



# CCC-I-CONNECT

*\*Catalyst For Change\**

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

January–March 2025 | Volume 6 | No. 1

*For Private Circulation*

## TRAVEL

A KNOWLEDGE GAINER

# 2025

NEW YEAR RESOLUTIONS

## SUCCESS STORIES

## KNOW OUR MEMBERS

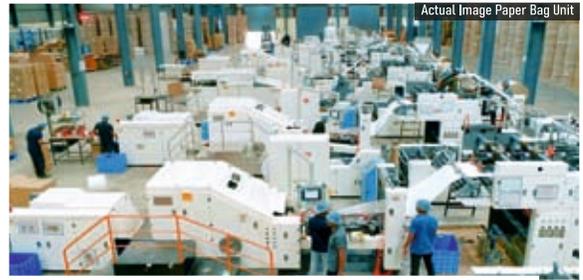
## THREE P's

FOR FAMILY & PROPRIETARY BUSINESSES!

# 2025



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## MESSAGE FROM THE CHAIRMAN



**Mr. Albert W. D'Souza**  
Chairman

At the outset, I take this opportunity to wish all the members a Happy and Prosperous New Year 2025. This 1st Issue of the New Year is one in which we look forward to new beginnings and also the continuity of our old ideas.

2025 has started off with huge developments in Industry and Technology – China surprised the world with its release of DeepSeek, an AI Model that requires 95% less resources to develop than contemporary models. This has sent shockwaves around the Global Tech Industry and caused everyone to revisit the drawing board for future development. Simultaneously, the political situation in multiple countries has led to several decisions that will affect World Trade.

If we have to be competitive and maintain business advantages, we need to think forward and act fast. We need to develop a global mindset and look outwards in order to grow our businesses. Multiple MNCs are actively looking at a China + 1 policy when it comes to Manufacturing and setting up Global Capability Centres (GCCs). Some have already set foot in our country while many more are eyeing the possibilities of being here.

Our Chamber has an eclectic band of Entrepreneurs representing diverse fields of Industry. We have to strengthen our own collaboration within the Chamber in order to progress and grow our Businesses. To work towards this, many of the Committees have been reconstituted for this term, bringing in new members and expanding the fields of the involved members. It is also essential to involve the second and future generations of the Members – we will be conducting more sessions for our Youth Members to prepare them for the new challenges in the world of Business.

I request our Members to come forward and continue contributing to the Chamber – through their knowledge and participation in our Meetings and Events.

**Mr. Albert W. D'Souza**  
Chairman





**Dear CCCI members and well-wishers.**

It is with great excitement coupled with expectation that the newly formed Editorial Team has placed in your hands the revamped CCCI newsletter rechristened as the **CCCI Communique** and rebranded as the **CCC-I-CONNECT**.

The "I" in CCCI no doubt, stands for **Industry** but like the "I" in Apple, which has a five-fold focus and stands for "internet," "individual," "instruct," "inform," and "inspire.", so also the **"I" in CCCI** goes beyond Industry to focus not only, on building **individuals**, both as, Businessmen and Professionals, but also to **inform and inspire** using the forum of both F2F interactions as well as, **the internet** (and digital media), and in the advanced age of AI also stands for **"intelligence"**.

It is fitting, therefore that our rebranded name **"CCC-I-CONNECT"** should stand, in the context of the above, as an acronym for

- C - COMMUNITY** building through the CCCI
- O - ORGANIZATION** which has over the past 25 years through its foresight and vision created a
- N - NEED** for the Community to rally together and create a
- N - NETWORK** which would
- E - EXPLORE** new avenues of Entrepreneurial enterprise and spirit and thus establish a forum for
- C - COMMUNICATION** between members and with the business community both within and beyond our country borders thus leading to a radical
- T - TRANSFORMATION** in the way we perceive, chart and channelize our growth

The rebranding has been designed to go beyond the **Christian Entrepreneur** to embrace **Christian Professionals** who support and complement the growth story of our Christian Businessmen and Entrepreneurs lending them valuable support in creating their success stories.

We are on the cusp of a new trajectory in our growth and as our new Chairman has outlined in his message, we need to upscale our businesses and seize the opportunities that come our way leveraging on the technical acumen of our new generations to forge our way ahead. CCCI is positioning itself, in line with our new tagline as a **"CATALYST FOR CHANGE"** partnering you in your quest for excellence and truly manifesting our **CONNECT**.

(The Editorial Team invites members to contribute articles, success stories and business insights that will help the CCCI and its members to grow. In the measure you **"CONNECT"** with us in the same measure will our **CONNECTION** become strong and vibrant. Let us together work to make this **"CONNECT"** a bond that will help to nourish and nurture the community.)

**EDITORIAL TEAM**

## THE NEW CHAIRMAN OF THE CCCI : Mr. Albert W. D'Souza

Mr. Albert Wilfred D'Souza is the new chairman of the CCCI. He is the Chairman of the Aldel Education Trust. This trust operates various Christian religious minority technical and professional educational institutions at St John Technical Campus in Palghar, Maharashtra. He is the chairman of Printania Offset Pvt Ltd, a leading print house in India, and the managing director of Printania Group of Industries. He is the present chairman of the Model Co-op Bank Ltd. He is one of the founding directors of the Christian Chamber of Commerce and Industry. He is a member of the Catholic Council of India and holds several positions on the advisory boards of educational institutions and hospitals across Mumbai, Mangaluru, and Jabalpur.

He has been the recipient of numerous awards, including the Rachana Foundation 'Entrepreneur of the Year' Award (2003), the Papal Award for Printing Entrepreneurship (2004), the Catholic Entrepreneur of Karnataka State Award (2007), the Dimensions 'Entrepreneur of the Year' Award (2012), and the Chhatrapati Shivaji Maharaj Achievers Award (2019).



## CCCI CHAIRMAN MR. ALBERT W. D'SOUZA'S SPEECH ON THE OCCASION OF HIS ELECTION AS THE CHAIRMAN ON 28TH SEPTEMBER 2024.



**Mr. Albert W. D'Souza**  
Chairman

Chief Guest Dr. Madam Grace Pinto, Keynote Speaker Dr. Uday Salunkhe, members of the Board of Directors, fellow members and well wishers present here this evening.

It is a privilege and honour for me to accept the position of Chairman of the Christian Chamber of Commerce and Industry. What makes it more special is that this is happening during its Silver Jubilee Anniversary. I remember, 25 years ago, as we took the initial steps towards the formation of this Chamber, we had the motivation and the determination, but were unsure as to how successful the idea would be.

My dear members, not only did the idea work out, but today we are a thriving community of over 600 like-minded members having varied Business interests and successful in our own ways. It is due to the efforts taken by the past Chairmen, especially our Founder Chairman Mr. Vincent Mathias.

On today's occasion, I would like to focus on three key points that I believe the Chamber should focus upon for the next 3 / 5 years.

1. Greater Co-operation between Members
2. Upscaling our Businesses
3. Involvement of Next Generation

1. Greater Co-operation between members: Many times, we have noticed that our members may have interests in similar or allied Industries or maybe as solution providers to many of our needs. I would want to encourage a greater interaction between our members. The main reason is to improve the Businesses run by our own Community.

2. Upscaling our Businesses: Today, we stand at the crucial juncture of progress, the old-fashioned ways of working are behind us and the technology driven automated world is now ahead of us. Let us come together and work to adapt to the rapidly changing technologies and future proof our Businesses and Business Processes.

3. Involvement of the Next-Generation: It is essential that the second and third generations of our families ensure the continuation of our Businesses. The CCCI will take active efforts to bring together the Youth Members to nurture and prepare them to display the necessary leadership for the future.

The CCCI has come a long way, this would have not been possible without the support and participation of each one of you present here today as well as those who have been unable to attend. We still have a long way to go, with many more milestones to achieve together. We need to expand our reach and continue to induct new Members from other States and cities as well as Internationally. We need to adapt and accept digitalization in various formats – whether it is our monthly meetings, public seminars conducted by eminent experts as well as our directory of members.

At the same time, I look forward to our Industrial Visits – cum – Leisure Tours which are an enjoyable learning experience for all of us. I hope and pray for the continued patronage and participation of all our members, as we grow from strength to strength.



## SILVER JUBILEE INAUGURATION OF CHRISTIAN CHAMBER OF COMMERCE AND INDUSTRY HELD ON 14TH JANUARY 2023



"We should be happy and proud of the work that Christian Chamber is doing for the community. The existence of CCCI and the achievement of twenty-five years of progress for the enterprise of the Christian community, unity of entrepreneurs, development is commendable. Jesus Christ has kept us all alive through the struggle and problems of the last two years of the Corona conflict. This is our destiny. This is a great command to help the community. This celebration is a testament to what CCCI has contributed to the community in 25 years. This is what we should think about. We all should dream big, think big and that should be our mission. Write down your New Year's resolution and decide what you want to be. Its value will be fruitful even after 10-25 years. Keep up the good work. May God bless you," said Madam (Dr) Grace Pinto, Managing Director, Ryan International Group of Institutions, the Chief guest at the event.

The Christian Chamber of Commerce and Industries (CCCI) organized the silver jubilee inauguration ceremony of its organization in the auditorium of Hotel Kohinoor Continental, Andheri East on 14th January 2023 with the graceful presence of the CCCI founder chairman Mr. Vincent Mathias, CCCI vice chairmen Mr. Albert W D'Souza, advocate Pius Vas, former chairman Mr. Henry Lobo and director Mr. Lawrence Coelho on the dais. The silver jubilee logo was unveiled by the chief guest Dr. Madam Grace Pinto, along with the directors. The winning logo was conceptualized and designed by Ms. Natasha D'Souza, one of the daughters of our member.

The founder directors Mr. Vincent Mathias (founder director), Mr. Henry Lobo (past chairman), Mr. John Mathew (chairman), Mr. Albert W D'Souza (vice chairman) and Mr. Lawrence Coelho (director), were felicitated with shawls and floral bouquets by the chief guest. The CCCI Director Mr. Gregory D'Souza, Ms. Priscilla Walter Buthello (permanent invitee), former chairman Mr. Anthony Sequeira and other members were present.



## 26TH AGM OF THE CCCI HELD ON 28TH SEPTEMBER 2024.

The Christian Chamber of Commerce and Industry (CCCI) held its 26th Annual General Meeting (AGM) and installation ceremony on September 28, 2024 at the Hotel Kohinoor Continental, Andheri East. Mr. Albert W D'Souza was sworn in as the new chairman of CCCI for the period 2024-2027, succeeding the outgoing chairman Mr. John Matthew. The Managing director of Ryan Group Institutions, Dr. Madam Grace Pinto, was the chief guest for the event. In her address, she commended the CCCI for fostering the spirit of entrepreneurship within the Christian community and promoting the healthy growth of trade, commerce and industry.

She praised the outgoing chairman, Mr. John Matthew, and the founding chairman, Mr. Vincent Mathias, for their contribution to the chamber. Dr. Madam Grace Pinto also congratulated Mr. Albert W D'Souza, highlighting his dedication and leadership. "Today, we celebrate not only CCCI's silver jubilee but also the progress it has made in the past 25 years. Mr. Albert W D'Souza has been instrumental in this journey, and under his leadership, the chamber will continue to grow and reach new heights," she said.

During the ceremony, Mr. John Matthew handed over the chairman's sash to Mr. Albert W D'Souza as part of the formal handover. Mr. Albert W D'Souza, in his speech, reflected on the CCCI's 25-year journey, acknowledging the efforts of the past chairmen and the founding members. "We started with seven founding members, and today we have 718 members thriving in various business sectors. Our focus for the next three years will be on greater cooperation amongst the members, upscaling businesses, and supporting the growth of small-scale industries," D'Souza said.

The keynote speaker for the event was Dr Uday Salunke, group director of Welingkar Institute of Management Development and Research. He emphasized the need to encourage the younger generation to take an active interest in family businesses and explore innovative approaches to business challenges.

The event was graced by several dignitaries, including the former Brihanmumbai Commissioner of Police Mr. Rony H Mendonca, former Principal Secretary of the Maharashtra government Mr. C S Sangeet Rao, former Vice-Chancellor of Mumbai University Dr Suhas Pednekar, former GST Commissioner Mr. G V Bilolikar, and the executive chairman of Citizen Credit Bank Mr. Frederic Castelino, amongst others. The CCCI vice chairmen Adv. Pius Vas, Mr. AgneloRajesh Athaide, Director Mr. Gregory D'Souza, and other board members were present on the dais. The installation ceremony was followed by the AGM, where the new office bearers were announced by Mr. Stanley Fernandes.



## CCCI ORGANIZES ANNUAL EXCELLENCE AWARDS 2022-23 ON 9TH FEBRUARY 2024.



The Christian Chamber of Commerce and Industry (CCCI) organized its annual CCCI Excellence Awards 2022-23 ceremony at the Hotel Kohinoor Continaental, Andheri East on February 9. Mr. Michael D'Souza, industrialist and philanthropist was the chief guest, and the guest of honour Br Joseph Karimalayil, superior general of the Franciscan brothers. A jubilee marks a major milestone in the establishment of an organization. Celebrating the silver jubilee is even more special, because it marks the coming of an age of a chamber like the Christian Chamber of Commerce and Industry. The CCCI has touched and influenced the lives of so many through their very association as members and have experienced a lot of co-operation, mutual friendship and understanding through these past 25 years.

In the esteemed presence of the sponsors of the awards, Mr. Vincent Mathias, Mr. Albert W D'Souza, Ms. Clotilda R Sequeira and Mr. Anthony Sequeira, the following awards were presented to the awardees such as:

1. The Aldel Education Trust Excellence award to a Young Entrepreneur 2022-23 was awarded to

**Mr. Ivan JD'Souza.**

2. **Ms. Sybil Miranda** was the winner of The Arcadia Share and Stock Brokers Pvt Ltd Excellence award in the area of sports, arts and culture 2022-23.
3. **Dr. Jerry Vincent Dias** was adjudged winner of the Electro pneumatics and Hydraulics (I) Pvt. Ltd. Excellence award in the area of Industry 2022-23.
4. CCCI's Pattathu Brothers award for Woman Entrepreneur Award was awarded to **Ms. Metilda Stanley.**
5. **Dr. Evans Coutinho** was awarded with the Reliable Exports India Pvt Ltd Excellence award in the field of education.
6. **Sr. Lissy Devassy**, SSPS, was the winner of the Velvin Packaging Pvt Ltd excellence award in the area of social service 2022-23.
7. **Dr. David Thomas Alvares**, was the winner of the Daniel and Sons Pvt Ltd excellence award in the area of public service 2022-23.

# TRAVEL - A KNOWLEDGE GAINER

By Mr. Hector D'Souza - Founder, Lorient Travels, Mumbai

Travel like Water is often the unsung hero in our life. We consume it in adequate quantities, yet, we are quick to compliment a food dish or drink that satiates or satisfies our taste buds. As we all know, without water life will be a challenge. Same goes for peregrinating! We learn much, while vacationing. The knowledge gained during our 'encounters' is often equivalent to half a term of school life as well as learning during that period.

During our travels, we view places in three dimensions, unlike while reading or watching it on screen. The reality of places is exposed; a third dimension 'depth' is immediately added. Thereby it increases the sense of wonderment in our lives. Off late, drone views offer some consolation; what changes is the perspective & angle, adding curiosity value and compelling us to visit a destination. Then there are smells and sounds which we experience on our expeditions. Can we smell 'fresh air' at a location when watching a travel show. For sure, it's a big no!!

Most importantly travel silently increases our knowledge, something we don't bargain for. On my first visit to Germany in early 90's, I was astounded to find one of the most developed countries in the world followed a system of reserving one third of the total area for nature. Greenery in abundance was food for thought for me!! I often read about bullfights in Spain including the great matadors - Manolete, Joselito & El Cordobes. Somewhere in the year 1997, I was invited by a dear friend to watch a bull fight at Plaza Des Torres in Madrid - a renowned arena in Spain. The excitement was palpable during one of the rounds, when the bull cornered the matador. The banderillos had to step in to rescue him. Here again, it was something new for me; with the suspense unbearable. Catching a bull by the horns is what I learned literally and that bulls can do likewise!!

The magnitude as well as the greatness can only be felt when experiencing the sights and sounds of a location. I read about the Big Temple at Thanjavur; on visiting it last July I finally comprehended the size of the temple & its complex. We humans were dwarfed by the size of the magnificent stone structures. Then there is the intricacy and symmetry, something I never comprehended. A personal visit changed the perception. Ditto while visiting Tiger Reserves in India on many occasions. I don't remember having read about it, but Tigers are



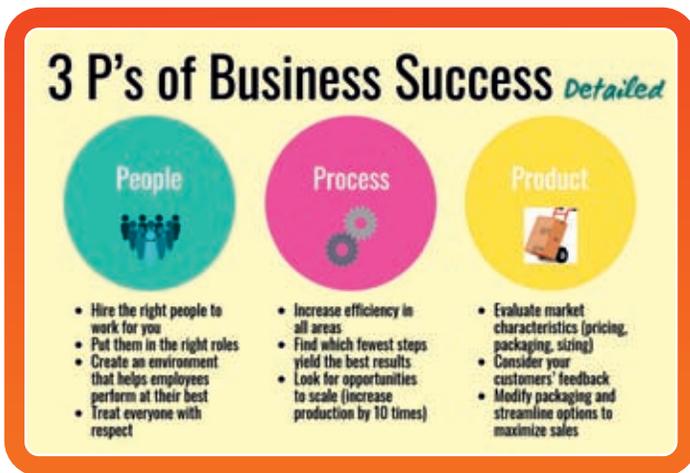
more accommodating during the summer months when water is scarce making many a visit to the same man-made water holes; the territories are forgotten, one-upmanship is laid to rest!!!

Summers can be unbearable for us humans as well. Few authors can describe a torrid summer's day. This I experienced when visiting Kolkatta (then Calcutta) many summers ago. The humidity was unbearable, to this day. Be it Romania, Bhutan, Ladakh, I was fortunate to experience the kindness of locals at high altitudes. Soft spoken and timid, locals extended assistance when needed and didn't make a fuss about it. No artificially carved out smiles, it was a genuine warmth, that I experienced. The best views of the snow-clad mountains can be witnessed on winter days, as well. This I had experienced during a visit to the Lower Himalayas in the month of February, freezing to the bone. We watched a perfect sunrise, later during the day. We were dumbstruck with amazement watching the pristine white mountains in the full glaze of the mid-day sun.

On a different note, I have been treated to historical & architectural forms in different parts of the world, but more so in India. Be it the majestic beauty of the Taj Mahal or intricate craftsmanship of the CST Railway Station at Mumbai comprising of three different architectural styles, the personal visits vastly improved the understanding & learning of the architectural styles of different period, not forgetting the joy & exuberance on discovering these gems of unparalleled excellence. Truly, Travel plays no mean part in enhancing one's own knowledge & understanding. Like Water it is a lifeline, but it hardly ever makes a show of it!!

# THREE P'S FOR FAMILY & PROPRIETARY BUSINESSES!!

By Mr. Hector D'Souza



From an early age, many of us harbor a desire to be independent & start a business. Backed by family encouragement as well as support from friends, relatives, this dream becomes reality! Over the years, some achieve stupendous success, few manage an enterprise for rest of their lives, some shut shop and start working for others. What are the ingredients that are needed to be successful in our own start-ups? Positive attitude, skills acquired through academic, professional training; basic working, desire to serve clients & communities, desire to learn, being tech savvy and able to withstand challenges are some attributes needed, without which no venture can begin. For example, starting an airline is not possible without some qualification skills in the field of aviation. Same goes for other businesses, we may be interested in starting.

Notwithstanding the above which are a given, there are three important qualities an entrepreneur should have or develop in order to sustain enterprises over long periods of time thereby ensuring success. Passion is the first of these. How do we describe passion? It can also be termed - Unconditional Love!! Passion for a business or a profession ensures we are never tired of what we do? We are so much in love with our businesses with which we earn our livelihoods; Passion `enters' our bloodstream, ensuring we never give up. As is well known businesses go through cyclical phases, periods of volatility that tests the resilience of even the toughest. This is where, passion `steps' in!!

It also means we are never tired showing the same amount of enthusiasm and exuberance we displayed when making our first business deal. Being punctual to work can be one attribute of the word `passion.'

Delivering what we promise and not renegading on the same can also be `assigned to passion'. Going out of our way, working long hours, improving learning skills, spending from the pocket in an emergency for clients are also examples of caring for our ventures!!

`Perseverance' is yet another quality entrepreneurs need to possess in adequate quantity. During the normal course of our lives, many activities engage our minds. On some days we think of setting up AI aided ventures where enterprises could reach customers all over the world; on other days we may dream of setting up personal ventures like beauty salons, academic classes and so on. What finally succeeds is the amount of time and perseverance we devote to an activity we find most interesting. This is the first stage of `developing a commodity, product or service'. The second stage is perseverance when managing an enterprise. Due to advances made in technology as well as financial markets, our businesses may appear to become less viable, profitable. It's here that `perseverance' steps in.

Its due to this factor called `perseverance', we embrace change and unite our experience with technological advances as well as cheaper capital, thereby increasing profitability. If there is no perseverance, there is a great possibility of not being able to capitalize on an opportunity, thereby increasing the probability of a business being shut down. `Perseverance' means willingness to succeed, despite the challenges, change brings!!

Finally, Proprietors & Entrepreneurs need to have this quality, rarely found these days!! It's called `Patience'! We need to have patience when it comes to find clients as well as when we deal with them. No two minds think alike, the same goes for our customers. Much after the `ingredients are poured into a vessel' we need to have the acumen to wait for it to be cooked! Many a times we shut down a business venture, because we don't get customers in the first month of our venture. In the days of old - one needed to have the patience to be in business for 1000 days before one could say - we made it!! In today's age, the time gap may have reduced, however, with increasing amount of competition and conglomerates selling products at `cost' price, patience and the willingness to carry on will ensure new customers enter our businesses. With patience and good service, they will remain with us on mutually agreeable terms & conditions!!

# 2025 NEW YEAR RESOLUTIONS

By Ms. Priscilla Buthello

**START AFTER THE END.** Everyone is excited about this Happy New Year. A New Year, A New Start and Way to Go. Envision your New Year Resolutions. **THE NEW YEAR STANDS BEFORE US LIKE A FRESH CHAPTER IN A BOOK**

What will you write for the next chapter of your life? It's entirely up to you. Take the first step to make sure that it's a great chapter by setting New Year's resolutions. A New Year is like a blank notebook. You get to write anything you want in it. Fill the first page of your notebook with your New Year's resolutions.

Live your best life by setting resolutions to make 2025 your best year ever. Every individual looks forward for a new beginning and begin fresh, in the beginning of a new calendar year. Let the past be the past. Now leap forward, open up a new chapter by listing your accomplishments of the previous year and add new future goals. It's though hard but can be cultivated. Remember resolutions are not some sort of life changing events, it helps look forward. It's an affirmation that you're interested in fully living in the year to come. Your success and happiness lie within you. Always resolve to live a life of contentment and positivity. Discover what you would like to have happened in your life this 2025. It's a time when all hopes are new, there are new aspirations and renewed spirits. So, with these thoughts build your life. Your new year is what you make it. Move in to the New Year with great expectations and work towards fulfilling it. Remember then there will be a meaningful chapter waiting to be written.

A word of Caution: Generally, most people's New Year Resolution tends to revolve about erasing the negative past and unfulfilled resolutions of the past.

**Ideas for your New Year Resolutions: - Businessman / Entrepreneur**

- **Write a Business Plan.**

The first step to take is to write a business plan. You will be that much more motivated to turn those ideas into reality. Let your goals be realistic which can be achieved. Don't let any set back derail your momentum. Implementing cutting-edge



technology can indeed drive business growth, enhance efficiency, and foster innovation, leading to greater successes. Stay curious and improve yourself by learning more about your industry and understanding how world events impact it. Get connected to the AI world and explore a realm of endless possibilities.

- **Be More Grateful.**

If you haven't climbed aboard the gratitude bandwagon yet, this is the year to do it. Being grateful will also help you to overcome adversity. Learn to appreciate life's simple pleasures.

- **Be More Confident and Conscientious.**

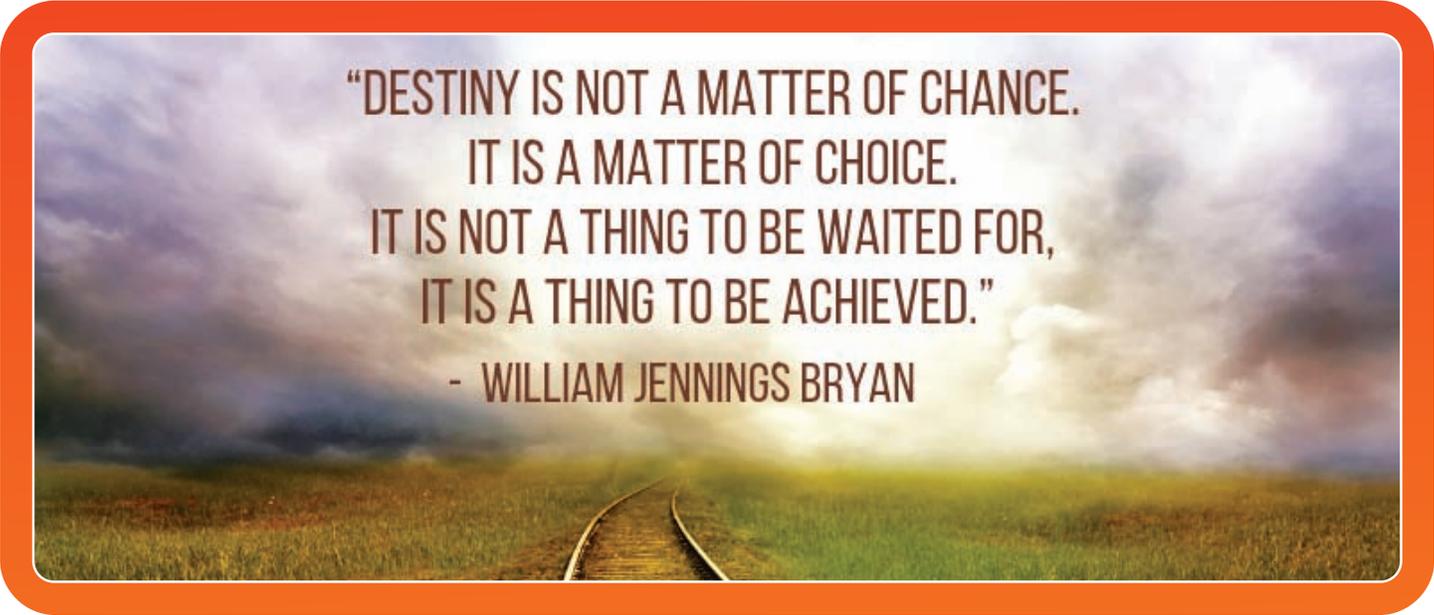
In addition to being confident, you need to be conscientious. Conscientiousness is the personality trait that is most often linked to success. You can start by being more punctual, becoming more organized, and being more thoughtful of others. New Year Resolutions are normally personal goals for personal purposes. Let it be realistic. However, we are social animals and live in a society and community. Let's keep in mind how, as individuals we can contribute towards the welfare of the society and obligation towards our community. The least we can do is, comply with the existing local, state and National laws, relevant to the operations of your day to day working.

**CHEERS TO NEW YEAR RESOLUTIONS MAY IT BE A MEMORABLE ONE – GO MAKE IT!!!! HAPPY 2025.**

[pbuthello@gmail.com](mailto:pbuthello@gmail.com)

# DESTINY IS A MATTER OF CHOICE.

By Adv. Malbin Victor



“DESTINY IS NOT A MATTER OF CHANCE.  
IT IS A MATTER OF CHOICE.  
IT IS NOT A THING TO BE WAITED FOR,  
IT IS A THING TO BE ACHIEVED.”  
- WILLIAM JENNINGS BRYAN

Most of us are believers in God. As a child to an adult, we have followed our family culture, beliefs and religious rituals under the guidance of our elders, parents and family members. When we grow up, and become independent and self-reliant, we all start on our own Life journey. Most of us believe in destiny. We always tend to believe that destiny is something that God has already decided for us. As a teenager, I also thought that our own destiny/ future was decided by our Almighty God. But whether God has really decided about our individual destiny?

I wonder and feel that, it may not be seem like that. We are tempted to think that whatever is meant to happen will happen. Through the years what I have realized from my personal experience is that destiny is our own choice and it's not at all by chance, or decided by someone else or by our Almighty God. It's our decisions and our circumstances that determine our destiny. Our Life is the total result of all the choices we make both consciously and unconsciously. If we take initiatives, the important events of our lives are expected to happen as per its time. We make our destiny by the choices that we make in our life.

One has the power to change the destiny by changing himself or herself. The beginning of the change starts from within us, as well as in our thought processes. If we have a vision and a plan, we can

mould and create our own future as we wish it to be. To create our own destiny, we must first understand and accept what we are, who we are and where we are?

The destiny of every human being is decided by what goes inside their thoughts and actions, as and when confronted by what goes on in the environment around them. As per my belief, God has not predetermined our destiny. The concept of the God is always better to have a feel of hope, relief, peace and protection. Purpose is the key to the Life. With out that Life has no meaning. Life is a series of choices that we have to decide. Some decisions have far reaching consequences. We can influence, direct and control our own emotions and environment. Also, we can make our own Life as what we desire and want it to be. But our choices determine our Life path.

We create our Life, first with our thoughts. If we wish to change anything in our Life, change our thoughts first. Our consistent thoughts become things. All that we are is a result of what we have thought. We all possess more power and greater possibilities than we realize. Each one of us have tremendous potential. Whatever our mind can conceive, it is possible to be achieved. We become, what we consistently think about. We can and have the power to change and master our own destiny.

# LAW OF THE SEED

By Mr. Sunny Scaria Mathew



This is a very good piece of thought. Read this carefully and try to relate it to your life that is. "The Law of the Seed".

Have a look at an apple tree. There might be five hundred apples on the tree and each apple has ten seeds. That's a lot of seeds! We might ask, "Why would you need so many seeds to grow just a few more apple trees?" Nature has something to teach us here.

It's telling us: "Not all seeds grow. In life, most seeds never grow". So, if you really want to make something happen, you had better try more than once." This might mean: You'll attend twenty interviews to get one job. You'll interview forty people to find one good employee. You'll talk to fifty people to sell one house, one car, one vacuum cleaner, one insurance policy, or a business idea. And you might meet a hundred acquaintances just to find one special friend.

When we understand the "Law of the Seed", we don't get so disappointed. We stop feeling like victims. We learn how to deal with things that happen to us. Laws of nature are not things to take personally. We just need to

understand them - and work with them.

**IN A NUTSHELL:** Successful people fail more often. But they plant more seeds. When things are beyond your control, here's something that you must NOT DO so as to avoid misery in your life:

You must not decide how you think the world SHOULD be. You must not make rules for how everyone SHOULD behave. Then, when the world doesn't obey your rules, you get angry! -That's what miserable people do!

On the other hand, let's say you expect that: -Friends SHOULD return favours. -People SHOULD appreciate you. Planes SHOULD arrive on time. -Everyone SHOULD be honest. Your husband or best friend SHOULD remember your birthday. These expectations may sound reasonable. But often, these things won't happen! So, you end up frustrated and disappointed.

There's a better strategy: Demand less, and instead, have preferences! For things that are beyond your control, tell yourself: "I would prefer this, but if that happens, it's OK too!". This is really a change in mindset. It is a shift in attitude, and it gives you more peace of mind...

You prefer that people are polite ... but when they are rude, it doesn't ruin your day. You prefer sunshine ... but if it rains, it is ok too! To become happier, we either need to: a) Change the world, or b) Change our thinking. It is easier to change our Thinking! **IN A NUTSHELL** It is not the problem that is the issue, but rather it is your attitude attending to the problem that is the problem. It's not what happens to you that determines your happiness. It's how you think about what happens to you!



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# FUTURE TRENDS FOR MICRO BUSINESSES!

by Mr. Hector D'Souza, Founder Lorient Travels

As the world continues to grapple with many infamous challenges making unpredictability a norm rather than exception, the question uppermost in many entrepreneurs (small & micro) is how is the future going to pan out? Will ventures survive or will it be gobbled by bigger players?

In simple terms, the answer is no - micro businesses will survive simple because of the level of personal interaction taking place between the service provider and the buyer. Have we seen a pani-puri seller going bust? Or for that matter music teachers? Or a hair saloon? In fact these businesses have only grown, thanks to a growing demand from a new generation of users who don't mind spending beyond their means, at times!! Why, we even have finger nail stylists today!.

Businesses that will continue to do well will be in the blue collar segment - masons, carpenters, air-conditioner mechanics, auto technicians, renewable energy suppliers like battery charging stations, personal fashion designers, educators, sports coaches, physio-therapists, masseurs, financial tax planners & any other enterprise requiring personal attention. Is this growth going to plateau at any time around. The answer to my mind is a simple `no`.

Will AI or large players cause a dent in these business? To some extent there will be an effect. Its well known fact that groceries purchased at shops in malls offer better pricing than can be afforded outside. A huge percentage of shoppers migrated to this purchase method over past fifteen years. The same goes for purchase of ready-made clothing, many shop online. However, if one needs a personal fit, a tailor is always the answer. Long lasting stitching, better fits & economical pricing cannot be matched, elsewhere!

Stores dispensing medicine & pharmaceutical equipment have grown over the years, mainly because buying life saving drugs or specialized medicine is better bought over the counter, than with `unseen` third parties. This business will only grow, considering high level of pollution, stress, latency, makes quite a few prone to increasing intake of medicines as well as energy boosters.

Finishing schools or institutes training personal for placements in airlines, hotels, hospitality will keep on growing, as AI will at least in the near future will not be



able to eliminate this activity. Then we have artists & architects who will be in demand be it in setting of their own firms or partnering with other. While machines may create drawings & plans, certain amount of human touch & finesse is needed, for which these enterprises will continue to generate demand.

Drivers with their own vehicles will continue to be in demand (well, who wants to drive in such traffic!!!), as will opticians & eye surgeons. With the age of wearing spectacles now declining to childhood levels, considering that the eye does `more work` today than any other sense organ in our body. There is hardly any doubt in anyone's mind that good quality suppliers will grow exponentially.

On the other hand simple trading of goods & services may diminish, this could be in the nature of stores selling identical items in the close vicinity of each other, equipment for which there is little demand today will `see` redundancy. Videos, DVD's have all been `shown` the door!! Technology has no doubt played an important role in this transformation.

In a nutshell, small business will survive as long as there is a degree of specialization exhibited by the supplier of such goods, services which few others can replicate. These businesses will grow well if it is `married` to its appropriate technology. Then the sky is the limit, and exponential growth will be the end result. Many big businesses began small, once upon a time!!

(note: these are views of the author. Readers are requested to seek advice from financial consultants & advisors, before venturing)

# INDIA'S BUDGET 2025: KEY HIGHLIGHTS AND IMPLICATIONS ON SECTORS

By Mr. Steven Fernandes Sebi Registered Investment Advisor, [www.proficientplanners.in](http://www.proficientplanners.in)

India's Union Budget 2025, presented by Finance Minister Nirmala Sitharaman on February 1, 2025, introduces significant measures aimed at stimulating economic growth, enhancing consumption, and promoting investment. The budget's impact varies across different sectors, with some poised to benefit substantially, while others may face challenges.

## Tax Reforms and Middle-Class Relief

A cornerstone of the budget is the substantial relief provided to the middle class through significant income tax cuts. The income tax exemption threshold has been raised to ₹12 lakhs with adjusted tax brackets benefiting those earning up to ₹24 lakhs. This move is expected to boost household consumption, savings, and investment, injecting approximately ₹1 trillion into the economy.

## Benefited Sectors

- 1. Consumer Goods and Retail:** The increased disposable income among the middle class is anticipated to lead to higher spending on consumer goods, benefiting the retail sector. Companies in the consumer goods industry have already observed positive market reactions following the budget announcement.
- 2. Agriculture:** The budget introduces the 'Prime Minister Dhan-Dhaanya Krishi Yojana' to enhance agricultural productivity and self-reliance. Initiatives include increased credit for farmers, a focus on high-yield crops, and the establishment of a Makhana Board in Bihar to boost production and exports.
- 3. Manufacturing and Exports:** To strengthen the 'Make in India' initiative, the budget proposes incentives for electronics and electric vehicle manufacturing, including exemptions for components like open cells used in LED/LCD TVs and capital goods for lithium-ion batteries. These measures aim to reduce import dependence and enhance export competitiveness.
- 4. Insurance:** The budget increases the foreign direct investment limit in the insurance sector to 100%, aiming to attract greater investment and deepen market penetration.

## Affected Sectors

- 1. Infrastructure:** While the budget includes a modest increase in capital spending, the significant revenue foregone due to tax cuts limits the government's ability to further ramp up infrastructure investment. This constraint has led to mixed reactions in the stock market, with infrastructure firms experiencing declines.
- 2. Public Debt Management:** Despite efforts toward fiscal consolidation, India's high public debt remains a concern. The debt-to-GDP ratio stands above 80%, significantly higher than the 50-60% range typical for countries with similar ratings. This high debt level could pose challenges for future fiscal planning and investment in public services.

## Economic Outlook

The budget's focus on stimulating consumption through tax cuts is expected to have a multiplier effect on the economy. Estimates suggest that the increased consumption could add approximately 2.7% to GDP growth, potentially bringing the growth rate closer to 8%.

However, managing the fiscal deficit, projected to improve to 4.4% of GDP in 2025-26, and addressing high public debt will be crucial for sustainable economic health.

In summary, India's Budget 2025 implements strategic measures to boost consumption and support key sectors like agriculture, manufacturing, and insurance. While these initiatives are poised to drive economic growth, careful attention to infrastructure investment and public debt management will be essential to ensure long-term fiscal stability.



## SUCCESS STORIES OF OUR MEMBERS

# MR. VINCENT MATHIAS

### Founder Chairman of the 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 functioning of the industry and the wheels of commerce, while fulfilling his duties faithfully on the job, he resigned and took the 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, having 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.

When asked about the future plans for his business, Mr. Mathias is optimistic and positive - 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 - the organisation now provides packaging solutions to a host of industries across 5 continents and the ambitions extend even further. The product range has expanded over the years from 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. Innovation and expansion is constantly ongoing. 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

## ACCOLADES/ AWARDS WON BY OUR MEMBERS

### Ms. Metilda Stanley:

Ms. Metilda Stanley, the proud winner and recipient of the Gold Award from the SAARC category at WCIC, Sri Lanka. (Women Entrepreneur Awards 2024)

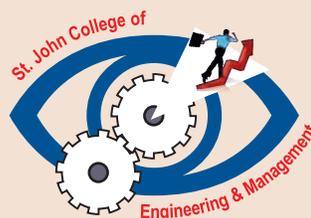


### Velvin Industries:

Velvin Paper Products has been honoured as the Highest Foreign Exchange Earner in Goa for the FY 2021-22 by the Federation of India Export Organizations. On June 26 2024, the Maharashtra Governor, his excellency Mr. Ramesh Bais presented the 8th and 9th set of the Export Excellence Awards for 2021-2022 to the leading exporters from various states as well as women entrepreneurs. Mr. Vincent Mathias, Chairman & Managing Director (visionary behind the CCCI), along with its Director Mr. Vernon V. Mathias of the Velvin Group.



St. John College of Engineering & Management and St. John Institute of Pharmacy & Research have received the Autonomous Status by University Grants Commission (UGC) from A.Y. 2024-25 onwards for a period of 10 years.



## KNOW OUR NEW MEMBERS



**Mr. Victor Sequeira**  
Executive Director of  
Albertsons International  
Private Limited

**Company Name:** Albertsons International Private Limited are pioneers in Currency processing mechanization, with Currency handling solutions trusted by most Banks in India and also provide cutting edge hardware and content management for Digital signage all over India.



**Mr. Roland Creado**  
Proprietor of  
Emerald Isle Resort

**Company Name:** Emerald Isle Resort, a haven of luxury and tranquility. Nestled amidst stunning natural beauty, the resort offers a serene retreat for guests seeking relaxation and rejuvenation. It provides facilities for Conferences and banquets.



**Mr. Ricardo Alvares**  
Proprietor of Benson  
Marine services

**Company Name:** Benson Marine specializes in sales and services of marine electronic navigation/monitoring equipment and nautical accessories. Their customers are major shipowners in India and overseas, private and government owned shipyards in India.



**Mr. Avil Noronha**  
Managing Partner and  
proprietor of Medicon India

**Company Name:** Medicon India is a healthcare aggregator Platform and is dedicated to ensuring accessible healthcare. Through collaborations with more than 100 medical facility providers, including diagnostic centres, hospitals, & laboratories, we strive to deliver top-notch healthcare services to our members at discounted rates. Our services empower members to effectively lower their medical costs. This is made possible through our membership program, advanced call centre, & user-friendly web portal.



**Mr. Ashley Remedios**   **Mr. Marino D'sa**  
partners of Holaday tours

**Company Name:** Holaday Tours: Holaday Tours originated as a sacred pilgrimage to the Holy Land, driven by a dynamic duo's passion for exploration. Fast forward to today, and we've blossomed into a formidable team of 20 avid wanderers, each dedicated to weaving unforgettable travel tales. Holaday Tours is your trusted travel partner.



**Mr. Sunny Scaria Mathew**  
Proprietor and  
in charge of SM College

**Company Name:** S. M College of Memory/Pharma Jobs international. They provide Classic training programme for memory improvement, Brain management, efficiency improvement and personality development. Mr. Sunny is a corporate entertainer, Memory artist, mentalist and memory trainer and humourist.

## KNOW OUR NEW MEMBERS



**Mr. Valance Quadros**

Proprietor of  
Quadros Consultancy  
Services Pvt Ltd

**Company Name:** Quadros consultancy services: They help businesses scale up without burnout, using a proven system that helps entrepreneurs make more money, have more time for themselves and enjoy their freedom.



**Ms. Louella Dsouza**

Proprietor of SIDR Solutions  
and Technologies Pvt Ltd

**Company Name:** SIDR Solutions and Technologies Pvt Ltd deals with Fraud prevention, Fraud Management, Forensic assessments and Cyber Security training.



**Mr. Ulanda Richter**

Proprietor of Futrainc

**Company Name:** Futrainc is a digital tech company, specializing in providing complete IT solutions from website designing, customized software, CRM, ERP, E-commerce solutions and Digital marketing solutions.



**Adv Fiona Marise  
Nazareth**

Advocate

Ms. Fiona Nazareth has been a practicing advocate since the year 1995. She is primarily involved with real estate and property practices.



**Mr. Sebastian Coutinho**

Proprietor and Owner of  
JCL Enterprise

**Company Name:** JCL Enterprise promotes, sells and trades in anti-aging products using fruit and plant extracts and also provides support to Buyers and sellers in real estate.



**Ms. Lorna Fernandes**

Proprietor of Lorna Fern

**Company Name:** LORNA FERN specializes in Embroidery exports. They export hand embroidered panels to clients based in Malta, London, France, USA, Europe.



**Mr. Clevio Monteiro**

CEO of SUNRAJ Enterprises

**Company Name:** Sunraj travel enterprises ensures your comfort and creates memorable holidays for you and your family.

## KNOW OUR NEW MEMBERS



**Mr. Simon Mendes**  
Proprietor of  
Simvel Enterprises

**Company Name:** Simvel enterprises specializes in B2B for spices, food products, dry fruits, Goan Masala, pickles, Exports and Joint ventures, white labelling etc.



**Ms. Amrita Pinto Saldanha**  
Advocate

**Amrita Pinto:** is an advocate at all the lower courts and the High Court of Bombay. She also specializes as a property lawyer doing non litigation work.



**Mr. Edward Lobo**  
Proprietor of e Visa  
and Travel services

**Company Name:** e Visa and Travel services specializes in visa processing-tourist and business for all countries.

## ACTIVITY COMMITTEES

### Excellence awards committee headed by Mr. Albert W. D'Souza

- i. Mr. John Mathew
- ii. Mr. Henry Lobo
- iii. Mr. Vincent Mathias

### Travel and Tour committee headed by Ms. Genevieve Vas

- i. Ms. Elvina D'Souza
- ii. Mr. Baby John
- iii. Mr. Hector Dsouza
- iv. Mr. Clevio Monteiro

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- iv. Ms. Jennifer Dias

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- ii. Mr. Reuben Buthello

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- iii. Mr. Sebastian Coutinho
- iv. Mr. Bernard Benevides
- v. Mr. Hector D'Souza

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### Newsletter committee headed by Mr. Thomas Lobo

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- ii. Ms. Philu Lobo
- iii. Ms. Janet Hendricks

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- i. Mr. Ulanda Richter
- ii. Mr. John Fernandes
- iii. Mr. Ajit Martis

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**Edited, Printed & Published by Mr. Albert W. D'Souza** on behalf of the Christian Chamber of Commerce and Industry, B143, 1st Floor, Solaris 1, Opposite Lake Bloom Residency and Stanza Living, Off Saki Vihar Road, Powai, Mumbai - 400072 and printed at the Printania Offset Pvt. Ltd., D 20-21, Shalimar Ind. Estate, Near Tata Power, Matunga, Mumbai - 400019.

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