



CCC-I-CONNECT

Catalyst For Change

*Quarterly communiqué from the
Christian Chamber of Commerce and Industry*

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For Private Circulation

***** THE EDITORIAL TEAM WISHES YOU A HAPPY EASTER *****

BREAKING THE CYCLE
HOW TO MASTER CASH FLOW
& BUILD PERSONAL WEALTH?

HALL OF FAME
ANCHOR MARK PVT. LTD.

INFORMATIONAL
OBESITY

KNOW OUR NEW
MEMBERS

TARIFF TREMORS...
IMPACT ON INDIA

THE KEY TO FREEDOM
BUILDING SYSTEMS



STARTUP
TO
STARDOM

YOUR SEARCH FOR THE BEST
TRAVEL DESTINATION
ENDS HERE

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MESSAGE FROM THE CHAIRMAN



Mr. Albert W. D'Souza
Chairman

Dear Members,

I am proud to see the 2nd Issue of the **CCC-I-CONNECT** being released under the able leadership of the Editorial Team. My congratulations goes out to the Editorial Team and all the Contributors who have written and compiled the various articles and features of this magazine.

The world has witnessed historic changes in the past three months. Most of us are well aware of the global turmoil unfolding due to the Tariff changes being imposed on all countries by the United States of America. With tariffs ranging between 10% to an whopping 245%, there is a major shake up in the Global Industrial Activity. While retaliatory tariffs are always more of an impediment to the growth of trade and business, a certain level is required in order to protect one's national interests and economy.

In what could be considered a benefit, India only has a 10% tariff on goods being exported to the US. This gives us a competitive advantage and I hope that our entrepreneurs are looking at ways and means to take advantage of this opportunity. Many global companies have shifted or are in the process of diversifying their production capabilities under a China + 1 policy. It is time that we step forward and seriously consider Start Up activities in the fields of production which are being supported through the various initiatives of the government.

Many Start Ups today are focused on solving problems that affect a select few people, mainly in urban localities. Studies show that the target audience for most of the Consumer Apps is less than 4-5% of our population. While their growth and variety of offerings is commendable, we must also remember that for us to progress as a country, we need to find solutions for the remaining 95% of the population.

Most Start Ups generate temporary employment (called as 'gigs') in the locations that they operate, enabling people with access to mobility to earn a livelihood. However, this has led to a dangerous impact on our economy. Firstly, an entire generation of youth who could have been skilled and working in Manufacturing/ other Industries are temporarily employed and secondly, these worker's efforts are not taken into consideration towards the growth of the formal economy.

This issue features some of our members who began their business in a small way and then scaled it up to a global level. We are very proud of their achievements and wish them all the very best for their future expansion and growth. We also hope that many of our young and aspiring entrepreneurs and businessmen are inspired by such achievements.

Mr. Albert W. D'Souza
Chairman





Dear Readers,
It gives us great pleasure to present to you the second issue of the **CCC-I-CONNECT** ...with our tagline: **Catalyst for Change**.

The piece-de-resistance of the issue is a cover feature on **Startup to Stardom...** with three real life examples of how family run businesses can catapult to success. **Informational Obesity** deals with the social media malaise that is both debilitating and addictive. A piece on **Travel - then and now** takes a nostalgic look at the past helping us reminiscence on the values lost and whether we derive the same pleasure traveling today. **Breaking the cycle** delves into the esoteric nature of cash flows in business. **Training vs Coaching highlights** how coaching can help

businesses explore new frontiers while opening up new avenues for the existing business. **Tariff tremors** are being experienced globally.....our article focusses on the India impact. **"Growth of the Travel and Tourism Industry highlights the need for Cybersecurity"**. Our final article is an eye-opener on **Systems** as a game changer for businesses to flourish and grow.

Our Hall of fame this month features the genial **Mr. Gregory D'Souza**, a man of few words, who lets his phenomenal work do the talking....we salute his entrepreneurial journey and spirit. We take great delight in highlighting some of **our members achievements and accomplishments.....**which is a testimony to their vibrant and dynamic spirit. Some of you have shared with us your feedback on this new look Communique. We look forward to your critical comments and observations to help us make this truly a medium that helps us to **CONNECT** and grow together as a Business Community.

A NEW BEGINNING



The essence of any Organization is its ability to bind the members together towards a common purpose and mission. There is no better way to achieve this than to use the medium of a Newsletter that unites and binds them together. Keeping this in mind, the new team of office bearers headed by the Chairman, **Mr. Albert W**

CCCI members are and what CCCCI aspires to be to each one of them. Secondly, it is a **PLATFORM OR FORUM** to unlearn, learn and relearn both through your assimilation of articles and your own contribution of rich ideas and insights that will add common value to our learnings and growth.

Finally it is a **TESTIMONY** to your values, commitment and dedication to your business, trade or profession.

In the words of **John Henry Newman**. **"To live is to change and to be perfect is to have changed often...."** Let us together be the catalyst for change.

Many thanks to the Chairman for reposing his trust in the new Editorial team and to all the members of the Editorial team for their perseverance & diligent work. Not forgetting the dynamic Mr. Rohan Tellis, who connected & co-ordinated excellently with all of us to make the **CCC-I-CONNECT** a reality.

D'Souza prioritized the revival of the Newsletter as an imperative.

The revamped CCCI newsletter rechristened as the **CCCI Communique** and rebranded as the **CCC-I-CONNECT** was launched at the 21st Feb 2025 CCCI monthly meeting by the Chairman in the presence of the Editorial team headed by Mr. Thomas Lobo and consisting of Mr. Lawrence Coelho, Ms. Priscilla Buthello, Mr. Hector D'Souza, Mr. Rohan Tellis and Mr. Steven Fernandes.

In my brief address at the launch, I reiterated that in business, news is the currency of change and the New tagline of the **CCC-I-CONNECT** has been appropriately coined as **CATALYST FOR CHANGE**.

The **CCC-I-CONNECT** has a three-fold focus:
Firstly it is a **MIRROR** ..it reflects what each one of the

Mr. Thomas Lobo, Honorary Editor
& the Editorial Team : **Ms. Priscilla Buthello**,
Mr. Lawrence Coelho, **Mr. Hector D'Souza**,
Mr. Rohan Tellis and **Mr. Steven Fernandes**



POPE FRANCIS: A LEGACY OF HUMILITY, COMPASSION & REFORM



Pope Francis, the **266th** pontiff of the Roman Catholic Church, passed away on April 21, 2025, at the age of 88.

Born **Jorge Mario Bergoglio** on December 17, 1936, in Buenos Aires, Argentina, to Italian immigrant parents, he was the first Latin American pope in history. Before his papacy, he served as the Archbishop of Buenos Aires and was known for his dedication to the poor and focus on inter-religious dialogue.

Elected as the pope in March 2013 at the age of 76, Pope Francis was renowned for his humility, advocacy for the marginalized, and commitment to social justice. He championed causes such as climate action, refugee rights, and LGBTQ+ inclusion, often facing criticism from conservative factions within the Church.

Pope Francis's legacy is characterized by a dedication to peace, justice, inclusivity, and human dignity. His influence extended beyond the Catholic Church, inspiring millions worldwide with his message of mercy and love. We, the members of the CCCI pay our humble tributes to this man of God who transcended barriers of caste and creed to reconcile man to God.

Rest in peace.

Pope Francis
1936-2025



"A leader sees more than others see, who sees farther than others see, and who sees before others see." – Leroy Eimes

FROM START-UP TO STARDOM

How Family-Run Businesses Can Leap into the Big League: Lessons from Indian Entrepreneurs Who Broke Barriers

By Alex Emmanuel, formerly Group VP-HR, Tata Sons Limited- a consultant, trainer, coach.



Family-run businesses form the backbone of India's economy, but only a few successfully scale beyond a certain threshold. What sets these businesses apart? What does it take to leap into the big league?

Drawing from my experience in leadership roles across medium and large Indian enterprises and as a consultant and advisor I've worked closely with organizations on the brink of transformation. Here, I share the journeys of three companies: one that successfully made the leap, another on the verge of joining the billion-dollar club, and one at critical crossroads.

CASE 1: Horizon India – The Leadership Crossroads

Kumar Sehgal, CMD of Horizon India Limited, recalled memories of his struggles starting as a medical representative for Pfizer, and then the sacrifices made to set up his company, and the relentless work that built Horizon into a ₹200+ crore pharmaceutical and FMCG business. Yet, despite his hard work, **growth had stalled**. Competitors like Emami, Himalaya, and Lotus had surged ahead, expanding five to six times faster. The frustration gnawed at him.

Breaking the Bottleneck: Hard Truths from a Consultant

Sehgal had hired me to help professionalize the business. I formulated the following roadmap for his business to grow:

- o **Let Go & Delegate** : Horizon was no longer a start-up. Sehgal had to loosen his grip and empower his leadership team.
- o **Building a strong Brand image** : A strong employer brand was essential to competing in the market.

- o **Attract and retain top Talent** : Hiring senior professionals with a ₹1 crore + salary brackets was no longer optional—it was a necessity: a large chunk may be linked to performance parameters.
- o **Institutionalize Systems & Processes** : Structured reviews around precise and specific, stretched & measurable performance targets and consistent strategies were needed to scale.

However, despite significant efforts from my end, the unresolved issues persisted:

Will Horizon Make the Leap?

With the blueprint laid out, the question remains: **Will Sehgal embrace change?** His next moves will determine whether Horizon soars or remains in the shadows of its competitors.

CASE 2: Indujee Constructions – Building Excellence, Rising to the Top

Co-founded by **Vispy Irani and Chandrakant Thakkar**, Indujee had started small, with projects in Mumbai's distant suburb of Dahisar. When **Percy Daboo**, a former Coca-Cola executive, joined his brother's real estate business, **Indujee Constructions**, he brought with him corporate discipline and a hunger for success. I was inducted on board as an HR consultant.

Despite **market turbulence, leadership challenges, and financial struggles**, Indujee didn't just survive—it thrived. From a modest **₹100 crore turnover in 2005**, the company grew into one of Mumbai's top four real estate brands.

The HR Factor: A Turning Point

By the time I exited a few years later, Indujee had:

- o **A dedicated six-member HR team** managing structured talent processes.
- o **Strong people systems** ensuring stability and future readiness.
- o **A scalable leadership model** that allowed for rapid expansion.

"Innovation distinguishes between a leader and a follower." – Steve Jobs

The Result?

Indujee grew. From a 70 member team to 1300. Turnover too grew many fold . It's the 4th largest real estate player in Mumbai by Turnover.

CASE 3: From Humble Beginnings to a Billion+ Vision

In the early 1970s, **Victor Miranda** left his small hometown of Gokarna, Karnataka, and arrived in Mumbai with nothing but **determination and grit**. From **accountant to field salesman**, he took on multiple roles, learning at every step.

With just **₹5,000 in savings**, supported by his wife, he started a small business. **By 2020, it had grown into a ₹385-crore enterprise**. His sons, **Vito and Valentine**, later joined, followed by his daughter, **Vanessa**.

Scaling Up: The Need for Professionalization

Victor realized that scaling further required external expertise. He brought in seasoned professionals to **drive a robust people strategy** - a key factor in the **“war for talent.”** At was at this point that I stepped in. Tasked with diagnosing organizational gaps, I expected resistance but found something rare: **leaders willing to listen. Despite some bold recommendations, I got full support.** The real challenge wasn't awareness; the leadership was already grounded, humble despite their phenomenal success, and fully cognizant of the need for transformation. They knew **what** had to change. The real test lay ahead—the **execution**. The challenge was no longer identifying the 'why' or 'what,' but mastering the **'how.'**

The Road to ₹1,000 Crores: With a strong Performance Management System, cultural transformation initiatives, and structural changes in place, this company is on track to **cross ₹1,000 crores soon, and poised for exponential growth.**

Key Takeaways: How Family Businesses Can Scale Successfully

These case studies highlight **a few critical lessons** for family-run businesses to leap into the big league:

- **Articulate a clear vision:** Your stake holders need it. Evolve clear strategies to realize it. Cascade the strategies through a robust Performance

Management System.

- **Evolve and Institutionalize Shared Corporate Values:** Build a robust organizational Culture. The values have to be institutionalised but culture still remains the glue : build it , re-enforce it
- **Manage the people dimension:** Balance People and Task Focus. Invest in Leadership & HR – A strong employer brand, structured HR processes, and senior hires are **non-negotiable**.
- **Go beyond and besides the family.** bring expertise and diverse perspectives. Resolve the Ownership-Leadership-Management dichotomy conundrum.
- **Delegation is Survival** – Entrepreneurs must let go of total control and empower professionals to drive growth. Have full-proof monitoring systems in place.
- **Scalability Requires Systems** – Without institutionalized processes, businesses will struggle to break past revenue ceilings.
- **Create the Urgency for Change:** Growth is no longer optional—small fishes will be swallowed. Competitive pressures demand a proactive approach to change lest stagnation results in obsolescence. You have to choose your future- it doesn't happen on its own.

The leap from mid-size to market leader is never easy, but with the right mindset, strategy, and team, it's more than possible. This decade in Indian history belongs to those who dare to dream.

Is your business ready for the next big leap?

Final Thoughts. Family businesses have **passion, legacy, and resilience**. But to **compete with corporate giants**, they must evolve. These stories prove that the right leadership, talent, and **systems** can turn a small venture into an industry powerhouse. **The question is—who's ready to take the leap? (Your views are welcome.....Write to alex@pphr.in)**

(These are real case studies. However, names of companies and individuals have been changed to retain privacy and maintain confidentiality)

“Become the kind of leader that people would follow voluntarily, even if you had no title or position.” – Brian Tracy

INFORMATIONAL OBESITY

Anonymous



Somewhere in the dark alleys of the internet, a man sits scrolling. He has read 16 articles since breakfast. He knows why the economy is collapsing, what the stock market will do next, and the exact reason a celebrity. He is drowning in knowledge and yet, if you ask him to explain any of it, he will pause, scratch his head and say "it is complicated."

This man is sick. Not in the way his doctor understands, but in the way an overfed brain stops working. He is a victim of informational obesity: a condition where a person consumes more knowledge than they can digest, ending up confused, anxious, and painfully misinformed.

The disease is common. It spreads fast. Everyone you know is sick. They read news, they watch debates, they argue online. They have an opinion on everything. They are certain that they are right. But if you lock them in a room and ask them to explain their certainty, they will fumble. Because

their knowledge is borrowed. It is second-hand. It is a thin layer of information wrapped around a void.

This is the great irony of the modern world. More people know more things than ever before, and yet, real wisdom is dying. Thought is being replaced by reaction. Inquiry is being replaced by confidence. People read, not to understand, but to win arguments. They consume, not to grow, but to belong. And here is the worst part: the people who flood you with this information know exactly what they are doing. The tech gods and media kings do not want you to think. They want you to keep scrolling, keep arguing, keep coming back for more. **Your addiction is their profit. Your mental exhaustion is their business model.**

So, what is the cure? It is not ignorance. Ignorance is the twin of blind knowledge. **The cure is discipline. Read less, but understand more. Choose your knowledge the way you choose.**

"I start with the premise that the function of leadership is to produce more leaders, not more followers." – Ralph Nader

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 at 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 succeed out of almost nothing.

He had the relevant experience, with a strong background in the Pharmaceutical Industry and also developed excellent connections there, hence the logical path that he chose was to commence trading in small 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, with his positive approach and confidence in his abilities that kept him going.

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

As growth took place, even the product-range enhanced to include different types of machines required in the manufacture 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.

With further growth and progress, 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.

When requested to share the three primary factors that he believes are responsible for the amazing success of his business venture today, Mr. Gregory D'Souza names them as:

Self-confidence and a disciplined approach

Trust and credibility

Quality offering and after-sales service of the highest level

When asked about his journey with the Christian Chamber of Commerce and Industry and how it commenced and progressed, he says that as soon as he came to know that an organisation like the CCCI existed, he became a member, and enthusiastically attended most of the meetings and events, whenever possible. As he was so enthusiastic and energetic, he offered so much of his time despite his busy schedule to the CCCI, the Founder Chairman - Mr. Vincent Mathias - approached him and convinced him to take up the role of

Convenor of the CCCI, to which Mr. Gregory D'Souza graciously agreed. Presently, Mr. Gregory D'Souza is the Vice Chairman of the Christian Chamber of Commerce and Industry. He is happy and proud to be a part of this esteemed organisation in which he gets an opportunity to network, share interesting ideas with like-minded entrepreneurs and also go on visits to various international and domestic destinations with his colleagues from the CCCI as a family.

On the subject of sharing his plans for the future of the phenomenal organisation that he has built brick-by-brick from scratch (Anchor Mark Pvt. Ltd.), Mr. Gregory D'Souza enumerates that the business currently has a healthy product range, enjoys substantial goodwill and trust with employees, suppliers, customers, banks and other institutions; all this can only take it further down the road of success. They are in the process of developing a new machines and venturing into new markets to promote the same. Mr. D'Souza's family; including his wife, son, daughter-in-law, and daughter; are also a part of the business. Anchor Mark as an organisation follows its founder's philosophy and the brand firmly believes in strong human relations and having a long-term association with the employees, customers, suppliers, bankers, and all other stakeholders. Mr. Gregory D'Souza would certainly like the next generation of his family to carry on the good work for the growth of the organisation and the people associated with it.

Being in an industry which needs to keep pace with evolving technology, along with the innovation of new and improved machines that they offer to their existing clients and in the process attract new clients are one of the organisation's key strengths. This has been their endeavour over the years, making use of the latest technology to develop different types of machinery and equipment in order to cater to the needs of the small, medium and large-scale manufacturers. As a symbol of the excellent standards the organisation employs, the machines manufactured and marketed by Anchor Mark Pvt. Ltd. meet the industry requirements of Good Manufacturing Practices (GMP) as well as the high standards required by the US FDA.

Mr. Gregory D'Souza's words of advice are "Hard work, self-confidence, discipline, trust, and keeping to your commitments is the key for growth and success of business. We should not expect godfathers to unfairly support us, rather, we should develop and have confidence in our own capabilities. Remember, problems and difficulties are a part of our life and business. Accept these things gracefully. Remain cool, calm and patiently wait for results. Do not expect to have the helping hand of a godfather in your business and if you do find one - thank God."



"In the simplest terms, a leader is one who knows where he wants to go and gets up and goes." - John Erskine

INTERESTING FACTS ABOUT THE WORLD-FAMOUS BRANDS



Nike: Contrary to popular belief, the Nike logo, the "swoosh," isn't a check mark, but represents the wings and speed of the Greek Goddess of Victory, Nike, after whom the company was renamed from Blue Ribbon Sports. Nike's famous swoosh logo cost them a measly \$35 dollars. Years later, the design student behind it was given a diamond-encrusted ring in the shape of the world-renowned emblem.



Google: Before becoming the ubiquitous search engine, Google was known as "BackRub," a name that reflected its original focus on analysing the backlinks of web pages.



Lamborghini: The luxury car brand, synonymous with supercars, began its journey not in the world of high-performance vehicles, but in the realm of farm equipment.



Fanta: The popular orange-flavoured soda, Fanta, has a surprisingly complex history, with its origins linked to the wartime efforts of Coca-Cola during World War II in Germany.



Adidas and Puma: These iconic sports brands were founded by brothers who initially ran a shoe company together but later went their separate ways, leading to the creation of two rival brands.



Mercedes: The Mercedes name comes from Mercedes Jellinek, the daughter of Emil Jellinek, a prominent Austrian businessman and a key figure in the early history of the company.



Mercedes-Benz

Levi Strauss: Surprisingly, the founder of the iconic denim brand, Levi Strauss, did not wear his own brand of denim pants.

Nokia: Before becoming a global mobile phone giant, Nokia's roots were in the wood-pulp industry, with the company initially producing paper.

Red Bull: The energy drink category owes its existence to Red Bull, which was the first to introduce this type of beverage to the market.

Jio: The name Jio is a mirror image of the word "Oil".

McDonald's: The Queen of England owns a McDonald's outlet.



Red Bull



"Leadership should be more participative than directive, more enabling than performing." – Mary D. Poole

BUSINESS FACTS TO INSPIRE YOU AND YOUR BUSINESS

1. 73% of people surveyed wouldn't care if the brands they used disappeared from their life.
2. Car companies and Cereal makers spend the most advertising on TV.
3. Employees report that Tuesday is the most productive day of the work week.
4. 93% of all company website visits start with a search engine.
5. Companies will spend \$850 Billion on ads by 2025.
6. 96% of marketers admit their advertising was a waste of money.
7. P&G, Chase Bank, and Uber slashed their ad budgets during the pandemic and reported exactly ZERO impact on their sales revenue.
8. 53% of US consumers (maybe true of India consumers too) would leave their internet / cable provider if they had a choice.
9. 20-40% of the clicks on paid ads are fraudulent.
10. 88% of Millionaires in the US are Self-Made Entrepreneurs
11. 75% of marketers saw positive returns from their content marketing efforts.
12. 70% of small businesses are operated by a single person.
13. 99% of entrepreneurs come from extremely rich or lower-middle class backgrounds.
14. Only 46% trust government leaders to tell the truth. 49% trust CEOs. Scientists are the most trusted (75%).
15. Only 2-5% of all website traffic comes from social media.
16. Only 18% of sales on e-commerce sites comes from paid ads. 80% comes organically.
17. 97% of self-employed people don't plan on returning to traditional work.
18. Employee social networks are 10x larger than the brands they work for.
19. It is 6 to 7 times more expensive to acquire new customers than it is to keep a current one.
20. Inbound marketing costs per lead are 62% less than outbound marketing.
21. Email marketing and content marketing deliver higher ROI than any other marketing tactic.
22. Content on the internet grew 10x between 2010 and 2020. Video grew 20x.
23. Worldwide, nearly 4 billion people are working, but nearly half work in farming, small household enterprises, or in casual or seasonal day labour.
24. More than 750 million young people are neither working nor studying.
25. India is adding a million new workers every month. Equal to the entire population of Sweden joining the labour force every year for 20 years.
26. By 2050 more than 40% of the world's population will live under severe water stress.
27. We check our phones more than 150 times per day.



"One of the tests of leadership is the ability to recognize a problem before it becomes an emergency." – Arnold Glasow

TRAVEL – THEN AND NOW!!!

Hector Dsouza - Founder & President, Lorient Travels



Travel has changed dramatically over the past 30 years, probably much more than it has, over the past two hundred years. Then & now what has evolved, what did not?

- Then posing in front of a monument was a total no-no, today your (my) face in front of the heritage site (thank you Facebook!) is equally if not, more important! Selfie Spots are the rage!!
- Smoking inside aircraft on commercial flights was perfectly normal, today you could land in jail and barred for life from flying.
- Dining out was rarely on the must `to-do' list, nowadays it forms part of the travel retinue.
- Then we needed to have paper documents of all bookings we made, including flights, hotels admission tickets. Now: What's she talking about!
- When lost, we travellers asked the locals & strangers for directions; the more evolved carried maps printed on Lonely Planet Books while traveling. Today its Google Maps and no is getting lost!
- Then we hitch-hiked, today it is OLA, Uber Sharing, even between cities!
- Weather was more predictable 25 years ago than it is today. Climate Change had not yet set in. Today....well, the less said, the better.
- In those days there were more people, less vehicles, today it is just the opposite in big cities. (Shhhh..., do not complain that is how some countries measure their economic progress!)
- Summers were often the best time for tiger safaris in most Wildlife Parks, today you need to be lucky to get a booking on a Tiger Safari (often sold-out for months in advance)
- Going to bed meant sleeping on a single pillow with a clean bed-sheet, of late hotels offer (of all things) a pillow-menu!
- International Cuisine was unheard of in most cities of the world, today small suburbs offer you a global gourmet choice!
- Our travelogues then were a minimum of 1500 words with few pictures. Today pictures tell the complete



story!

- Then, few houses opened its doors to visitors, remember then there was no Air-bnb. Today, never mind. Every house that offers a view or is close to a railway station welcomes Holiday-Makers at a price, off course!
- Cell phones? We often used an STD phone booth to make calls to our dear one's informing them that we were safe. At times it meant standing in a queue. Today, the cellphone does all this and more. How we all hate the `flight mode'? Yucks!!
- Money to be used for travelling was hidden inside shoes on long trips. If you were mugged, no thief would probe the shoes. Today, we all have credit cards, Paytm, Travel Cards, except off course, Cash!
- While on the road, a single traveller wanted to share costs; one often stuck notes on entrance doors to Restaurants known for their backpacking crowd. More often than not, one found companion(s) Today AI brings together travellers on a jaunt even when they themselves aren't aware they want to go on an excursion. The magic word today is Data Analytics!!
- When we returned back from our sojourn, we invited friends over, organized a slide showing images of the location or locations that we had just been to, along with live commentary lasting over a couple of hours, it normally ended with lots of banter, laughter & chatter over dinner. Today it's all over FB & Insta – no need to invite anyone! Save the PARTY MONEY for the Next Peregrination!

One thing that has not changed or diminished at all is the love for exploring, discovering, wandering!

"Leadership is the art of getting someone else to do something that you want done because he wants to do it." – Dwight Eisenhower

BREAKING THE CYCLE

How Businessmen Can Master Cash Flow and Build Personal Wealth" by Augustine Mendez, Chief Service Officer of Freedom Factory



The Cash Flow Conundrum - Businessmen often wear their company's success as a badge of honour, yet many face a silent struggle: erratic cash flow. Profits are perpetually reinvested, loans against assets become routine, and personal wealth remains

stagnant. This cycle, while driven by ambition, risks financial security. Recognizing this pain point is the first step toward a solution.

The Hidden Risks of Neglecting Personal Wealth

1. Over-Reliance on the Business: Your business is a single asset. Market shifts, competition, or economic downturns can jeopardize both income and net worth overnight.
2. Lack of Passive Income: Without diversified investments, there's no safety net. Passive income streams act as a cushion during lean periods.
3. Financial Stress: Tying personal survival to business performance breeds anxiety, impacting decision-making and health.

The "Pay Yourself First" Principle: A Lifeline. This principle mandates allocating a portion of income to personal savings before business expenses. It's not selfish—it's strategic! Diversification reduces risk and ensures liquidity, empowering you to invest in opportunities without compromising personal stability.

Practical Tips for Erratic Cash Flows

1. Set a Flexible Percentage: Allocate 10–15 % of monthly profits to personal savings. Adjust the percentage during lean months, but never skip entirely.
2. Automate Transfers: Use tools like automatic transfers to a dedicated savings account. "Out of sight, out of mind" ensures consistency.
3. Start Small, Scale Strategically: Begin with 5% if cash flow is volatile. Increase this as business stabilizes.
4. Build a Personal Emergency Fund: Aim for 6–12 months of living expenses. This fund is untouchable

for business use.

5. Invest in Income-Generating Assets: Prioritize low-effort investments (ex – Mutual Funds) to grow passive income.
6. Diversify adequately: Maintain proper balance between fixed assets (ex – Properties) and Liquid assets (ex – Mutual Funds, Fd's). Ideally minimum 30% of the total assets should be liquid.
7. Leverage Windfalls Wisely: Redirect unexpected profits (tax refunds, bonuses) to personal investments before reinvesting in the business.

Common Objections in implementing – Pay First Principle

My business needs all the cash: Even modest savings compound over time. Personal financial health buffers the business against crises.

What if I can't afford it this month? Adjust the percentage, but prioritize consistency. A Rs 25000 monthly SIP with compounding growth @12% becomes Rs 4.25 Cr in around 25 years.

Secure Your Legacy - A thriving business shouldn't come at the cost of personal wealth. By adopting "pay yourself first," you build resilience against uncertainty and create a legacy beyond your company. Consult a financial advisor to tailor these steps to your goals—your future self will thank you.

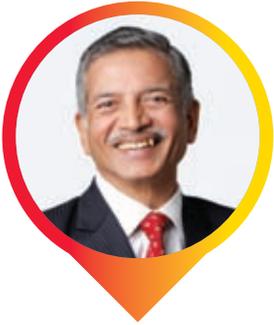
Call to Action - Start today. Review last month's profits, set your percentage, and automate your first transfer. Your business's success shouldn't be your only asset—it's time to diversify and thrive.



"The quality of a leader is reflected in the standards they set for themselves." – Ray Kroc

TRAINING VS COACHING

By Raymond D'Souza-SME Transition coach and Business strategist,
PassionPreneur-Turning passion into Prosperity



Definition of Training: Training is teaching, or developing in oneself or others, any skills and knowledge or fitness that relate to specific useful competencies. Training has specific goals of improving one's capability, capacity, productivity and performance.

Definition of Coaching: Coaching is a form of development in which an experienced person, called a coach, supports a learner or client in achieving a specific personal or professional goal by providing training and guidance. The learner is sometimes called a coachee. Occasionally, coaching may mean an informal relationship between two people, of whom one has more experience and expertise than the other and offers advice and guidance as the latter learns; but coaching differs from mentoring by focusing on specific tasks or objectives, as opposed to more general goals or overall development.

- While Training is content-based, Coaching is context-based
- Training provides new knowledge; Coaching opens new frontiers: what you and your coach both don't know.
- Training moves you from known to unknown, Coaching moves you from unknown to known.
- Training is about new learning and growth through content and process. Coaching is about Unlocking Value and Unleashing Potential through transformational shifts.
- A Trainer makes you look and feel good. A Coach makes you do what you do not want to do, so that you can be who you are meant to be. •
- A Trainer improves your image and develops your Personality. A Coach compels you to be Authentic.
- A Trainer cleans the window pane to show you the beauty of the view outside. A Coach makes you unmistakably aware, the spots are not on the mirror.

When to take coaching?

There have been instances wherein entrepreneurs have approached me for coaching before starting their business.

And for those lucky ones, it has indeed been a wise decision because they got time to

- Prepare their mind-set and hone required skill-sets
- Map and Identify networks and teams to be cultivated
- Get into the routines and schedules to get into their entrepreneurial rhythm
- Carefully calibrate and prepare their prototypes/services for specific market niches
- Prepare their back end, systems, process and checklists to ensure Customer Delight was delivered consistently every single time
- Prepare their Dashboard and Metrics to monitor, review, reflect and course correct on a regular basis
- Finetune and customize their business model to deliver increasing amounts of profitable cashflows
- Ensure they have mechanisms and relationships in place to get and retain the right person, in the right place and at the right level.
- Just compare the amount of time, effort and money SAVED
- By avoiding making expensive mistakes – that could cost you your reputation and/or put you out of your entrepreneurial game. Having a Saathi by your side as your Sounding Board, Confidante, Strategist does wonders
- The unbelievable boost you get in your outlook, confidence and entrepreneurial approach by virtue of being well-prepared on account of well-deliberated decisions.
- With the opportunity of a regular debrief, learning from mistakes, reinforcing what is done right and getting sequences right to form the right entrepreneurial habits



"A good leader takes a little more than his share of the blame, a little less than his share of the credit." – Arnold Glasow

CCCI Member's Achievements and Accomplishments

The CEO, Mr. Clevio Monteiro of Sun Raj tours and travels, has made the CCCI and the Christian community proud by proudly partnering with SWISS airlines in order to ensure seamless administrative and visa processing. This is indeed a prestigious partnership and speaks very highly of the quality and standards set by SunRaj tours and travels in order to secure this venture. SunRaj is today run by first generation entrepreneurs with over 70 years of professional experience and expertise in the Airline, Travel, Holiday and Information Technology industry. They have a successful track record in Marketing & Branding, Airline & Hotel Reservations, Domestic & International Holidays, Corporate/Retail Sales, Strategy & Planning.



Electro Pneumatics and Hydraulics Pvt Limited

(CCCI MEMBER) AND JOHN COCKERILL DEFENCE JOINT VENTURE.

John Cockerill Defence, a global leader in advanced defence systems and industrial engineering, and Electro Pneumatics & Hydraulics Pvt Ltd, a renowned Indian defence technology company, have entered into a Joint Venture (JV) Agreement for combining their technological, manufacturing and innovation capabilities to strengthen India's defence ecosystem. This partnership is aligned with the 'Make in India' initiative and enables a greater degree of self-reliance for the country in defence manufacturing.

The JV will focus on manufacturing, assembling, and commissioning turrets for the Indian Army's Indian Light Tank (I.L.T) program, a critical initiative aimed at enhancing India's defence capabilities in extreme and challenging terrains.

Mr. Thierry Renaudin, Chief Executive Officer, John Cockerill Defence, said: "John Cockerill is a partner to EPHIPL in making the country a manufacturing hub for the world.

Mrs. Ingrid Rasquinha, Jt. Managing Director, EPHIPL stated: This JV ensures that world-class defence solutions are manufactured domestically for the Indian armed forces. , Mr. Ashley Rasquinha, Joint Managing

Director, EPHIPL explained: "This partnership is more than just a business agreement; it is a commitment to India's defence preparedness and self-reliance.

Mr. Vincent Mathias-Founder Director of the CCCI: EPHIPL has been a great contributor to the CCCI, through the pioneering efforts of our very own CCCI member, the late Mr. Anthony Rasquinha. He has been and will continue to be a great inspiration in entrepreneurship to our community. His children, Ashley and Ingrid have taken his legacy forward and made the community and the CCCI proud with this stupendous achievement. We wish them all the best and success in this joint venture.



"A leader is a dealer in hope." – Napoleon Bonaparte

25 years of the Lawrence and Mayo Sunglass mela



Lawrence & Mayo, established in 1877 is one of India's oldest and most trusted optical & eyewear retailer, spread across more than 100 locations in 30 cities in India. **Their innovative marketing campaign well timed with**

the summer season called "Lawrence and Mayo Sunglass mela" celebrates 25 years this year, with the latest trendy, fashionable sunglasses, and the biggest brands globally.

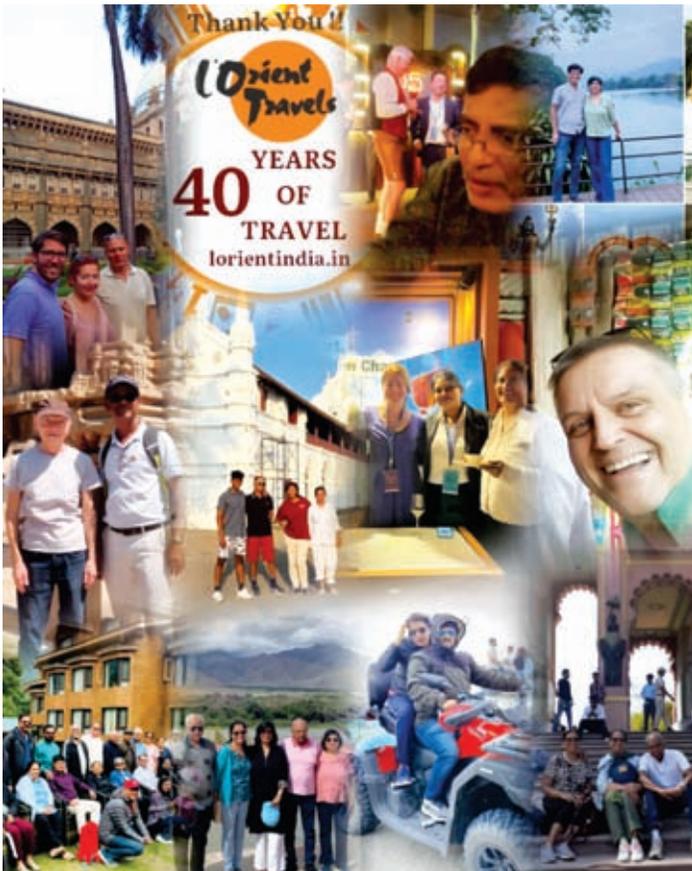
The visionary Group Director Marketing Dr Vivek Gerard Mendonsa has been directing the course of

growth for Lawrence and Mayo, through his initiatives in developing future verticals, and creating future-ready Leaders & Managers.

He brings value-based, innovative, and technology-driven products and services in the field of optics, air, water, earth, and life. He leads and nurtures a team of over 870 professionals across 16 states and 34 cities, ensuring consistent growth, customer satisfaction, and service excellence. He is passionate about mentoring the youth and entrepreneurs, and supporting CSR activities at Mendonsa Foundation.



Hector D'Souza's Lorient travels completes 40 years



Lorient Travels was formed on 1 April 1985 by Mr. Hector Dsouza. Initially it provided passport services, later it diversified into ticketing & tours. During the second half of the 1990s, it started marketing curated holidays within the Indian Subcontinent. Lorient Travels was the official travel agent for the Miss India beauty pageant contests from 1995- 2003. It also ventured into representation & was the India representative for the State Tourist Board of Southwest Germany from 2008 - 2020. Post Covid it continues to provide tour services as well as consultancy services.



"As we look ahead into the next century, leaders will be those who empower others." – Bill Gates

SANTÉ SPA CUISINE BAGS THREE AWARDS

Our illustrious Vice Chairman Mr. Agnelo Rajesh Athaide, in collaboration with Sonal Barmecha and Chef Shailendra Kekade has ventured into the food industry with Santé Spa Cuisine. Mr. Agnelo Rajesh Athaide is an author, social entrepreneur, educationist, business mentor who believes in LEARN, EARN AND RETURN. He is the founder of St. Angelos group of companies which are operative in Education, real estate development, food and hospitality, restaurants, e-commerce platforms, fashion Apparels, fashion jewellery and an architectural platform. Agnelo Rajesh is the chairman at Santé Hospitality Pvt Ltd. Their culinary venture Santé Spa Cuisine has won three prestigious awards at the Times Food awards, organised by The Times of India. The awards recognized Santé Spa Cuisine's excellence in global vegetarian cuisine. Santé Spa

Cuisine BKC also won an award at the Times Hospitality Icons 2023 for being an iconic global cuisine vegetarian restaurant. Sante Spa cuisine has restaurants in Pune(2) Bengaluru(2), Ahmedabad, Chennai(2) and 4 branches in Mumbai.

Mr. Agnelo Rajesh Athaide, Chairman of Global St. Angelos Group of Companies, won awards at the CREDAI-MCHI & Spaciux GOAT Awards and Design Awards 2024, held on January 18, 2025, at the Jio Convention Center in BKC, Mumbai. He won awards for his contributions to the architecture and design industry, specifically in the context of the CREDAI-MCHI & Spaciux awards. In March 2025, Agnelo Rajesh won awards for architecture, specifically the CREDAI-MCHI Spaciux Design Awards.



"A leader should have higher grit and tenacity and be able to endure what the employees can't." – Jack Ma

CCCI Member's Achievements and Accomplishments

One of our respected Members, Adv Priscilla Samuel conducted a seminar on Redevelopment which was aimed at educating flat owners about the benefits of redevelopment, the legal and procedural aspects involved and how to safeguard property rights. The event gained a lot of prominence with local newspapers reporting on the same, most prominent being featured on "Crime Magova" a weekly newspaper in Thane.



Iwana Consultancy Solutions headed by **Mr. Ivan D'Souza** Founder & Managing Director, has been recognized by India Pharma Outlook as one of the Top 10 Pharmaceutical Consultants of 2025!



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TARIFF TREMORS... IMPACT ON INDIA



The imposition of tariffs by the United States of America on Indian exports has introduced a complex dynamic in the trade relations between the two nations. These tariffs have significant implications for Indian exporters, affecting various sectors and potentially

influencing India's economic growth.

India's Export Share to the USA

In 2023, India's exports to the United States were valued at approximately \$85.5 billion, making the U.S. one of India's largest trading partners. This figure represents a substantial portion of India's total exports, highlighting the critical role the U.S. market plays for Indian exporters.

Major Export Categories from India to the USA

The primary products exported from India to the United States include

- **Packaged Medicines:** Valued at \$10.4 billion.
- **Diamonds:** Valued at \$7.61 billion.
- **Jewellery:** Valued at \$7.58 billion.
- **Other notable exports:** Textiles, electronics, and agricultural products.

Impact of U.S. Tariffs on Indian Export Sectors

The U.S. has imposed a 27% tariff on Indian imports, affecting a wide range of products. This move is projected to lead to a decline of approximately \$5.76 billion in India's exports to the U.S.

Negative Impacts:

- **Seafood Industry:** The U.S. tariffs are expected to have a severe adverse impact on Indian seafood exports, particularly shrimp, which constitutes 92% of the \$2.5 billion seafood exports to the U.S.
- **Gems and Jewellery:** Tariffs on gold jewellery and diamonds are projected to result in a 15.3% decline in exports, affecting a sector that is a significant contributor to India's export economy.
- **Automotive Components and Electronics:** These sectors are also anticipated to face challenges due

to increased tariffs, potentially leading to reduced competitiveness in the U.S. market.

Positive Aspects:

- **Textiles and Pharmaceuticals:** Some sectors, such as textiles and pharmaceuticals, might achieve modest gains or remain neutral, as certain products are exempted from the increased tariffs.

Effect on India's GDP

The overall impact of the U.S. tariffs on India's GDP is projected to be a reduction of up to 50 basis points. This translates to a potential decrease in GDP growth from the previously projected 6.5% to around 6%. However, some officials maintain that the impact will be minimal, with growth projections between 6.3% and 6.8% for the 2025-26 fiscal year.

Strategic Responses and Outlook

In response to the tariffs, India is exploring several strategic measures:

- **Diversification of Export Markets:** Efforts are underway to reduce dependency on the U.S. market by exploring and expanding into other international markets.
- **Trade Negotiations:** India is engaging in diplomatic discussions with the U.S. to address tariff concerns and negotiate more favorable trade terms.
- **Domestic Policy Reforms:** There is a push for internal economic reforms to enhance the competitiveness of Indian industries, including potential tariff reductions and easing of import restrictions.

While the U.S. tariffs present challenges for Indian exporters, they also offer an impetus for India to strengthen its economic resilience through diversification, policy reforms, and strategic international engagements. The long-term impact will depend on how effectively India navigates these challenges and leverages emerging opportunities in the global trade landscape.

Steven Fernandes

Founder – Proficient Financial Planners (Sebi RIA)
(steven@proficientplanners.com)

“Forget about the fast lane. If you really want to fly, just harness your power to your passion.” – Oprah Winfrey

THE KEY TO FREEDOM: BUILDING SYSTEMS



So how do you transition from being stuck in the day-to-day to gaining freedom in your business? The answer lies in building systems.

What separates successful entrepreneurs from solopreneurs is their ability to implement effective systems. These systems allow them to step away from daily operations while ensuring the business continues to run smoothly.

One of the most eye-opening realizations I had as a small business owner was how critical systems are—even more so for small businesses than large ones. I used to believe systems were necessary only for large enterprises due to their scale. But in reality, these businesses became large precisely because they invested in building robust systems early on.

Small businesses often struggle to attract and retain top talent. When key team members leave, the owner is left scrambling because only they know how things work. This dependency on individuals makes the business vulnerable. That's why systems are not a luxury—they are a necessity for small businesses.

If you're a solopreneur or small business owner, here's a simple framework to help you build effective systems in your business:

Step 1: Organize Tasks into Four Core Functions

Create four main folders or manuals:

- Marketing
- Sales
- Operations
- Finance & Administration

Step 2: List All Daily Activities

Write down every task you perform from the moment your workday begins until it ends. For example: Phone calls, lead generation, advertising, sales, maintaining a client list, after-sales follow-ups, bookkeeping, client meetings, filing, invoicing, and payments.

Step 3: Assign Tasks to Their Respective Functions

Categorize each task under one of the four functions:

- Lead generation → Marketing
- Sales calls → Sales

- Bookkeeping → Finance & Admin
- Client meetings → Sales
- Filing and invoicing → Finance & Admin

Step 4: Choose One Activity and Define It

Select one task, such as "lead generation" under Marketing, and write a clear job description for it.

Step 5: Document the Process

Define how the task should be done. Use any of the following:

- A flowchart
- A written step-by-step guide
- A video recording
- A voice recording later transcribed into a document

Step 6: Test the Process

Ask someone else to complete the task by following your documented steps. Note where they need clarification and refine the process accordingly.

Step 7: File the Document

Save the finalized document in the corresponding manual (Marketing, Sales, etc.).

Step 8: Repeat and Build

Move on to the next task. Gradually, your business will develop a comprehensive set of operating procedures that can be used for training and reference.

Step 9: Keep the Manuals Alive

Every time there's a customer complaint or internal error, review the relevant process to see if there was a gap. Update the documentation to fix it.

Your system manual is a living document. Don't worry about making it perfect from the start. What matters is continuous improvement based on real feedback.

Creating systems might feel slow and tedious at first. But remember: to go fast later, you must slow down now. The short-term pain of building systems is the price you pay for long-term freedom.

Once you've built these systems, you'll be in a better position to delegate. Start by outsourcing tasks in Finance & Admin—this frees up your time to focus on your most valuable business areas: Sales and Marketing.

Valance Quadros

CA, Business Consultant, askvalance@gmail.com

"Leadership is the art of giving people a platform for spreading ideas that work." – Seth Godin



GROWTH OF THE TRAVEL & TOURS INDUSTRY IN INDIA AND THE NEED FOR CYBERSECURITY

By Mr. Clevio Monteiro, CEO of Sun Raj Tours & Travels



Booming Travel & Tourism in India

The travel and tourism industry in India has witnessed **remarkable growth**, driven by increased disposable income, expanding middle-class aspirations, digital adoption, and improved connectivity. According to the World Travel & Tourism Council (WTTC), the industry contributed nearly **\$200 billion to India's GDP** in recent years and is expected to grow further, creating millions of jobs. Key segments fueling this growth include:

- **Leisure & Business Travel:** Post-pandemic recovery has seen a surge in both segments, with corporate travel rebounding and leisure travel flourishing.
- **Medical Tourism:** India is a top destination for medical travelers due to world-class healthcare at affordable rates.
- **Religious & Heritage Tourism:** Popular pilgrimage sites like Varanasi, Tirupati, and Amritsar attract millions annually.
- **Adventure & Eco-Tourism:** Interest in sustainable travel, wildlife safaris, and adventure activities is rising.

With this **rapid digitalization** in travel bookings and transactions, cyber frauds have also increased, making it essential to ensure safety while booking trips.

Cyber Frauds in the Travel Industry & How to Stay Safe

As the travel industry expands, **cybercriminals exploit loopholes** to scam both travelers and travel agencies. The most common frauds include:

- **Fake Travel Websites & Agencies:** Fraudulent websites mimic real travel portals to steal money.
- **Phishing Scams:** Emails or messages posing as airlines, hotels, or agencies trick users into providing sensitive data.
- **Credit Card Fraud:** Hackers intercept payment details during online transactions.
- **Fake Tour Packages & Discounts:** Unrealistic offers lure travelers into paying for non-existent trips.
- **Identity Theft:** Personal details used for bookings are stolen and misused.

How to Protect Yourself

- ✓ Book with IATA-certified agencies like SunRaj Travels for authenticity.
- ✓ Verify agency credentials through reviews, official websites, and industry affiliations.
- ✓ Use secure payment methods like credit cards with fraud protection.
- ✓ Beware of unrealistic discounts and verify deals directly with providers.
- ✓ Enable Multi-Factor Authentication (MFA) on travel accounts to prevent unauthorized access.

"Anyone can hold the helm when the sea is calm." – Publilius Syrus

SEMINAR ON TAXATION



A seminar on Taxation was organized on the 21st of February 2025 at Hotel Kohinoor Continental. Organized by the Christian Chamber of Commerce and Industry, this insightful session brought together industry experts and over 50 business

leaders eager to understand the latest tax amendments. The session was jointly conducted by S.M. Lasrado & Co., represented by CA Stanley Lasrado & CA Jason Dmello and Transformatrix Global Private Limited, represented by CA Arun Vaz, CA Adarsh Tiwary and CA Pranit Surve. Their expertise provided the attendees with in-depth insights into crucial tax reforms that impact businesses across various sectors.

The speakers delved into the latest changes in personal tax provisions, discussing modifications in tax slabs, exemptions, and deductions. With an emphasis on maximizing tax savings, the experts shared strategies to help individuals plan their taxes efficiently. A critical aspect of the discussion were the amendments in Section 80IAC, which provides tax incentives to eligible startups. The panel explained the latest eligibility criteria, tax benefits, and how startups can leverage these changes to enhance their financial planning. With MSMEs forming the backbone of the Indian economy, recent amendments in taxation policies for Micro, Small, and Medium Enterprises (MSMEs) were highlighted. The session focused on new compliance requirements, tax relief measures, and incentives introduced by the government to support MSME growth.

Keeping track of Tax Deducted at Source (TDS) and Tax Collected at Source (TCS) regulations is vital for businesses. The seminar detailed the latest rate changes, compliance requirements, and penalties associated with non-compliance, ensuring businesses stay ahead of regulatory challenges. GST and other indirect tax amendments were also a significant topic of discussion. The experts outlined

updates in GST rates, input tax credit policies, and procedural changes that businesses must comply with in order to avoid penalties and optimize their tax planning. Lastly, the session covered procedural tax amendments, including modifications in return filing, digital compliance mandates, and regulatory deadlines. The speakers emphasized the importance of adapting to digital tax administration in order to streamline processes and avoid last-minute hassles.

With an interactive Q&A session led by CA Arun Vaz and CA Stanley Lasrado, participants had the opportunity to clarify doubts and gain practical insights into tax compliance and planning. The engaging discussion ensured that the attendees walked away with a clearer understanding of the impact of tax reforms on their businesses and personal finances. Events like these, organized by the Christian Chamber of Commerce and Industry, play a crucial role in educating and empowering business owners. As tax laws continue to evolve, such initiatives help businesses remain compliant, competitive, and financially robust. With the success of this seminar, we look forward to more such insightful sessions in the future, ensuring that the members stay ahead in the dynamic world of taxation.

CA Arun Vaz

(9820517208)

Transformatrix Global Private Limited.

(Co-Founder)



"Champions keep playing until they get it right." – Billie Jean King

FEEDBACK FROM OUR VALUED CCCI MEMBERS ON CCC-I-CONNECT

The newsletter in its current avatar is excellent, compared to previous editions. The hardwork and effort literally shows in every page. Some more changes are advised to make it look more attractive and topical like our competitors..... Mr. Henry Lobo, Past Chairman of the CCCI

The newsletter is clear, concise, and easy to follow. Visually, the layout is clean and well-structured. Overall, this newsletter does a great job of informing and engaging the audience..... Mr. John Mathew, Past Chairman of the CCCI

The newsletter has turned out exceptionally well-it's packed with informative content, engaging articles and valuable insights"..... Mr. Roland Xavier, CCCI Member

PUBLIC SEMINARS CONDUCTED IN 2025



"Success is not final, failure is not fatal: it is the courage to continue that count." – Winston Churchill

KNOW OUR NEW MEMBERS



Dr. Reshma Quadros
Doctor

Profile: : Dr. Reshma Quadros is a medical professional specialising in autoimmune disease management and as a medical advisor in the pharmaceutical industry. She has developed her own range of nutraceutical products and is now on the verge of launching her own skincare line. She is the joint secretary of the National Association of Pharmacology and Therapeutics. Her work spans her clinical practice as well as her business in the field of nutraceutical and skincare.



Mr. Lionel Ferreira
Commercial Director

Company Name: Project India Shipping and Chartering Pvt Ltd: specialises in Shipping, Logistics and Marine Support services. His sister concern Divine Enterprises specialises in Interior and Exterior maintenance services such as painting, waterproofing, carpentry, plumbing and Flooring.



**Mr. Aubrey Aloysius and
Ms. Lorraine Fiona Aloysius**
Co-Founders

Academy Name: The LorraineMusic.ai: At LorraineMusic.ai, we have been on a mission to change that for the past 20 years revolutionizing the way people learn music by integrating cutting-edge technology with world-class pedagogy (the method of how teachers teach, in theory and in practice)



Mr. Allan Vijay Pinto
Sole Proprietor

Company Name: Breur Solutions specialises in Digital brand management, websites, Web and mobile app development, software development, Digital marketing, hosting and server management.



Mr. Ligory Louis D'Souza
Proprietor

Company Name: Dsouza Electricals specialises in undertaking electrical works / Firefighting / FAS/PA work for leading architects in Mumbai. Their expertise is in automation, networking and access control. They undertake design and execution of projects of varied complexity in order to ensure that the clients are satisfied, with the "ease of use".

"If you think you are leading and turn around to see no one following, then you are just taking a walk." – Benjamin Hooks

KNOW OUR NEW MEMBERS



Mr. Rohan D'Souza

Company Name: Tosoh India creates products and technologies that address the Indian needs. Tosoh India is engaged in redefining the existing clinical standards. Prepared with knowledge, skills to innovate and passion to support, Tosoh India is actively engaged in spreading the benefits of technologies to clinical laboratories.



Adv. Ms. Priscilla Samuel
Advocate

Law Firm: Samuel and Associates specialises in Documentation and litigation related to property, deemed conveyance, redevelopment, Writ petition, Family matter, Matrimonial dispute, Consumer dispute and Society matters.



Dr. Ashwin Correa
Doctor

Diagnostic Centre: Ashwin Diagnostic Centre, established since 1996 specialises in Xray, Sonography, blood tests, ECG and OPG and other diagnostic tests.



Mr. Roshan D'Souza (Francis)
Proprietor : Bonaventure Events

Company Name: Bonaventure Events specializes in crafting unforgettable events by seamlessly blending exceptional catering services with meticulous event management, tailored to your unique vision.



Adv. Mr. Neil Chettiar
Advocate

Profile: Mr. Neil Lambert Chettiar is a practicing advocate, with the Bar council of Maharashtra and Goa, since June 2018.

"In order to remain relevant, you must establish yourself as a thought leader in your industry." – Marc Benioff

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