were held to prepare and finalise the Memorandum and Articles of Association. Thereafter, an application was made to the Registrar of Companies for permission to allocate the Association a position as a non-profit organisation. Then, the Memorandum and Articles of Association were duly signed by the co-founders – Mr. Vincent Mathias, Mr. John D'Silva, and Mr. Henry Lobo, along with the Founder Directors – Mr. John Matthew, Mr. Gilbert Pinto, Mr. Lawrence Coelho, and Mr. Albert D'Souza. After the registration, they travelled all over Mumbai, Thane and Vasai to conduct meetings with Christian businessmen.

In fact, as far as Mr. John D'Silva is concerned, his motive to start the Chamber of Commerce was purely altruistic, as his bank did not take advantage of the benefits offered by the Chamber. A very unusual case, where Mr. John D'Silva's involvement as a founder of the Chamber was purely for the reason of serving the community.



MR. ALBERT D'SOUZA

Printania Offset Pvt. Ltd.

Aldel Education Trust



Mr. Albert W D'Souza is a totally self-made entrepreneur, who started his professional journey after completing his Diploma in Printing Technology in the year 1979.

Initially he started off as a Printing Supervisor with Conway Printers Private Limited, subsequently he worked as a sales organiser for Asian Printers Pvt. Ltd. At the age of 21, he resigned from there and started his own printing press. He began with orders from renowned companies, getting the printing executed on labour basis and billing for the orders with his own company.

Till 1994 he operated from Matunga in an Industrial Estate where he began with the space of one gala and then expanded by purchasing 20 more galas. He still found the space inadequate, so he expanded operations to Malad within a new estate in a prime location. His success in printing came with a huge order valued at around Rs. 1 crore – a huge sum in those days, that he received from Mr. Rahul Bajaj, MD of Bajaj Auto Limited.

Being a printing professional who was involved with the Catholic Church, he observed that although there were many Community Institutions providing school education, the need of the hour was technical and professional education. This piqued his interest in the field of higher education. He was close to a few Bishops and took a keen interest in church affairs all over the country.

He identified that several Catholic youth, though very bright, did not study further. They used to migrate to the Gulf countries for a job and spend their entire lives working there without promotions to managerial positions due to the lack of technical skills and qualification.

He requested the Franciscan Brothers to give him permission to prepare a project report to commence an Engineering college on some excess land, with minority status, so that 50 per cent of the seats could be reserved for students from the Catholic community. It was a long process, but finally in 1999 he was able to start the first Catholic Engineering College in India – St. Francis Institute of Technology – which will be completing 25 years in 2024.

Subsequently other Dioceses and religious orders invited him to advise them as well, and he went on to selflessly offer his support and that is how Mr. Albert has till date

Another key takeaway from Mr. D'Souza's story is how his entire family is involved in the Business Ventures that he began. His wife, daughter and son are actively involved in the running of the Stores, Printing Press and the Educational Campus.

His wife, Mrs. Elvina D' Souza, a Commerce graduate has been proactive in supporting Mr. Albert in all the ventures that he began. His daughter, Mrs. Elaine D'Souza Buthello has completed her MBA and is involved in the functioning of the Campus while his son Mr. Aldridge D'Souza has completed his Masters in the USA and has returned to assist in the businesses. Aldridge has also been instrumental in the linkage of the St. John Campus along with multiple other Catholic – Christian Minority Institutes with the Pennsylvania State System of Higher Education (PASSHE) based in USA. This collaboration will help our Community Institutions to improve their academic and research outcomes with connections to over 10 Universities of the US.

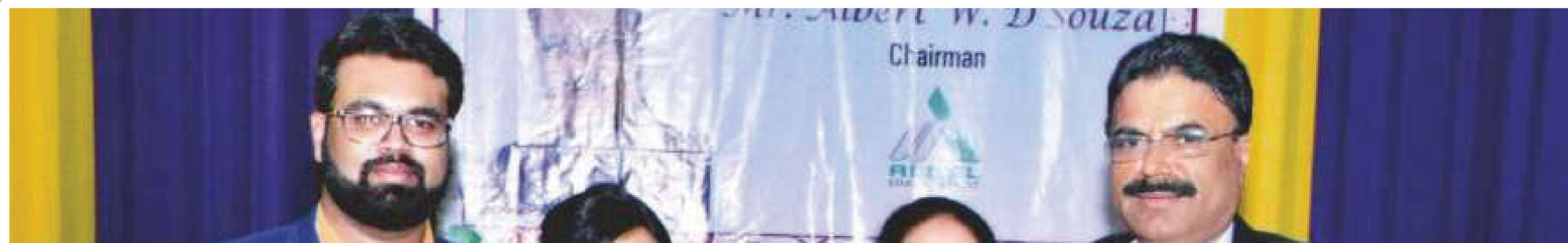
Not only has he made the fields of printing and education his forte, he has, along with Mr. John D'Silva and others founded the Model Co-operative Bank in 1998 which was earlier a Co-operative Credit Society. The amount of hard work, time, patience, and expertise that this task required would be a story by itself. Today, the bank is one of the safest and among the most sound banks, and Mr. D'Souza firmly believes that co-operative banks are one of the best ways to financially serve the needs of the common man. On his own, he has built his printing as well as his educational businesses from scratch and offered employment to so many youth in the process. The Bank also provides positions exclusively for Catholic youth during its recruitment.

When it comes to the question of staying updated with technology, he believes there is no way that you can survive in business in today's times without technology upgradation. Whether in his printing business, or in their schools and colleges, and also in banking, making intelligent use of the latest technology is imperative to stay competitive.

With his great expertise and vast experience, we asked him what could be done to make the youth/next generation of members, take up the mantle at the Chamber and take active part in taking up some responsibilities and projects with great seriousness.



MR. ALDRIDGE DOMINIC D'SOUZA





MR. HENRY LOBO



Mr. Henry Lobo came to Mumbai in 1971 and worked as a purchase officer for a shoe manufacturing company. Those days, huge employment opportunities in the Gulf had opened up, and his elder brother based in Saudi Arabia, could have facilitated Mr Henry Lobo's employment in the Gulf.

But Mr. Lobo had different plans; he had an innate ambition to start a business of his own. With an open mind searching for opportunities, he began interacting with a supplier, who provided corrugated boxes to the company, where Mr Lobo was working. This completely changed Mr. Lobo's life and his perspective towards business.

Being a fellow Manglorean, the supplier and Mr Lobo became good friends and by 1973, he helped Mr Lobo to start a small corrugated box manufacturing unit in the Ghatkopar industrial estate. Mr Lobo believed in the motto "Make in India", much before it became a famous catchphrase. It was a big struggle and challenge for 3 years, since Mr. Lobo was a complete novice to this business without any formal background.

However Mr Lobo's commitment, dedication and ethical approach, enabled him to gradually climb the ladder. By 1978, MNCs like Wyeth Labs, John Wyeth, Pfizer, Bata, and Lupin labs, emerged as his main clients.

During those days, labour unions were very active and some of his key workers joined the CITU union. This caused a big setback to Mr Lobo as his factory ceased production and the workers struck work, protesting their unnecessary demands.

This emerged as the biggest challenge in Mr. Lobo's life, a make or break moment in his business, but God had other plans for him.

He does not wish to enumerate the challenges he faced and how he overcame the same. In 1978, he rose like a phoenix, and despite the on-going labour strike at his Ghatkopar manufacturing unit, he started a second manufacturing unit at Andheri that printed cartons and labels for reputed MNCs. Despite the challenges faced by him during this time, Mr. Lobo remained committed to his values, which enabled him to resolve the labour problems at Ghatkopar.

Mrs. Philomena Lobo joined the family business and thereby emerged as a strong pillar of personal and professional support for Mr. Henry Lobo. With her complete involvement, this motivated Mr. Lobo to adopt new technologies and with the use of

Bishop E. Gonsalves presenting an award to Mr. Henry Lobo, Past Chairman





MR. JOHN MATHEW



This is another special interview – but then, Mr. John Mathew is a special man.

He is the current Chairman of the Christian Chamber of Commerce and Industry.

He is also one of the initial individuals who pioneered and founded the Chamber. He is a humble individual, who chooses to remain low-profile, but in the last three to four years he has come into his own as the face of the Chamber.

Let us begin at the starting point of his personal journey.

He was born in Kerala, Pathanamthitta district, in the small town of Omalloor.

After completing his 12 th standard studies there, he came to Bombay in 1970. Bombay is where he studied to attain his Diploma in Marine Refrigeration and Air Conditioning Engineering. And after that, he secured a Commercial Diploma from Davar's College Mumbai. Then he took up his first job, which was working in the Marine Refrigeration Engineering Company at Churchgate.

Having gained relevant experience there, he soon entered business. Initially, he started business in 1973 as a contractor with the prestigious Shipping Corporation of India. Ltd along with completing his M.Com in Advanced Accountancy from Annamalai University.

According to Mr Mathew any successful business that has grown over time bases its success on certain factors. In his case too he identifies the following three factors as being the prime reasons why his business has achieved respectability and growth. These factors are:



MR. GILBERT JOHN PINTO



One of the original 'Seven Samurai' – Mr. Gilbert John Pinto is humility personified.

It is said that a tree laden with fruit and rich offerings always bends the lowest, and that is exactly what Mr. Pinto epitomises.

The only thing he would like mentioned about himself is that he was one of the seven founding-members of the Christian Chamber of Commerce and Industry. At the time, he was based in Mumbai and engaged in business.

Since the last several years he has left the corporate and business set-up and has totally devoted himself to social work through the Society of St. Vincent de Paul. In short, he is now wholly engaged in God's good work.

Though he would prefer not to enumerate upon the commercial venture he was engaged in, since he is now no longer connected with it, he is delighted to share his time-tested advice for those aspiring entrepreneurs who can partake of his experience and wisdom gained over the years.

A gentleman asked me at the silver jubilee meet:



MR. LAWRENCE COELHO



Mr. Lawrence Coelho is associated with many organisations devoted to the Konkani and social-cultural causes. He is also a Director of The Christian Chamber of Commerce and Industry, a body of Christian Businessmen.

Some of the Awards and Honours he has been bestowed with include:

- ***'ASHIRWAD' Award 2003***
- ***Dr. Harivanshrai Bachhan Award for Journalism***
- ***'Konkani Kullwar Kuwait 2003' award for the great service to Konkani Journalism***
- ***Honour from 'Konkani Writers Forum Karnataka' during their 10th Anniversary Celebration in 2004***

Many other awards and honours by various associations and organisations in Mumbai and elsewhere have been presented to him from time to time.

The kind of venture that Mr. Coelho commenced his entrepreneurship journey with, is truly God's work.

As is said, 'marriages are made in heaven.'

But an earthly agency is needed to fulfil this job in practical terms. And this is what Mr. Coelho's (and the organisation commenced by him) mission in life has been.

Since its inception in 1980, his journey in social entrepreneurship has been marked by the establishment of 'Royal Christian Family,' a platform dedicated to supporting marriageable boys and girls in finding their suitable life partners.

Over the course of the next 44 years, thousands of individuals from various parts of the world have availed themselves of these services. His commitment to fostering meaningful connections extends globally, with his website (www.royalchristianfamily.com) offering 24/7 support to candidates from every corner of the world.

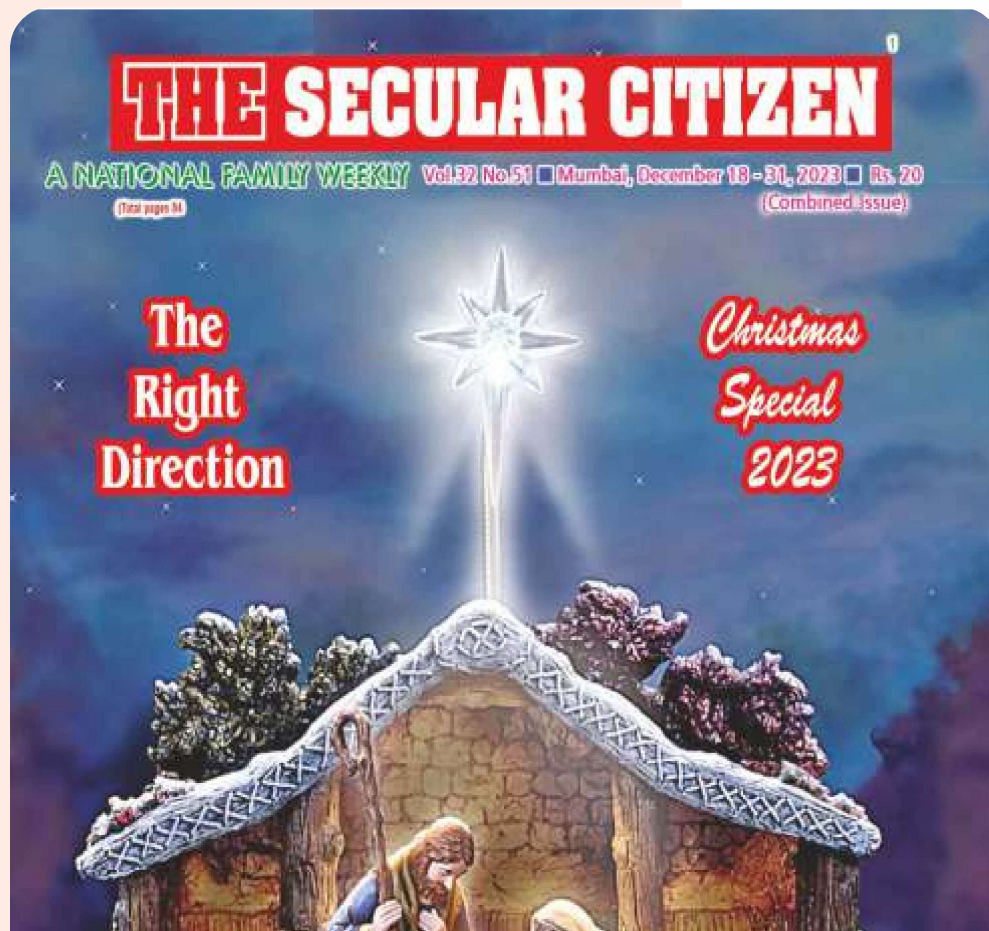
After this event, Mr. Vincent Mathias felt the need to start a Chamber of Commerce for Christians. The seven-member team under his leadership as Founder-Chairman was formed; numerous meetings were convened to shape and register the organisation, paving the way for meaningful interactions and collaborations among fellow Christian businessmen." That is how he remembers the early days of the Chamber, which has now grown to over seven-hundred members.

Mr. Coelho, being one of the founder-directors of the CCCL, when asked on his contribution to the Chamber, he mentions that he being one of the founder directors of the Chamber, he promoted the organisation and its activities through both his publications ('The Secular Citizen – Weekly' and 'DIVO - Konkani – Weekly').

Since both these publications are specific to the Community, a good number of members of the CCCL joined as subscribers and readers, and also promoted their products and services by advertising in both the publications. Thus, a win-win situation for Mr. Coelho's publications as well as the Chamber and its members.

His publications are always innovating and he kindly shares some immediate future plans for his publications with us. They are coming out with a number of special issues in 2024, especially during Easter, Mt. Mary Festival, an Annual issue, a Christmas issue and so on. They also publish books written by different authors and more books will be published in the coming years.

Both their weekly publications have a large number of writers and contributors from all over India who write articles on current topics and new changing trends, including technology. This is how the weeklies keep in touch with changes in the environment.





2006

Mr. Joseph Menezes addressing the gathering at the seminar on Implications of Budget 2006 on Common Man and Architecture of Financial Planning on 26th March 2006.



**SEMINARS
&
WORKSHOPS**





THE JOURNEY OF THE CHRISTIAN CHAMBER OF COMMERCE AND INDUSTRY

Mr. Vinod Noronha compering at the seminar on The Analysis of Budget 2007 – Opportunities for the common man on 25th March 2007.



Audience at the seminar on The Analysis of Budget 2007 – Opportunities for the common man on 25th March 2007.



**SEMINARS
IN
2007**

Chairman Mr. Vincent Mathias welcoming the Chief Guest Shri Gurudas Kamat MP, Guest of Honor Rev. Fr. Charles Vas, dignitaries and members at the 5th AGM.



**5TH AGM ON
29TH
SEPTEMBER
2007**

Signing of MoU with Israel during their Industrial Tour to Israel.



CCCI members at the Olive Oil extraction factory during their industrial visit to Israel.



SIGNING OF

2008

**6TH AGM
ON
13TH SEPTEMBER
2008**

Chairman Mr. Vincent Mathias welcoming the Chief Guest His Lordship Bishop Agnelo Gracias, guests and members at the 6th AGM.





THE JOURNEY OF THE CHRISTIAN CHAMBER OF COMMERCE AND INDUSTRY

CCCI Members at the Perandya Botanical Garden, Sri Lanka



**INDUSTRIAL
VISIT TO
SRI LANKA
IN 2009**



Mr. Anthony Wimalaratne, CMD Electropneumatic and Hydraulic Pvt. Ltd. receiving Excellence Award 2009 for Industry from Bishop Dorothea Perera



Mr. Alan G. K. Pereira, CMD Bank of Maharashtra receiving the Excellence Award 2009 for Public Service from Bishop Dorothea Perera



**EXCELLENCE
AWARDS
2009**

**7TH
AGM
IN 2009**



Mr. Henry Lobo, the new incoming Chairman delivering his maiden speech at the AGM 2009.

2011



Lighting of the inaugural lamp by the dignitaries



Mr. Raphael Sequeira receiving the Excellence Award 2010 for Industry



Mr. Johny Joseph being awarded the Excellence Award 2010 for Civil Service



Rev. Fr. Gregory Lobo receiving the Excellence Award 2010 for Social Service

**EXCELLENCE
AWARDS
2011**





THE JOURNEY OF THE CHRISTIAN CHAMBER OF COMMERCE AND INDUSTRY

EXCELLENCE AWARDS 2012



Chief Guest H.E. Smt. Margaret Alva, Governor of Rajasthan



Madam Grace Pinto and Dr. Augustine Pinto receiving the award for contribution in the field of Education



2014



Welcome Address by the Chairman Mr. Henry Lobo



Chief Guest His Lordship Bishop Pius D'Souza being welcomed by Mrs. Philomena Lobo

**EXCELLENCE
AWARDS
2014**



Address by Guest of Honor Mrs. Janet D'souza





THE JOURNEY OF THE CHRISTIAN CHAMBER OF COMMERCE AND INDUSTRY

EXCELLENCE
AWARDS
2015



Chief Guest Governor of Maharashtra being welcomed by Mrs. Philomena Lobo



Mrs. Majorie Aranha Texeira being awarded the Women Entrepreneur Award



2016



**EXCELLENCE
AWARDS
2016**



**CHRISTMAS
2016**



EXCELLENCE

2016

CHRISTMAS
2016





THE JOURNEY OF THE CHRISTIAN CHAMBER OF COMMERCE AND INDUSTRY



CCCI Excellence Award winners 2019

EXCELLENCE
AWARDS
2019



2021



EXCELLENCE
AWARDS
2021-22





THE JOURNEY OF THE CHRISTIAN CHAMBER OF COMMERCE AND INDUSTRY



**SEMINARS
IN
2022**



2023

**SILVER JUBILEE
INAUGURATION
ON 14th
JANUARY 2023**



Cutting of the cake by the jubilarians



Formal inauguration of the CCCI Silver jubilee logo and the Silver jubilee celebrations on 14th January 2023



*The attentive audience at the 14th January 2023
Silver jubilee inauguration*





MR. AGNELORAJESH ATHAIDE
Global St. Angelos Group & Companies



Global **St. Angelo's** Venture Funding

His journey has been an extremely interesting one, from which any prospective entrepreneur can learn so much.

The first thing that stands out is that its never too early to begin working, to gain experience of a working environment, and instill important qualities such as discipline, hard work, and honesty towards your job.

Mr. Athaide started working at the almost unbelievably young age of 11 (in 1982). That is when he took up a job in a *bindi* manufacturing factory. (The *bindis* are colourful dots that ladies stick on their foreheads as a decorative element.)

His job was to pack the bindis into packets, for which he earned around Rs. 3.50 a week.

This was his first exposure to working life and he fondly remembers even today the lessons that he learned from this experience.

Later, when he was in the 10th standard, he gave tuitions to school-children who were in standards lower than him. This was somewhere in 1988-89, when he imparted tuitions to the children of a very wealthy Marwadi businessman. This fetched him around Rs. 350 a month.

Then came college, where he gained sales experience, by going door-to-door across Mumbai, selling a variety of products to different households.

After this came his foray into the field in which he made his big mark – Computers.

The computer revolution was just unfolding in India, and Mr. Athaide, with his knack to sense the right opportunity, took up a data-processing job to gain experience in this field which he intuitively knew would be the next-big-thing.

Once he had a foothold in this fledgling industry, he crossed-over into computer-education, in which he immediately commenced expanding. Soon, he was at the helm of one of the largest firms providing computer-education, and initially called it St. Angelo Computers Education. This soon grew and the name changed to St. Angelo Computer Limited, to reflect the change in business status.

This business continued till 2017, after which it was wound up, as by now computer-education was being provided by schools itself.

And, of course, no interview with him would be complete without understanding how his excellent association with the Christian Chamber of Commerce and Industry began.

His connection with the Chamber has been an integral part of his life. Together with other colleagues of the Chamber, he has till date visited 82 countries. He firmly believes that travelling is one of the best forms of educating oneself and every entrepreneur should take the opportunity of seeing as much of the world as possible. He is very thankful to the Chamber for providing him with this opportunity.

His first connect with the Chamber was as a speaker, and when he came to deliver his very first speech here, he was so impressed with the way that the Founder and the Board of Directors professionally conducted themselves, that he immediately became a part of it. Today, he plays a very active role on the Board of the Christian Chamber himself, and he gives credit for a lot of his business learnings and growth to the opportunities for travel he has had through the Chamber in the past two decades. He also thanks the Chamber for the foresight and business vision that he has developed, which have helped him to take some excellent business decisions.

He has also developed some wonderful friendships with several of the members and these friendships are another reason he cherishes his membership with the Chamber.

And, of course, since business has to progress, here are some of his future plans.

He now invests his time being on the lookout for promising entrepreneurs with promising business ideas who are both cash positive and profitable, and who now need funding for their next level of growth. These are the entrepreneurs who are on his radar so that he can continue growing his own robust business eco-system as an investor, and develop a backward and forward integration.

His specific future plan is to invest into a 100 business ventures and ensure that all these 100 entrepreneurs become billionaires with his support.

Mr. Athaide then shares how his businesses have kept pace with changing technology and trends, over the years that he has been in business.

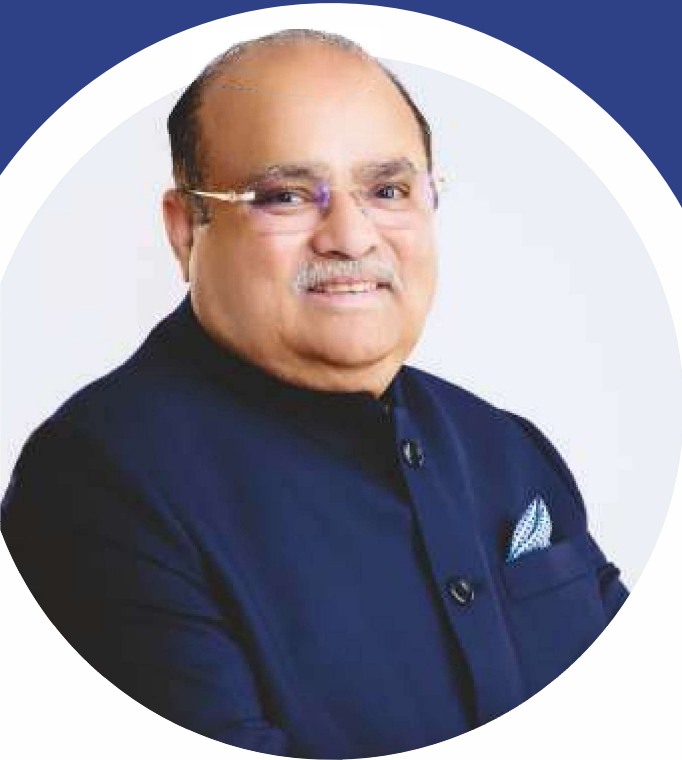
Here is where his personal hunger for learning comes into play. At the start of every day, he is always on the lookout for some new learning to add to his vast databank of knowledge.

He says his patience for reading books is long over, but he makes full use of various content on YouTube to learn new skills and access the latest inputs. He also is an excellent reader of people, and this, combined with all the inputs he derives from YouTube, is sufficient to keep him updated with the latest happenings in the world as they pertain to his various businesses.





RYAN INTERNATIONAL GROUP OF INSTITUTIONS



DR. AUGUSTINE F. PINTO
Founder-Chairman, Ryan Group



"The Ryan Group is an educational institution dedicated to nurturing young lives by providing diverse learning opportunities beyond classroom walls and textbooks."

The Ryan Group is the realisation of a vision.

The blessed vision of Dr. Augustine F. Pinto, who is the Founding Chairman of the Ryan International Group of Institutions.

The vision was a noble one – and rooted in a cause dear to his heart – education.

The objective was to transform the educational landscape in the country and to make quality education available for one and all. From humble beginnings to one of the largest privately run educational institutes in the country, the story of the Ryan Group is a tale written in courage, enterprise and a compelling desire for palpable social change.

It was in 1976 that Dr. Augustine F. Pinto, a graduate from the reputed Loyola College, Chennai, laid the foundation of this vision. The initial setbacks and challenges were never a concern for this man who had tremendous faith in our Lord Jesus Christ and in his dream. It is his commitment, prudence and visionary approach to school education that has made him one of the most admired figures in the contemporary education sector.

Today, the Ryan International Group of Institutions has over 150 schools spread across 18 states in the country. The Ryan Group also is working towards establishing its off-shore school campuses and already has schools functioning in the Middle East. The vision that started four decades earlier has now become one of the most formidable success stories of our times.

He says, ***"Nearly four decades ago, God planted a seed in my heart and directed me to spread affordable, high quality, English medium education within Indian society. Finally, our efforts, dedication and vision have helped us establish one of the largest chains of high-quality education institutes in the country."***

For his contribution to uplift the education sector in the country, Dr. Pinto was awarded the 'Lifetime Achievement in Education Leadership' by the renowned Education World Magazine. He has also received the 'Distinguished Alumni Award' from the same magazine for his exceptional leadership in the field of education.

Then we have the multi-talented Dr. Snehal Pinto.

The business world has seen a surge in women leaders in recent years, breaking through the traditionally male-dominated industry. These women have demonstrated remarkable skills in navigating the corporate world and achieving unprecedented success. With their strategic thinking, resilience and vision, they have become trailblazers and an inspiration to many aspiring business leaders. Among these extraordinary women is Dr. Snehal Pinto, Director of the Ryan Group of Institutions, one of India's largest privately-owned chains of schools.

Dr. Snehal Pinto has firmly established herself as a successful woman leader in business by spearheading the group's growth and expansion, promoting quality education and implementing innovative strategies to ensure the holistic development of students. Her contributions have earned her a prominent place among the most successful women leaders in business.

She strongly believes teachers are crucial in shaping the country's most valuable asset- Human Resources. Thus, her primary focus has been on professional development, assessments, and leadership.

She is also a hands-on Director, having extensive experience across various state and national boards, including the Central Board of Secondary Education (CBSE), Indian Certificate of Secondary Education (ICSE/ISC), International Baccalaureate (IB) and International General Certificate of Secondary Education (IGCSE).

Under her leadership, the schools under Ryan Group have consistently ranked among the top international schools in India for several years, according to various school surveys such as Times School, Brainfeed, and Education World. Dr. Snehal Pinto has brought a strong process orientation to maximise the schools' efficiency by leveraging various methodologies, including those of IB (International Baccalaureate) and NABET (National Accreditation Board for Education and Training).



Dr. Snehal Pinto's clear focus on nurturing 21st-century skills has led the Ryan Group to drive capacity-building and scaling innovations nationwide with various high-impact student-centric initiatives. She has served as the President of the Association of Schools for the Indian Schools Certificate (ASISC) and a member of the Executive General Body of the Council for the Indian School Certificate Examinations (CISCE). She has also been a member of the Advisory Committee of the South Asia International Baccalaureate Schools Association (SAIBSA).

She feels blessed to be part of an organization where women dominate and lead teams at various levels. She has not confronted gender-related barriers in her career and has been fortunate to work with like-minded people. As a purpose-driven individual, her personal and professional goals align, making work-life balance challenging. However, she has built a strong support system to balance work and life over the years.

Dr. Snehal Pinto thanks God for blessing the Ryan Group with a wonderful team. She also acknowledges that the group's consistency in working together has been instrumental in achieving success.

Some of her most recent awards and accolades include:

• **Global Innovator Leader Award at the Young Innovators Expo, WYIEXPO,**



MR. ALFRED ARAMBHAN

iiV Group

iiV Health Solutions Pvt. Ltd.



Mr. Alfred Arambhan's business journey has been an interesting and exciting one.

It commenced way back in 1981 when he set up a tourism company. Among the first destinations he was asked to serve was conducting tours to the Shrine of Infant Jesus close to Nashik. He was told that the destination attracted large crowds only during the Feast, whereas, Shirdi, which was along the way, had visitors throughout the year.

He took this feedback seriously and personally went to Shirdi and realised that there was no really good hotel to stay in. On his second trip there, he contacted local brokers looking for land to build a hotel. And on his third trip, he bought the land. This demonstrates quick decision-making, which is an extremely important skill an entrepreneur needs to have.

So, he decided to build the very best. He planned to construct a 5-star hotel. He appointed an HOD from Dadar Catering College to prepare the business plan which would be submitted to MSTC for a loan. The HOD then became his friend, philosopher, and guide until his death. This shows another of his entrepreneurial qualities – relationship building.

The HOD advised that, while it would take time for the hotel project to be completed, Alfred could do well by learning the art of catering. They started with industrial catering and finally ended up managing a camp consisting of 30 bungalows housing German engineers in Uran.

Based on this successful venture, he then bid and won the contract for 'Catering & Housekeeping' for the largest contract of its kind then, in the Indian Offshore Market, with Mazagon Dock Limited. This succeeded as well and grew to be the largest catering & housekeeping company in India, serving Oil & Gas world majors, extending from Vietnam, SE Asia, India, the Persian and Arabian Gulfs.

His was also the first Indian Christian Catering Company to be listed in the SME Platform of the BSE.

In between, he had to start life all over again, this time as a consultant to a Dutch dredging company, for which the contract initially was for a period of two months. The company recognized the services and retained his services for the entire duration of the project – 18 months. On conclusion of the project, Alfred was appointed as the

MS. POOJA ARAMBHAN



Pooja Arambhan comes from a strong business-legacy family, her parents being pioneers in their field, as well as her older sister, Aarathi Arambhan. Thus, entrepreneurship is instilled in her DNA. She has been inspired by her parents, who have taught her to take the opportunity to make a positive difference, in any situation, no matter how small.

Their family firm is truly unique, being a global trailblazer in its sector. After witnessing firsthand the misery that diabetes and heart disease can cause to individuals and their families, they wanted to make sure that the business they created met a pressing need. At the same time, their vision is to ensure that people of all socioeconomic backgrounds have access to affordable, accessible, and accurate healthcare. This is what inspired them to create the world's first non-invasive smart device for early detection of peripheral artery disease. But that is just one of the businesses that the family has initiated.

The journey has seen its fair share of ups and downs, but she has enjoyed every bit of it and the learnings have been tremendous. It was her father who spotted a gap in the market, and set up an office in Israel four decades ago. This provided the start for bilateral trade in areas as diverse as real estate, agri-tech, homeland security, investment banking, and now, preventive healthcare.

The company that her father founded was entrusted with the responsibility of selecting relevant technologies in the fields of agriculture, health, and water conservation solutions for India from Israel under the Bridge to Innovation programme jointly conducted by the governments of Israel and India, which led to six pilot projects launched successfully.

Around this time, she received a full scholarship for one female Indian entrepreneur to pursue an MBA in Entrepreneurship, Innovation, and Strategy at Tel Aviv University, which led her to become an Israel-Asia Leaders Fellow and engage extensively in the start-up ecosystem. It took five years of hard work and research to identify the need of the hour for India. With the teamwork of her father and sister, she co-founded iiV Health Solutions. Then followed many awards and achievements, that made the difficult times worthwhile. Their startup was chosen to be accelerated by the Cornell-Maha60 Accelerator programme. This first-of-its-kind accelerator programme in the country, by Cornell University and the Department of Industries, Government of Maharashtra; was fully sponsored by the Government. Their start-up was also incubated by the prestigious Stanford Seed Spark Programme as part of their South-Asia cohort.

This business was chosen among 21 start-ups that were invited to showcase their technology innovations at the 108th Indian Science Congress (ISC) Pride of India – Mega Science Exposition, Mumbai, 2022. The company was also invited to participate in the 10th India Science Congress (ISC) Pride of India – Mega Science Exposition, Mumbai, 2022.



BUTHELLO FAMILY

Bharat Coach Builders



LATE MR. WALTER BUTHELLO

The Buthello family started out with Transportation Services to staff and workers of companies in the early 1950s under the brand name "Anthony Buthello & Sons". Three generations of entrepreneurs expanded this first business into various industries and group companies.

Our grandfather Mr. Anthony (Izlao) Buthello first came to Mumbai and joined BEST as a bus driver.

A few years later, sensing the demand for public transport, he quit his job and set up a fleet of buses to cater to the bus transport needs of the public. Buthello & Sons is the only company on record till date to be given a valid permission by BEST (Bombay Electric Supply & Transport) to transport public in the outskirts of Mumbai.

Mr. Anthony Buthello passed away in 1972 and his eldest son, Mr. Walter Buthello was left to take over the business at the tender age of 19. He was a visionary and grew the business with his hard work and dedication; bringing it to its current state. In the coming years he settled all his six siblings, and grew the fleet of buses and trucks in Buthello & Sons to over 250 vehicles and started other lines of business.

In 1984 Mr. Walter Buthello started M/s. Bharat Coach Builders Pvt Ltd, a leading manufacturer and exporter of buses to various government and private agencies. The company currently exports its buses to over 23 countries and manufactures armoured buses for the Military and electric buses for various State Governments.

Walter went on to start M/s. Cemix Concrete and M/s. Cemix Beton; companies that manufacture ready mix concrete to various infrastructure companies. He was a social activist and has contributed immensely to the people of Kurla and the Christian Community. He was the founding director of Citizencredit Co-op Bank as well as the founding member of Dimensions and an early member of CCCI.

Walter Buthello was well supported by his wife Priscilla Buthello who handled administration of the bus business. They raised three boys Bennett, Reuben, and Boris, all of whom were trained in the business from a young age. Each of the boys handle a separate vertical of the business and are happily married to Tanya, Elaine, and Evita respectively.

On the question of the three factors that they believe have determined their success, they are very clear that the three key factors are:



TERMINAL TECHNOLOGIES



Terminal Technologies (I) Pvt. Ltd.



(L) MR. C A ANTO

(R) MR. SANJAY NEGANDHI

Terminal Technologies India Private Limited is a leading manufacturer of cable terminals and connectors used for wiring harness requirements of automobiles, appliances, and industrial switch gear. It is an ISO TS-certified company with four manufacturing plants across India. All the plants have high-speed stamping, injection moulding and insert moulding facilities with a well-equipped modern tool-room to facilitate new product developments. Terminal Technologies is a preferred partner for most leading names of industry in their field, in the country, and the brand is recognised and approved by the OEMs for exclusive parts for their wiring harness requirements.

In all, Terminal Technologies produces over 6 million stamped parts per day and close to 6 lakh plastic parts per day for exclusive OEM products. They are known for their quality and systems and customers recognise them as a solution provider for difficult and challenging product range.

Truly an impressive brand resume – world class.

Mr. Anto and his business-partner, Mr. Sanjay Negandhi, started off their business journey in the early 1990s with very little practical experience and capital. The journey started when they were in their early twenties. It was a bold decision, as they hardly had any support systems at that time and barely Rs. 5,000 as capital and no employees when they started off.

With outsourced manufacturing, they played all the roles, from packing boys to salesmen and also account managers for their company. They worked in all possible roles and that is how their company grew and they learned the importance of every business function.

Formally established in 1993, they started hiring staff and having an office with a very limited employee base. With capital being scarce, they were frugal in all their expenses as they both were immigrants to the city and were depending on their uncles as a support system.

He has also shared the future plans for his partnership business, that include endeavouring to maintain a minimum of 20 % growth per annum. To support that goal, they need to invest continuously in their business. Using the current customer base and developing new products, this is possible with the adoption of the right technologies and product lines. They are currently investing in EV parts adoption and their portfolio in the sector is growing. They always keep in touch with the latest developments in their field globally, and try to adopt these for giving solutions and confidence to their customers. As a brand, they are known for their ability to produce parts that are most critical and they plan to continue to invest in the same direction to be the most preferred vendor to their customers for any new part introduction/development. Their aim will be to grow more than double that of the industry rate and create value for all stakeholders in the process.

Their business is a continuously evolving one. They constantly offer new solutions to their customers and also offer credible alternatives to imported MNC brands. Monopoly products of MNCs have been specifically targeted by them and they have used local technology to develop substitutes to these foreign products at affordable prices. Mr. Anto affirms they will continue to invest all their cash flows in creating enough infrastructure for new product introduction and part validation. So, they keep observing the technology trends around the globe and adopt them in their own manufacturing facilities.





MR. CHRISTOPHER SOLOMON

C N Tours



It is especially exciting to read about the success stories of first-generation entrepreneurs, as there is so much to learn. And one such entrepreneur is Mr. Christopher Solomon.

He commenced his first business venture in 1993 as a freelancer. By 1995, he had established a proprietorship firm; Lotus Tours and Travels. A full fledged travel agency operating from Dockyard area in Mumbai . This venture grew strong and spread wide, till just before the pandemic.

This firm of his has organised top-level domestic and international events like the IIFA Awards and even global events like the Michael Jackson concert in Mumbai.

Subsequently, his firm is also entrenched into the film industry, starting with conducting tours and organising tickets. Over the years, Christopher and his firm have conducted over a hundred-and-fifty tours and organized trips to over 75 countries.

He is also very enterprising and always on the lookout for new opportunities to tide over bad times. For example, during the pandemic when the travel business was badly hit, he ventured into a fish business, which today is doing even better than his original travel venture which he explains later.

Since every entrepreneur bases his or her success on certain fundamental principles, we asked Christopher to share three factors which are most responsible for his business success.

He mentions that the first factor is his dedication to his work. Even in his early days, when he used to arrange visas for the film industry, as well as for the general public, he used to wake up at the early hour of 5 AM as the paperwork for the visas needed to be submitted to the consulates by 9 AM. On an average, he used to handle 15 to 20 visas a day. Often, he kept awake throughout the night completing the paperwork, and this demonstrates his dedication to his work. Preparing the paperwork also required great eye for detail, as the slightest error in the paperwork could result in the visa application being rejected. Thus, his dedication and eye for detail ensured he became an expert for arranging for visas for literally any country. Even when arranging visas for members of the Christian Chamber, he says with pride that not a single visa application got rejected and that is a huge achievement. Also, because of his thoroughness with the system and process, he knew when an application could get rejected,

Speaking of the numerous advantages that membership of the Chamber has brought to him and his firm, Christopher sweetly says that the main advantage of his connect as a member has been much more than the monetary advantage it has got him. What he primarily cherishes is the opportunity he gets to spend time with the members on the various tours he organises for them, and these happy memories of the pleasant times they share on these tours gives him far greater pleasure than the profits derived for his business. Christopher also as been instrumental in introducing almost 30% and more members to the Chamber.

And after a successful innings of three decades, Christopher shares his plans for his business for the future.

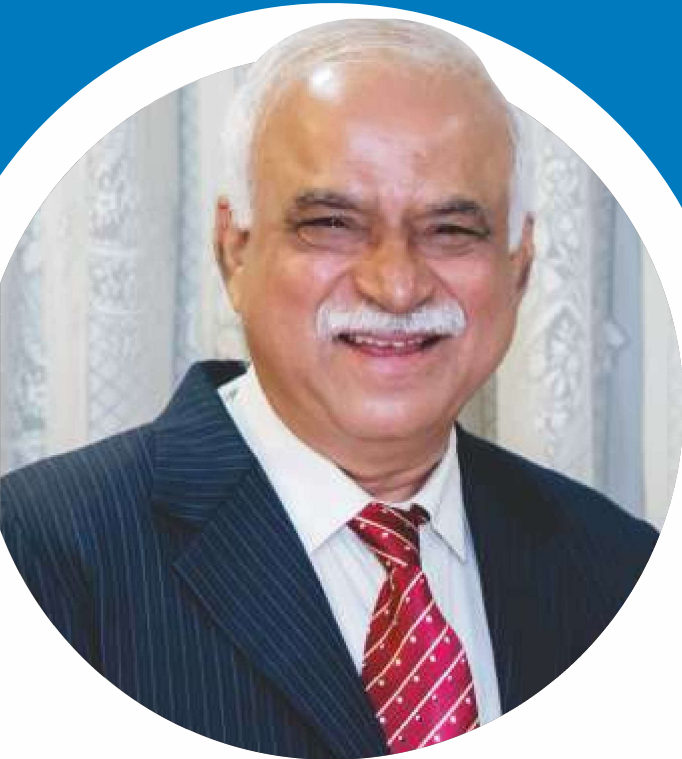
He is now 54 years young. His wife, Rupali, who is also his business partner, accompanies him to office every day, as she handles their Insurance division as well as their Visa division. Their son is currently pursuing Engineering studies and intends to pursue a career in science and research. Their daughter, who has just gone to 10th standard, intends to go in the medical field and he hopes she succeeds in fulfilling her dreams. When it comes to their business, he admits they faced a tough time during the pandemic as travel was one of the worst hit industries. They lost a lot of money and had to write off bad debts, but he takes it philosophically as a natural catastrophe. In a way, this period helped open his eyes to look out to venture into other business areas, as he had to close the travel company (Lotus Tours & Travels) that he had worked so hard to build over 27 years.





MR. GREGORY D'SOUZA

Anchor Mark Pvt. Ltd.



Mr. Gregory D'souza's business story is a unique one in many ways.

In the first place, in his case, he started the business in the spur of the moment - literally overnight.

Second, he took this bold step without having any money in his pocket or in his bank account – starting a business literally from thin air.

Let's see how he managed to make success out of almost nothing.

He had experience and a background in the Pharmaceutical Industry and had also developed excellent contacts there, the logical path he chose was to commence trading in smaller Pharma equipment. This led to the setting-up of a modest manufacturing facility in Bhayander in partnership with an associate. Times were tough, but it was his clarity of vision and his positive approach and confidence in his abilities that kept him going.

Over time, the manufacturing facility he had started with, shifted across various locations, and today there is a full-fledged factory in Vasai that provides employment to over 150 people and supports so many families for their livelihood.

As progressive growth took place, even the product-range enhanced to include different types of machines needed in the manufacturing of pharmaceutical products; such as Capsule Filling Machines for different applications and catering to several capacities. Bottling Lines, Dry Syrup Processes and Filling Lines, Granulation equipment for tablets and much more.

As further natural progression, they developed some unique machines, and now his company holds pride of place as the only firm in the entire world to manufacture such machines. Not only are these unique machines marketed to small-scale, medium-size, and multinational pharmaceutical businesses across India, they are also exported for use to over 35 countries – a phenomenal achievement, that speaks volumes of the quality of the equipment they manufacture. The export share of their revenue also ranges from a high 25 per cent to 30 per cent, proving the viability of their equipment for the global marketplace.

Today, Mr. Gregory D'souza's firm, Anchor Mark Pvt. Ltd., is one of the leading brands in the business of manufacturing and marketing pharmaceutical machinery.



MR. LAWRENCE & MRS. JANET D'SOUZA



Mrs. Janet begins her story from the time her father who was a Jr. Engineer in the BMC was given quarters in the remote suburb of Vikhroli. Her mother, a homemaker, seeing the lack of education among the children of the local area, started English-medium K. G. Classes. The start was modest, a total of eight students in Junior and Senior Kindergarten. But the intent was honest, and so things grew. From eight students in 1975 to over 2000 students today, they have come a long way in facilitating education to the needy and marginalised. Her mother Late Smt. Celine D'silva joined politics subsequently, from the grassroots level, and rose to be an MLA, MLC & Cabinet Minister in the Government of Maharashtra. Mrs. Janet has instituted a junior college in honour and memory of her mother - Smt. Celine D'silva College of Commerce.

After the completion of his graduation and management studies, Mr. Lawrence started his working career in 1976, almost a half-century ago.

He worked not only with multiple organisations, but also gained exposure to a variety of industries – he was employed with Blaze Advertising, Corporation Bank, Oberoi Hotels, and also international assignments with the hotel industry in Dubai.

He had an arranged marriage in 1986. This proved fortunate for him, in personal as well as in professional life. He also worked with Patel Roadways Ltd., as the Zonal Manager and Prakash Airfreight Ltd. as Regional Manager. After working at several other places where he gained valuable experience, he entered an industry where he would later make his mark, and this industry is a booming industry today – logistics.

Once having secured good experience in these two logistics firms, he started his own logistics business in the name of Trinity Logistics and started a partnership venture in the service industry in the name of Elite Tech-Sol and Services. The services included the installation of machines for the paint industry as well as periodic maintenance and breakdown maintenance of the machinery. His firm had a workforce of 190 plus employees, serving big names in the Industry, like Asian Paints Ltd, Akzo Nobel India Ltd, Berger Paints, Kansai Nerolac, and others. The firm was also providing services to Hindustan Unilever Limited.

In 2020, he sold his stake in the business to his junior partner, with whom he keeps in touch. He is also still a consultant to the firm.

He attributes his success in business to several factors, which are:

ONE - Focus on demand and supply during a particular period.

TWO - Good systems control.





MR. MATHEW D'SOUZA

Forward Alloys And Castings



Mr. Mathew's journey began in the early 1960s when he commenced his career as an apprentice in an electrical workshop at Bhandup, and he did this without receiving any salary to learn the ropes from the ground-up.

The person who owned this workshop was himself an engineer, and his children were highly qualified. It was this gentleman who advised Mr. Mathew to take up a course in electrical engineering, and he started attending evening classes in the same.

Bhandup, being a heavy industries hub, had several small-scale units who leased out their electrical maintenance work on a monthly basis and that is where he received his substantial exposure to the field, which stands him in good stead even today. This is where he learned about all types of motors, starters, heaters, industrial wiring and even installing a high-tension sub-station. He left the services after a year, and joined an engineering manufacturing firm, where he added to his earlier experience by gaining knowledge of mechanical and machining experience. After two years, he resigned having decided he now had enough experience to begin his own business, by taking up contracts of electrical wiring for factories. He started off with doing motor rewinding work.

But then, an inner voice told Mr. Mathew that he should move on from doing routine work, and be innovative by developing and manufacturing a new product, rather than just doing repair and maintenance work.

One day, a friend approached him and offered a proposal to manage his Non-Ferrous Foundry. His sales manager had left the job, and there was no competent person to manage the foundry. His friend told him that since you know people in all the surrounding factories, you will be able to get business. He tried to explain to his friend that he had no knowledge or experience of non-ferrous castings.

He learned this as his firm faced problems by taking larger orders and this made them face many working capital shortages. He also advises you to deliver more than you are paid for. Never issue a cheque that will bounce. All these rules have been maintained by him up to date. There is one motto that he implicitly believes in. He never supplies any spurious material. He will supply the best quality products. Irrespective of whether their client is an MNC, PSU, or any other kind of firm. He has always been fortunate to have loyal and faithful workers who have stood by him. But then he has also always stood by them and protected them in bad times. Safety has always been given the utmost importance in his factory. This also helps workers feel safe to work and boosts their morale. In his new foundry, the first good break he received was from a Tata Group Company. An officer from their purchase department visited his foundry and he was told that, though his foundry was very small, the policy of this company was not to select vendors who were middle-men, but nothing was mentioned about how small or large the vendor could be. Once, he made a healthy profit through a large order, and this gave him time and a chance to think. It gave him purpose and determination to move on to the next level. It gave him a chance to think, reflect and meditate. Most importantly, a strong desire and purpose built up to proceed. With determination he also became passionate to chasing his dream, towards the goal in life with firm determination.

In 1970, he got a chance to build a factory on LBS Marg, which commenced operations in 1972. In 1974, he took admission to an Industrial Engineering course at VJTI. During the course of attending lectures, two fellow-students introduced themselves as having being deputed by Directorate Warships Projects from Naval Headquarters. This interaction led to them inviting him to their office, where he was shown around the place, and then offered a project for the Navy. Although he did not have much knowledge with regard to that component which was required, the Naval officers motivated him, saying he would be doing something big that would help our armed forces and possibly save the lives of our soldiers. Something then stirred inside Mr. Mathew and he took up the challenge. He studied and researched hard to design and build the same, and he drew the design. A prototype was built and approved, and a large order was secured. Mr. Mathew and his firm also received an excellent appreciation letter for the same, which he treasures till this day.

Now that he was expanding, he hired a consultant who advised him to invest his time in reading, and let others look after production. This consultant also suggested that he should visit Japan to learn about their production and management techniques, and Mr. Mathew followed his advice. Not only did he learn a lot while attending the classes, he also enjoyed the industrial visits to Toyota and other plants. Once he returned, he invested even more time in reading all types of material, novels and non-fiction. Love for reading is shared in the family. His wife, Edna, is a science graduate. Before marriage for a short while, she was a teacher. Later, around 1990, she joined Mr. Mathews's firm, still looking after office administration and other related departments there.



DR. SAVIO D'SOUZA
MBBS

Dr. Savio D'Souza is proud of his humble beginnings, and rightly so. Through relentless hard work and unwavering determination, he has achieved remarkable success and scaled great heights, all thanks to sheer hard work and determination.

He belongs to a very lower-middle-class family that was very much into academics. He is one of four siblings; three boys and a girl. His elder brother is based in the UK, his younger brother is working in Goa, and his sister is a homeopath in Marol, Andheri. Since there are two doctors among the four siblings, we asked him whose idea it was to enter the domain of medicine, and he replied that it was mostly his father's wish. Even in those days, completing an MBBS degree did not come cheap. It cost around two-and-a-half lakhs, and that was way back in the early 1980s.

After completing four years of MBBS education in Karad, he came to Bombay and was employed by the Municipality, where he served for 15 years in the health department. They were given broad exposure and trained to work in multiple fields and situations.

Even though the work was hard, he faced no discrimination of any sort. In fact, he says that all doctors are well respected. A unique thing about his journey – after 15 years with the municipality, a friend from Canada advised him to come there for further studies. So he took early retirement and went to Canada where he studied engineering and nutrition and came back to Mumbai after his father passed away.

While in Canada, he got some research papers published in the American Journal of Gastroenterology. In Canada, he also contributed to social service by conducting medical camps in rural areas on Sunday mornings.



DR. PORNIMA MHATRAY D'SOUZA

Aesthetic Medicine

A dream is often the start of a success story. In Mrs. Pornima's case, it was a twin dream – her own, as well as that of her mother – that she become a doctor one day.

Even though there had been no doctors in the family to date, her determination, hard work and drive ensured this dream came true. This itself gives us an extremely inspiring message from the life of this extremely inspiring lady.

She is the first doctor in her family. She was born and brought up in the small town of Dombivli, close to Mumbai. Her schooling in the SSC Board was completed at the Tilak Nagar Vidya Mandir. This provided a firm grounding for the next stage of her studies.

She secured admission to the prestigious Krishna Institute of Medical Science, one of the best institutes for studying medicine in the country. Not satisfied with obtaining her MBBS, she specialised by completing a one-year Diploma in Aesthetic Medicine.

She completed her internship at the Holy Spirit Hospital in Andheri, working for two years. She worked there in the Pediatrics Department and dealt with several medical cases and emergencies related to children.

The Holy Spirit Hospital was also where she met her future husband, Dr. Savio D'Souza. A few years after marriage, Dr. Savio wanted to immerse himself in research, so they relocated to Canada, and Dr. Pornima accompanied him there. She wanted to take up the challenge of learning new technologies and avail knowledge of the latest advances in medicine. She learnt a lot there, and she affirms that the senior doctors in Canada were very helpful and ensured she picked up the relevant skills that would help her later in her career.

After their return from Canada, she set up her clinic in Bandra, Mumbai. She invested a little of her own money and took a clinic measuring about 400 square feet on rent. This is where she treated people and helped them reduce weight, and also helped diabetics to eliminate their thyroid problems. She also pioneered laser hair removal, which is so popular today.

Apart from her professional achievements and family life which kept her busy, she always managed to find time for social work. As is said, we always find time for what we really are passionate about. She and her husband believe strongly in the concept of philanthropy. Together, they organised several medical camps for the underprivileged, in which they not only offered free consultations but also provided free medicines. They also organized similar camps for school-children, where they offered valuable advice on skincare and provided tips on healthy eating and exercising to the school-children.

A medical case she especially recalls handling is the treatment of an acid-attack victim. She treated a girl who had suffered heavy burns in the neck and chest area. Dr. Pornima not only performed skin grafting for her but also provided much-needed counselling and therapy to help her start a new life.



CA PRATHIT D'SOUZA
Founder, PD Advisors & Strategists



The first memory that strikes CA Prathit D'souza when we ask him to tell us about his early days, is that he grew up in a family with a regimented mother. Education was always a priority in the family. In Mumbai, he studied at the prestigious Bombay Scottish School, thus enabling a firm grounding in the basics.

His maternal grandfather had a huge influence on him during his growing years. His grandfather was in the construction business and a very influential man in Dombivli, Thane, and Kalyan. He was a man with a reputation for honesty and intellect, and several people used to come to seek his advice on various matters, including where to invest their money.

During those days there were no online tools like Zoom, so the people who had to meet his grandfather used to come home and discuss their problems. It was like an olden day durbar. And since Prathit was often at his grandfather's place, he was privy to all the discussions. Listening avidly to the varied problems that people came up with and the practical solutions that his grandfather offered. The way his grandfather tackled the problems was unique, and this is what inspired Prathit to do something different when he grew up, rather than enter the usual Science fields like all his friends with good marks were doing.

So his early days were not all hop, skip and play, but he was shaping himself for the career that would soon come his way. Good and bad, or rather, tough times and enjoyable moments came his way during his school days.

He studied for a few years at the MIT-WPU (World Peace University) in Pune, which was founded by Mr. Vishvanath Karad. He studied there for two years. It is a matter of pride for Mr. D'Souza that the Institute he studied at is now his client. This is how the strong bond with his alma mater has strengthened further.

In fact, both his parents are also his clients today. He did his Junior College at Narsee Monjee in Mumbai, and higher education at Mumbai University while simultaneously completing his Chartered Accountancy.

On the topic of why he chose to pursue a difficult qualification like Chartered Accountancy, he responded by saying that he always enjoyed a challenge. And especially during those times, Chartered Accountancy was a very difficult qualification to pass, with the percentage of people passing being extremely low – around two per cent. He



MR. MOSES GOMES

Michael High School & Junior College



Michael High School

All the entrepreneurship stories outlined in this unique book are fascinating, each of which offers multiple valuable learnings.

But, this story of the entrepreneurship journey of Mr. Moses Gomes is certainly a strong contender for the most inspirational journey of them all.

Mr. Gomes started work as a humble hand-cart puller. Then, he was a table boy in the Parish church, engaged in god's good work from a very young age.

Then, he became a laboratory assistant in the Parish school and moved on to become the manager. Here is where the amazing part begins. In 1979, he started a school at his own home with just seven students. And, today, the same school has grown and 8,700 students study here at any one time.

A story of this magnitude deserves a book by itself, and, maybe one day soon, that book will see the light of day, from which youngsters can learn the importance of hard work accompanied by a vision and strong work ethic – a much-needed lesson for today's times.

His journey has not been easy. The journey has been filled with ups and downs but the grace of the almighty has always been with them. Coming from a very humble background with six brothers and two sisters, and truly living hand to mouth, he knew the importance of hard work and good education right from the beginning.

After his early forays into earning his living, he and his wife started a kindergarten school in their home in 1979. Seeing a future in education, they then purchased some land adjoining the LBS Marg and built shed classrooms to commence a primary section. This was soon converted into an RCC building, and this is how a full-fledged school commenced.



LAWRENCE & MAYO

Ophthalmic Opticians

Engineering - Equipment - Instrumentation



LATE MR. L. H. ALLISTON



Lawrence & Mayo is a 147-year-young legacy institution which was started by two Jewish families, the Lawrence family and the Mayo family – who were jewellers, watchmakers and opticians by tradition. These two families set up businesses across the globe. The initial cities where they located their businesses were, first London, followed by Calcutta, Bombay, Karachi, Rangoon (in Burma), Colombo; and later in Cairo, Spain, Portugal and Singapore. This was later bought over by Mr L H Alliston (an Englishman), He appointed Mr Isidore Cinnatus Mendonca in Calcutta as an able successor to eventually buy over his business just before the Quit India Movement.

In India, Lawrence & Mayo is a wholly family-owned and managed business and has been India's leading optician brand since 1877. The brand is renowned for its legacy of eye-care in India, offering the highest standard in precision eye-care solutions.

Just a few of the world-renowned individuals who have entrusted their eye-care to Lawrence & Mayo include:

- Mahatma Gandhi • Pandit Jawaharlal Nehru • Rabindranath Tagore • J.R.D. Tata
- Narayan & Sudha Murthy • Kumarmanglam Birla • Azim Premji • Nirmala Sitharaman

...and several other luminaries. Individuals who were active leaders in our freedom movement, poets, artists, writers, sportspersons, industrialists, NRI's, foreign tourists have all been happy customers of Lawrence & Mayo.

In its earlier (pre-independence) days, the brand catered to most of the royal families, maharajahs of the princely states as well. They have had the privilege of Royal patronage to be appointed as opticians to kings, queens, and viceroys alike. In fact, during the Wimbledon tennis finals of 1923, HRH Queen Mary styled herself in the 'Amulet' glare protectors designed and manufactured by Lawrence & Mayo in Bombay. The company still very proudly has a letter of the correspondence.



Corporate Eye Screening Programmes (CESP) now re-branded L&M - CONNECT, are also regularly conducted for employees of corporate houses. Not only are these programmes conducted at no cost to the Corporate House, the employees who avail of this programme are entitled to free gift-vouchers for themselves and their families which can be redeemed against spectacles, contact-lenses and sun-glasses at any of the brand's stores.

Home Eye Test (HET) - a service inspired post pandemic has taken Lawrence & Mayo's stellar service and products to the customers in the comfort of their own home - is now a sought after convenience by our clients.

Several other such social initiatives are organised for various sections of society.

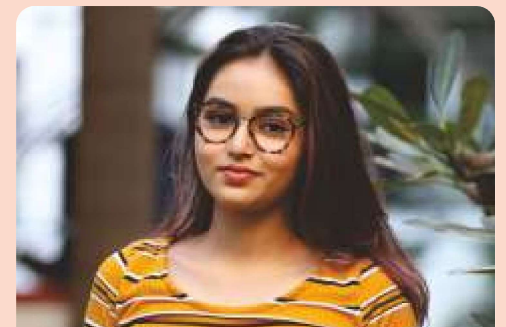
As far as the offerings of the Lawrence & Mayo Instruments division is concerned, it is at the forefront of providing state-of-the-art scientific and engineering equipment and instruments and has tie-ups with several leading international firms for their wide product-range. These include Geometric and Engineering Instruments, general Laboratory Instruments and related accessories. These instruments are supplied to a premium range of clientele, that include Railways, Collieries, Universities and Engineering Colleges, organisations in the Oil Industry, Quality Control and Research Laboratories and several others. Lawrence & Mayo is also one of the largest importers of these instruments and understands the market well.

Around a decade ago, the company foresaw the huge need for using drones for various commercial purposes, and pioneered the trading of indigenous drones. Drones are complicated pieces of equipment, and the deployment, training, and usage of drones requires considerable expertise. This is also a core area where LYNX- Lawrence and Mayo excels. The drones we deal with are used by private commercial establishments as well as by government entities. These are then used in large-scale projects like road construction and expressways, and building bridges.

Our medical and analytical equipment is being widely used in over 800 hospitals across the country for various analytical work in laboratories, research labs in hospitals and government institutions across the country.

Indeed, Lawrence & Mayo has come a long way since the first establishment in Calcutta in 1877, almost a century-and-a-half ago.

Today, the brand can rightly be called 'India's Neighbourhood Optician' due to its vast network of testing-facilities and sales showrooms and service centres which are widely accessible for people across most parts of the country. The showrooms are located in premier locations in major cities and towns across India.





MR. EDWARD MENEZES

Rossari Biotech Ltd.



The story of Mr. Edward Menezes and the growth of his organisation through the years is a tale of hard-work, steady growth and sustainability built upon a bedrock of ethical functioning. This was not a business started on a whim and a fancy, but was the fruit of a solid past track record in the textile processing, dyestuff and specialty chemicals industries - which had offered unmatched work experience and laid a platform for their business venture.

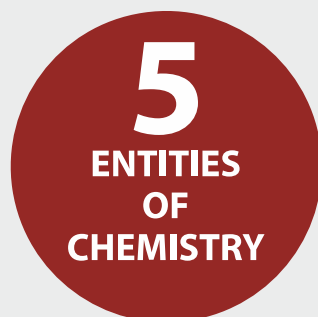
Sunil Chari and Edward Menezes, who were once employed in the same industry decided to establish their own company. The fledgling entrepreneurs wanted to start a company that would supply Indian specialty chemicals to meet the needs of the local industry. The seeds of the idea were already planted in 1997 and the duo officially founded the company in 2003 under the name Rossari Biotech. Since then, the founders, who became friends, have grown Rossari into a major Indian manufacturer of specialty chemicals. From textile chemicals, the Mumbai business has expanded to household chemicals, personal care, animal health and nutrition segments. To keep up with the size and complexity, they have taken strategic steps to become "future-ready" by adding new capacity, value-added features and constant persistence and ingenuity.

On 10th August 2009, Sunil and Edward were the proud and happy creators of a joint stock corporation, christened as Rossari Biotech Ltd. which has now bloomed into a large and well-reputed 'Made-in-India' specialty chemicals manufacturer.

FOUNDING VISIONARIES

Rossari's inception marked the convergence of expertise and foresight, laying the foundation for a company that would redefine the industry. The founders' commitment to innovation, agility and customer-centric operations set Rossari on a trajectory of growth and success. Rossari went public on July 23rd 2020, with a successful listing on the Indian stock exchanges, BSE (Bombay Stock Exchange) and NSE (National Stock Exchange). The IPO was well-received by investors and received a positive response from the market.

Rossari Biotech made headlines with its acquisition of several companies. It has been expanding its portfolio through strategic acquisitions, aiming to enhance its market presence and diversify its product offerings. One of their significant acquisitions was acquiring Unitop Chemicals Pvt. Ltd., a specialty chemical manufacturer based in India. Another notable acquisition by Rossari Biotech was that of Tristar Intermediates Pvt. Ltd., a manufacturer of specialty chemicals and intermediates. Rossari also acquired Trio Chemicals & Allied Products Pvt. Ltd. which is a specialty chemicals manufacturer based in India, known for its expertise in the performance additives



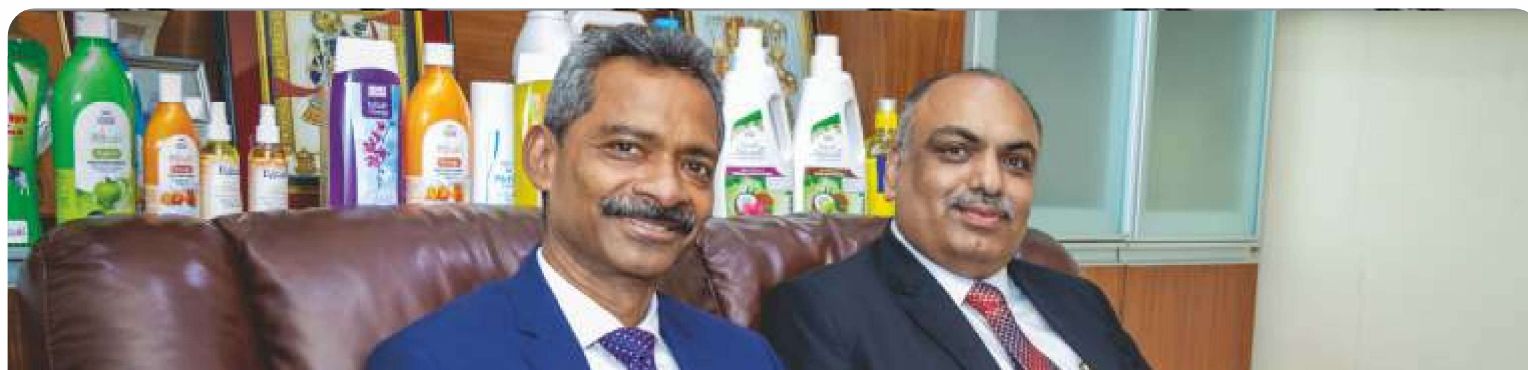
• *Rossari* • *Unitop*
• *Tristar*
• *Romakk* • *BRPL*



• *Sustainability* • *Capability*
• *Competency*
• *Scalability* • *Technology*

The five entities within the chemical industry will benefit from five prospects of growth - this is what their philosophy is all about. Sustainability, Capability, Competency, Technology, and Scalability are the drivers of greater constructive collaboration towards gaining inclusive growth and expansion. The aim of these is to capitalise on the synergies they allow and gain valuable insights on enhancing the firm's capability in the application of chemicals, leading to improvement in the scalability of new product development and helping Rossari to efficiently cater to the dynamic customer demands. This clever strategic approach allows them to meet and even often exceed the ever-changing demands of their demanding customers, simultaneously fostering steady growth. Thus, they have adopted the concept of '5+5=55', as it amplifies possibilities and opens their doors to new horizons.

And of course, in this era of ever-shortening business cycles, the question of keeping fresh and green through constant upgradation of technology and on-going innovation to meet the challenges of competitors and the requirements of their customers cannot be omitted. In this regard, Edward explains that sustainability is at the forefront of their business activities. They aim to build synergy between the business, society, and the environment at large. They also lay great emphasis on green and sustainable chemical solutions, at the same time minimising their carbon footprint by adopting 'green' manufacturing processes. This helps them in maximising customer benefits as well as fulfilling their environmental conservation commitments, which is a must today. Rossari Biotech Ltd. takes pride in mentioning the fact that their large-scale green solutions have found acceptance across their client base. So far, they have bifurcated their sustainability targets into five approaches: manufacturing efficiency, energy efficiency, water conservation, waste management, and ecological preservation.





MR. RALPH PEREIRA

Raltech Precision Engineering Pvt. Ltd.



In 2014, Mr. Ralph Pereira laid the foundation for Raltech Precision Engineering Pvt. Ltd., marking the inception of a venture that would set new benchmarks for precision engineering worldwide. With over three decades of prior experience leading the family business in precision engineering, Mr. Ralph Pereira embarked on this new chapter at the age of 52, fueled by a clear vision to establish a world-class CNC factory in line with international standards.

COMMITMENT TO UNPARALLELED QUALITY

At the forefront of Raltech's operations lies an unwavering commitment to quality. The company, under Ralph's leadership, has dedicated itself to delivering precision-engineered parts with the highest accuracy. Raltech's reputation for producing complex and critical products with high accuracy has earned the trust of clients across niche industries such as Aerospace, Oil & Gas, Transportation, Power & Energy, Temperature, Pressure and Instrumentation.

STRATEGIC DIVERSIFICATION AND GLOBAL EXPANSION

Looking ahead, Ralph plans to diversify Raltech's product portfolio by investing in additional high-tech machines and inspection capability. While already successful in niche sectors, including Aerospace and Oil & Gas, Raltech aims to expand its customer base in these domains and explore opportunities in new industries. Strategic partnerships and alliances are on the horizon, providing avenues for global outreach and technological advancements.

INNOVATION AND TECHNOLOGICAL INTEGRATION

Raltech has consistently invested in state-of-the-art CNC machines and inspection equipment, bolstering production capabilities and ensuring the maintenance of high precision and quality standards. The company has adeptly embraced the latest machining technologies, adapting to advanced materials and techniques to meet evolving industry demands. Integration of digitalization and automation enhances operational efficiency, reducing manual errors, while exploration of Industry 4.0 technologies aims to optimize processes in real-time.



CAPTAIN THOMAS W. PINTO

Seven Islands Shipping



SEVEN ISLANDS SHIPPING LTD.

Capt. Thomas W. Pinto's business journey is all the more exceptional, as he has hugely succeeded in an industry where there is high investment involved, accompanied with high risk.

It needs an individual with exceptional business acumen to break-through in industries like shipping and aviation.

Capt. Pinto has made his mark in shipping – an industry without which the world would literally stop functioning.

He started his career with the Merchant Navy in 1979. Till 1998, he gained experience at sea.

After which he moved on-land as a Shore Superintendent, thus gaining holistic on the field experience about the other side of the Industry.

Success of this magnitude does not come without sound foundation and grounding in a certain philosophy.

Capt. Pinto also has three strong elements which he believes in and firmly practices and these are the three, which he endorses, played a role in the success he achieved till date. These are:

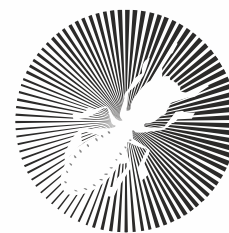
Work hard:

This is most important. Never look at the clock when you are working. Success does not come by following a nine-to-five work hour and a weekend holiday. The competition is very high and you have to intelligently manage your time and prioritise your work to stay ahead. Capt. Pinto admits he hardly finds time for sports, recreation, or even for hobbies. He is very firmly focused on his business and his job even today.



MR. FELIX QUADROS

Express Pesticides Pvt. Ltd.



EPCORN

**EXPRESS
PESTICIDES
PRIVATE LIMITED**

PEST MANAGEMENT DIVISION

Mr. Felix Quadros, who has achieved so much in life today and yet remains extremely humble, commenced his business journey in over five decades ago (in 1971) when he travelled with little, but courage and a positive attitude to Mumbai from Mangalore.

His vision and focus were simple and clear – to experience all that life had to offer, and pursue a dream of building the nation. At that time, and on that journey, his mind was focused on joining the armed forces – an extremely noble and patriotic objective.

But somewhere along the way, due to a set of circumstances that arose, he chose to pursue his career in the field of public health, and ventured on the path to build on his dreams. He started on this road by taking small steps after recognising the entrepreneur that lay within him.

So what he ultimately achieved is no less patriotic as a career in the armed forces, as he has honestly and diligently worked to set up a strong company, generate much-needed employment and revenue for the nation and its people, and also offer a much required service to several delighted clients and customers over the years.

It goes without saying that this journey was only possible because of the equally dedicated unflinching support of his wife Stella, her support and continuous contribution while always stepping up to the challenges year after year. This combination of husband-and-wife team is the driving force behind the company they founded and established – Express Pesticides Pvt. Ltd. This is a journey that has been in the making for 51 long years, and will continue for many times that number.

Mr. Felix Quadros attributes the success of his business venture to the blessings of his parents, the almighty Lord and also to his own hard work and persistence.

When asked about how his association with the Christian Chamber of Commerce and Industry commenced, he explains that he was involved right from the Association's inception. He fondly reminisces that it all began with like-minded friends sharing notes, all wanting to do something significant for Christian entrepreneurs. He adds that the members of the Chamber have always been strongly supportive and have freely shared for business growth, thus motivating the entrepreneur in him to take risks and pursue a larger dream, which has borne fruit today.



MRS. INGRID RASQUINHA
MR. ASHLEY RASQUINHA

Electropneumatics



It is often observed that the most successful organisations emanate from humble and honest beginnings.

The same is the case with the organisation that we know by the name of Electropneumatics & Hydraulics (India) Pvt. Ltd.

Research has shown that 9 out of 10 organisations do not even reach the first anniversary of their commencing operations.

In this regard, Electropneumatics is special – having completed its Golden Anniversary recently – in 2022.

Electropneumatics began its journey in 1972, founded by late Founder Chairman Antony Rasquinha, as an organisation that manufactured pneumatic valves – hence the name that endures even today.

Today, the organisation has diversified and comprises of five distinct divisions.

These five divisions are:

- 1. FLUID POWER DIVISION:** Pneumatic valves and cylinders, hydraulic cylinders, and power packs
- 2. MACHINE DIVISION:** Forming machines
- 3. COMPONENT DIVISION:** Mass manufacturing of hydroformed and stamped parts (which has been the forte of Electropneumatics)
- 4. DRIVES & CONTROLS DIVISION:** Motion-control electronic solutions
- 5. STRATEGIC PROJECTS DIVISION:** Turnkey projects for defence



It is rare – like a breath of fresh air – to experience a brand that takes such high levels of ownership for its offerings and supports its customers to the highest degree. To add to all this – honesty and integrity, along with the human touch, are the binding force that make up the total package that Electropneumatics offers to all their stakeholders – be the suppliers, customers and also their own employees (who are treated like close family members).

Keeping abreast of the latest technology has become a key requirement not just for tech-firms, but for all businesses in any domain today. Thankfully, this is not something that Electropneumatics had to develop as a new way of life along the way.

Right from the inception of the company (1972), when the Founder-Chairman had designed and manufactured the first electrically-controlled pneumatic valve (which was an indigenously developed import-substitute), keeping up not just with, but staying ahead with the latest technology and trends, has been ingrained into the very DNA of Electropneumatics.

The journey has seen several innovations flourish; many recognised and appreciated. The founder's spirit remains undiminished and the path established by him is firmly adhered to. In fact, the thrust on R & D remains the guiding light for the organisation and this is what is the driving force behind the constant innovation and continuous improvement.

The process followed to achieve this is through scanning the globe to keep in sync with the latest and the best; self-evaluation of products, technologies and services; and then brainstorming internally to develop, upgrade and enhance existing products to offer customers world-class technology and turnkey solutions at affordable prices, thus simultaneously reducing India's dependence on imports.

In fact, it is this thrust on investing in and focusing on R & D that provides Electropneumatics its competitive edge, enabling them to be forerunners in India in their domains of technology and the ability to build a plethora of products for complex applications. It is this competitive edge for which customers approach Electropneumatics for technological solutions, especially when their competitors are unable to.



MR. SYLVESTER RODRIGUES



Mr. Sylvester Rodrigues, an Engineer by qualification, has over 25 years of professional experience, having worked for Global IT companies (Novell, Microsoft, and Oracle) before commencing his entrepreneurial journey.

Currently, he is leveraging his rich professional experience by hand-holding technology businesses / start-ups to build large exciting businesses and is also supporting / mentoring early-stage businesses that have ambitious founders and disruptive growth potential with primary investment focus on Technology and Technology enabled businesses.

On the personal front, he is married to Neena (an investment banker working for Bank of America as Senior Vice President) and his son Rahul is pursuing Masters in Cyber Security at Duke University, North Carolina.

When asked on the foundation of his success, he quotes Brian Tracy, who stated:

"Great success and mastery in any field, always go to those who are brilliant on the basics."

In the rush of modern business currently, there is a growing tendency towards over-complication. Mr. Sylvester believes we need to keep things simple and stay focused on the Key Success Factors for growing any business.

Every business needs to address three primary factors in order to succeed. The three primary factors Mr. Sylvester feels need to be focused on are:

The Market • The Solution • The Team



MRS. CLOTILDA SEQUEIRA

Reliable Group



The Reliable Group was founded in 1984 by its visionary and dynamic Chairman Late Mr. Raphael Sequeira.

His dynamic leadership marked the foray into business with a garment export venture.

In 2006, they diversified into Real Estate and the success continued as there was further diversification into the ITES Industry in 2011.

Today, the Group has 3 units located in Mumbai and Chennai. Speaking about their journey, they have come miles in this relatively short span of time and are proud to say that today the Reliable Group ranks as one of the most reputable and leading names in Corporate Circles in India.

Speaking of the factors she believes are responsible for the Group's success, Mrs. Clotilda Sequeira enumerates the following:

- ***Creativity***
- ***Healthy tolerance for risk***
- ***Speedy responsiveness to opportunities***

The Group believes in creating good brand-name with a sound strategy and a solid base that is more resilient and is able to respond to the increasing market competition. They always aim to be more agile and ever ready to adapt at accelerating pace of the dynamic market.

For the Reliable Group, the most important key to success is that they always seek value above volume and believe customer satisfaction is the mantra of success. This is an excellent business philosophy and will always work in the long-term.

Reminiscing on the Reliable Group's association with the Christian Chamber of Commerce and Industry, Mrs. Clotilda says that Mr. Raphael Sequeira had been approached by some known people who were part of CCCI and that's how the association began.



MR. VICTOR SEQUEIRA

Albertsons



Mr. Sequeira's rise to the top is all the more praiseworthy as he came from humble beginnings.

He was born to a lower middle-class family, the youngest among four siblings. It was a cohesive family, but money was scarce. His parents worked hard and honestly and ensured they never lacked anything.

The timeless message of 'study well and earn your living ethically' was ingrained in all the siblings.

His personal development evolved from his involvement in church, community and charitable activities from a young age. Organising cultural activities, picnics, dances, sports, survey and fund-raising activities in school, involvement in youth groups, Church and NGOs; he was an active part of them all.

Due to his dedicated efforts, he was deservedly selected as Youth Representative, Central Council of Mumbai, Society of St. Vincent De Paul. There he led a team of 20 youth. He also compiled and published "Good Samaritan's Directory" of social service institutions in and around Mumbai.

Such involvement infused a lot of substance and built confidence in him, which has contributed to his personal growth.

He has been ably supported by his loving family, which has given him the freedom to focus on his business with a clear mind.

His spouse Vinna, who is an ex-banker, manages part of their manufacturing business and now offers insurance and investment consultancy as well.

His son, Virgil, is a musician and he is presently the principal of a Jesuit school; Gandhi Ashram School in Kalimpong, West Bengal.

His daughter Dr Vivia, with a specialisation in Prosthodontics, is employed at the University of North Carolina, USA, as a professor in dentistry.

So, his family has done him proud.

Now, since the worst is over, they have further diversified into B2B sales through IT hardware and software distribution, marketing beauty products and molecular diagnostic products to target segments like BFSI, Corporate, Retail, Hospitality, Education and Medical Diagnostics.

Speaking of his early business days, he says that Albertsons started with marketing of electro/electronic mechanical equipment for the Banking and Retail sectors. It transformed into offering computerised solutions later. Finally, from this emerged a large bouquet of products, including IT hardware and software integrated solutions. He proudly says that they are now the market leaders in Digital Signage solutions. Beauty and Medical Diagnostics (which are their other business ranges) are population-based products which are seeing increasing demand due to improved lifestyle and health consciousness.

With an experience of over four decades in sales and marketing, and having joined networking groups five years ago, encouraged Mr. Sequeira to progress as a serial entrepreneur with a focus on sales and marketing. Presently a Director in a Fintech company providing end to end IT and digital services. Recently launched ARTMILE, a family venture of Hill Village experience Holiday Resort in Kalimpong, the twin hill station of Darjeeling in West Bengal. Art Mile Kalimpong is awarded Best Hill Resort in Feb2024 by Himalayan Entrepreneur Network. Art Mile certificate attached below next to ArtMile picture.

And, finally, Mr. Sequeira offers his pearls of wisdom from his experience gained over 40 years for aspiring entrepreneurs and young businessmen venturing out in this challenging environment.

The following, according to his experience, are the things to do:

- Must enter into business with good domain knowledge of the industry. The type of product and planned strategy you choose should gel with the capabilities of your manpower and finance availability.
- Medium sized companies should not launch any product with nil core-competence in their target market.
- Always first test the market for the product you wish to deal in. Produce or deal in only what has proven to sell. He is a firm believer of 'What sells should be produced.'





MR. ARUN VAZ

Transformatrix



At the outset, I am grateful to the CCCI for giving me an opportunity to interact and network with the fellow Christian businessmen.

From being an in-house auditor with a large corporate group, to starting my own consulting firm 'Transformatrix' (offering services in the domains of Finance and HR), along with three like-minded fellow Christian brothers, it has been an amazing journey so far.

The tag-line for our business - "Transforming people. Transforming Businesses" - is self-explanatory.

Alongside my attachment with Transformatrix, I am also a co-founder at Cloud Mojo, a software venture, Metavian (into VR/PRO Av/3D/Metaverse) and Techsurance (an Underwriting KPO).

My journey commenced in January 2018 and as we end the year 2023, we are now a cumulative work-force of around 450 people with offices in Mumbai, Delhi, Goa, Hyderabad and Dubai.

God has been very kind with us.

This business growth I have witnessed in the last few years, I can attribute it to three elements which I firmly believe in and practice. They are:

Self-Belief

This is an extremely important factor which I would rate at #1. Without self-belief, all the talent and skills one possesses, cannot be put to optimum use.

Identifying the right partners and trusting them 100%

No big achievement can be done alone. It always rides on the back of strong teamwork.

Continuous enhancement of your knowledge and network

The world is changing rapidly. Technology, customer tastes and trends, and much more. To remain at the top, one has to constantly innovate and remain up-to-date.





ADV. PIUS VAS

*P. Vas & Co.
Advocates & Solicitors*



P. VAS & Co.
ADVOCATES | SOLICITORS

Advocate Pius Vas has a very interesting life journey, so let us start at the beginning.

When he was schooling in his village near Mangalore, he had a dream, a dream to become a lawyer, that too a successful lawyer. His inspiration was a gentleman from his own village Omzoor, by the name of Jerome Saldanha who, was a very successful and renowned lawyer in Bombay (as Mumbai was then known).

After he passed his B.Sc. from St. Aloysius College, a renowned Jesuit college in Mangalore, he came to Bombay and took employment as a Chemist (because of his science background) in a non-ferrous metal company.

While doing the job, he had in the back of my mind a desire to study law so that he could become a lawyer. While working, he took admission in Siddharth Law College and attended evening classes.

He completed his law studies and obtained his LL.B. degree in the year 1978. He was looking out for a suitable opening in a law firm to join as a junior lawyer. With luck, he bumped into his idol, Mr. Jerome Saldanha, who was glad to take him in as a junior after knowing that he too belonged to the same village as his. This was in July 1979 and that was the beginning of his long journey as a lawyer.

In the same year 1979, he got married to Genevieve and moved into a small flat in Orlem, Malad where their three children were born. His wife, Genevieve, has been a great support in his legal profession.

He then branched out from his senior, Mr. Jerome Saldanha's office in the year 1987 and started independent practice by setting up his own office in a small garage in Bandra. His wife in the meantime, with the sole intention to work hand in hand, took to study law and after successfully completing LL.B and obtaining Sanad, started practising alongside him in the year 1995. This has greatly helped him in furthering his professional career. From a proprietary firm, P. Vas Advocate, it now became P. Vas & G.P. Vas, Advocates.

His two sons Darryl and Jason also studied Law and both become Solicitors, joining the family legal firm. The firm was then converted into a Partnership with a current strength of 13 advocates including two solicitors.

Their firm P. Vas & Co. is a firm of advocates and solicitors specializing in Civil Law and Real Estate matters with conveyance being their forte. Their firm handles all civil matters related to properties, contracts, litigation, including matrimonial matters.



PASSING THE BATON

THE NEXT GENERATION SPEAKS

25 years is a long time – to put it into perspective, most of the Contributors on this page were kids back then. Growing up, there was always a sense of wonder to understand what our parents did, especially when we used to fill forms in school that marked our Parents' Occupation as "Business". Gradually, we all started getting involved in the Business – from visits to office along with our parents, to getting our project work done and many more activities.

While we might have missed our parents presence during our growing years, it didn't take us long to realize that were busy toiling away at work to build something significant for us. Today as we look back, we can't help but be awestruck at what they have achieved. We, the 2nd and 3rd generation of our families who have established businesses definitely have big boots to fill and roles to play.

A common factor that unites all these Businesses is the vision and foresight that the previous generations showed when establishing these enterprises and then the dedication and tireless efforts to stabilize, expand and grow operations. We aim to continue the legacy and carry it forward by retaining the best practices and policies that our families prioritized.

Many of us have had the good fortune of being educated at some of the best Colleges both at home and abroad. We have also accompanied the CCCI group on its multiple foreign trips. Both of these have taught us invaluable lessons and provided us with a global exposure, something that we wish to keep in mind while handling the businesses.

From what we have observed, the previous generations had the following values

- **Ethics and Honesty**
- **Quality above all**
- **Timely delivery**
- **Customer Focus and Retention**
- **Personalized Service & Building Relationship**

These are also what we need to focus on and keep as the foundation on the way forward.



PROF. CYRUS MR GONDA

Cyrus is a rank-holding MBA in human resources from the prestigious NMIMS (Mumbai University). He is also a life-member of MENSA, the international society offering membership to individuals with genius-level IQ.

In November 2023, Cyrus was conferred the title of **India's #1 author, thought-leader and trainer**; in the domains of communication, customer experience, critical thinking and leadership. The award was presented by the Deputy Chief Minister of Maharashtra, Shri Devendra Fadnavis.

Prior to commencing his career as an author and a trainer, Cyrus has gathered rich and diverse work experience in American, European and Indian multinationals; in operational as well as executive and administrative positions; in the service and also the manufacturing sectors, both in India and overseas.

He is the author and co-author of over **20 best-selling books** which have reached the best-seller list in physical bookstores (Crossword, Kitab Khana, Granth, Strand) as well as in the online space. He writes extensively on leadership, customer experience, communication and selling skills; his books are authored in the form of Management Models which are used by organisations across industries to train their employees in these vital areas.

His books have run into dozens of reprints, have been translated into multiple languages on popular demand, and have been presented and well-received by dignitaries across the world, including Mrs. Kamala Harris - the Vice-President of the United States.

He is an engaging and spontaneous speaker, with a plethora of anecdotes on immediate recall on any subject and has trained over 1,30,000 individuals over two decades; including C-Suite executives and their teams, founders of Unicorns and other start-ups and their employees, senior Indian Army and Navy officers and B-School post-graduate students.





DR. VIVEK GERARD MENDONSA

Dr. Vivek Gerard Mendonsa is a well-accomplished individual who has made significant contributions in his professional career. As a co-author of The Christian Chamber of Commerce & Industry 25th Anniversary Coffee Table book, he has showcased his expertise and knowledge in various fields. Dr. Mendonsa's educational background is impressive, having been placed in the prestigious Jesuit school in South Mumbai, Campion School, renowned for its academic excellence. During his time as a student, he displayed exceptional organisational skills and was entrusted with the responsibility of being a librarian, a role he performed diligently until his graduation.

His five-year internship with Dr. Mulk Raj Anand, the Chairman of the National Council of Education and Training (NCERT) provided Dr. Mendonsa with invaluable experience. Through this program, he acquired the ability to speed-read and can now finish a large book in just one week. Additionally, his exposure to numerous newspapers daily has expanded his knowledge and understanding of various topics. Dr. Mendonsa's expertise extends beyond his academic and professional achievements. He has been actively involved in public speaking, addressing more than **30,400 students, professors, parents, and professionals** on a wide range of subjects. His speeches have covered keynotes, motivational talks to students, marketing and sales strategies, the importance of reading, career advice, leadership and most recently, cyber security.

His partnership and collaboration with Prof. Cyrus Gonda have been fruitful and have paved the way for the creation of several planned books. Their combined knowledge and expertise in their respective fields make them a dynamic duo in providing valuable insights and information to readers.

Aside from his commitment to writing, Dr. Mendonsa has also had a flourishing career with the Lawrence & Mayo group for the past 32 years. As Director, he closely works with his Directors, colleagues in Lawrence & Mayo Opticals. LYNX is the brand for Engineering, Equipment, and Instruments division part of the group, showcasing his expertise in these areas and achieving substantial business-growth as well as strengthening the reputation of the 147 year young group in these vital domains.

He has travelled extensively as part of his work, visiting 28 countries and 96 global cities. He brings



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Based out of Mumbai, we have been on the advertising circuit for over a decade and a half, nurturing brands in varied business segments in the ATL and BTL space.

Add to this, our forte in healthcare and wellness, from diagnostic labs to hospitals and paediatrics to neurology and all else in between.

Today, our niche expertise in brand management and corporate communication challenges us to nurture several elite projects for many of our global, as well as domestic clients.

From launching divisions to creating internal communication portals, creating mobile apps to employee engagement promotions, no matter the occasion.

We have taken forward global strategic positioning themes, created corporate identities, initiated change management programs and branded over 16 corporate offices and factories pan India.