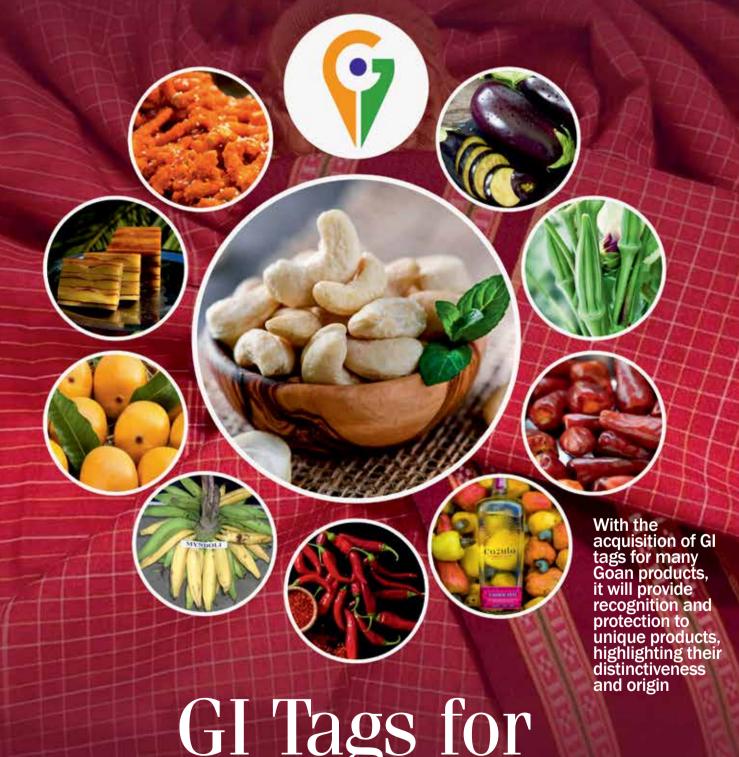
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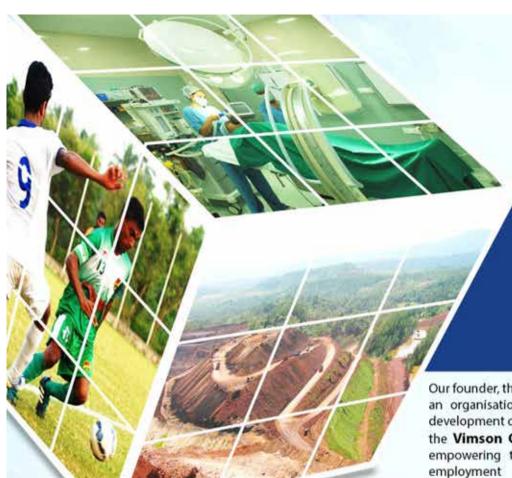


GI Tags for Goan Products



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EDITORIAL



Harshvardhan Bhatkuly

Lady Power

In current times, as discussions revolve around issues of equal opportunity, equal standing and privileges, gender parity takes a significant position as one of the most discussed issues worldwide. Looking specifically at the business space, one tends to wonder - in what form does gender inequality exist?

The thought occurred to me with the recent news of Claudia Goldin, a Harvard University Professor, who won the prestigious Nobel Prize in Economics for the year 2023, for her research that has aided in a deeper understanding of the gender gap in the labour market. She is only the third woman to have won this honour, after Elinor Ostrom in 2009 and Esther Duflo in 2019.

The world appears to be taking initiatives towards achieving gender parity, yet the same seems to be beyond reach for the foreseeable future. Many boldly assert that today numerous efforts and policies have been made to provide an equal footing for women in the economic sphere. Yet it is not the case as, despite the multitude of policies, it all boils down to mentality. No matter the initiatives, unless the old-school belief of gender roles and responsibilities is eliminated, significant progress in this issue is impossible.

Indeed, privilege does play a role. It is only when you are fortunate enough to have the opportunity, support, and resources that you can shift your focus from family responsibilities to corporate objectives.

But putting that aside, I look around at the women around me - secure, ambitious, and strong-willed - and I say, "Why tie them down to titles like 'Women Entrepreneurs'?"

They are leaders, thinkers, aspirers, who strive to develop and grow, with achievements that carry the same weight as any others.

Spearheading a magazine, myself, I come

across tremendous achievers who are all lauded with a 'First Woman to...,' 'Lady Entrepreneur,' 'Juggling family and business,' among other good-willed wishes. But what about titles like 'The First to...,' Leading Entrepreneur,' 'Helming the Ship,' and so on?

It is these subtle details that actually bring forth some of the various roadblocks in the way of achieving complete gender parity. Of course, this just addresses a portion of the entire issue.

Nonetheless, not everything appears bleak. According to the Global Gender Gap Report 2023, India has gone from placing 135 last year to securing a position at 126 out of 146 nations in terms of gender parity. While this is a modestly reassuring result, it is not a cause for much celebration. India has a significant gender disparity when it comes to providing equal access to economic participation and opportunities, with less than 40% gender parity. While there have been improvements in salary and income equality, the representation of women in technical and senior positions has declined.

The only way forward now is to effect meaningful change not merely in theory but in action as well. The advancement towards gender parity, accompanied by renewed growth and increased resilience, hinges on collaborative and courageous actions from leaders in both the private and public sectors.

However, aside from these official means, social change will assist in expediting this race to nullify the gender gap. There is a significant need to stop categorising and start looking at achievers through a neutral lens. For it is when these deep-rooted disparities are eliminated that true equality will prevail E

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GCCI appeals for quick clearances for the Goa-Tamnar Transmission Project

Sterlite Power is a global integrated power transmission developer and solutions provider. They are currently working towards the Goa-Tamnar Transmission Project that is set to deliver an incremental 400 Kilovolt (kV) feed to Goa; however delays in clearances from the State government has hindered this progress.

Shrinivas Dempo.

President, Goa Chamber of Commerce and Industry (GCCI), requested the Chief Minister, Dr Pramod Sawant for approvals, in order to be granted the licence to clear land for the 400 kV D/C (direct current) transmission line. GCCI informed that the potential collapse due to accidents of Goa's current 400 kV line from the western region, could push Goa into



a power cut of more than three days, until the damaged line is restored. In addition, a 440 kV D/C transmission line from Mapusa to Xeldem will be established by Sterlite

Power, including a cuttingedge 400 kV/220 kV Gas-Insulated Substation (GIS) Dharbandora for purpose of a higher-voltage power transmission from the Western Grid to South Goa, along with reduction in losses. "Goa Tamnar Transmission Project has faced numerous obstructions over the past three to four years for carrying out the awarded work, due to which there is considerable delay coupled with cost overruns. It is in the interest of Goa at large that every effort is made to expedite the clearances and the work," declared Dempo

World Tourism Day pledges sustainability



Vivek Kerkar (SKAL Goa), Dr. Sanjay Goel (IAS), Rohan Khaunte, Dr Pramod Sawant, Suneel Anchipaka (IAS) and Nilesh Shah (TTAG) at the World Tourism Day event

The state government is working overtime to transform Goa into a zero carbon emission state before 2050, Chief Minister, Dr Pramod Sawant said on the occasion of World Tourism

Dr Sawant was speaking at an event organised by Goa Tourism, Travel and Tourism Association of Goa (TTAG) and SKAL Goa, where Goa's top travel and tourism industry stakeholders from TTAG, SKAL Goa, Goa Chamber of Commerce and Industry Confederation (GCCI), of Indian Industry (CII)-Goa, National Restaurants Association of India (NRAI)-Goa, GEVA and government representatives discussed ways and means of attracting green investment in the travel and tourism sector in Goa to make the sector more sustainable.

"We believe that Goa should be declared carbon emission zero before 2050. We are working to be the number one state in every way. We are creating infrastructure for green energy, which includes stations for charging. We have also decided to make Panaji a solar city in the near future," Dr.

Sawant said.

Dr. Sawant's speech was part of the deliberations on the key theme of the event 'Tourism and Green Investments' on the occasion of the 43rd edition of World Tourism Day.

The event was attended by Chief Minister Dr. Pramod Minister Sawant, Tourism Rohan Khaunte, Tourism Secretary Dr. Sanjay Goel, Director of Tourism and Managing Director GTDC Suneel Anchipaka, in the presence of Nilesh Shah, TTAG President and Vivek Kerkar SKAL Goa President, with state tourism officials and tourism stakeholders.

According to Khaunte, the government was working on tourism sustainability in the state from a long term perspective, which meant "Investing in the people, investing in the planet and investing in prosperity, through policies involving homestays, promoting sustainable tourism in the hinterlands, celebrating cultural festivals, which not only include Carnival and Shigmo, but festivals like Chikhal kalo and others too".

Nilesh Shah said that the

Oman Air to fly Goa-Muscat from 29 Oct

The Manohar International Airport (MIA) at Mopa has announced direct flights to Muscat by Oman Air from Sunday, October 29 onwards.

The first flight from the Muscat International Airport will touch down at Mopa airport at 7:10 am and take off from Mopa at 10:10 am for the return journey on the same

objective of the conference was to identify opportunities to attract green investments in Goa, one of the top beach and nightlife destinations in India.

"Investing in sustainable tourism is investing in a better future for all. World Tourism Day 2023 is a call to action to the community, governments, financial institutions, development partners private sector investors to unite around a new tourism investment strategy," said at the event, which was attended by a nearly 750-strong audience.

Prahlad Sukhtankar, NRAI-Goa Chapter Head said that restaurants, however small, should adopt a sustainable "A approach. restaurant should always strive to adopt a sustainable approach, however small. This change has now been seen in Panaji, which is now a plastic-free zone. Restaurants of Goa too are using used oil to create biofuel."

day, said an airport official on Wednesday.

The Muscat-Mopa flights will operate four times a week, on Sunday, Wednesday, Thursday and Saturday in November; while in December, Oman Air plans to enhance the connectivity by increasing the number of flights to six per week 📧

TTAG, SKAL Goa and Goa Tourism honoured the family of late Vincent Ramos, Senior Vice President of the Indian Hotels Company Limited, while announcing an annual scholarship and a citation in his honour at the event. The citation was presented to Devansh Cholera of Cosmic Ventures for running an 'Innovation Startup in Tourism'. A scholarship of Rs. 1 lakh instituted in the memory of Ramos, was awarded to Joshua Fernandes, a first year student studying at the Institute of Hotel Management (IHM) -Goa. Ramos, who passed away earlier this year, was a member of TTAG and SKAL's Goa chapter and IHM Goa alumni.

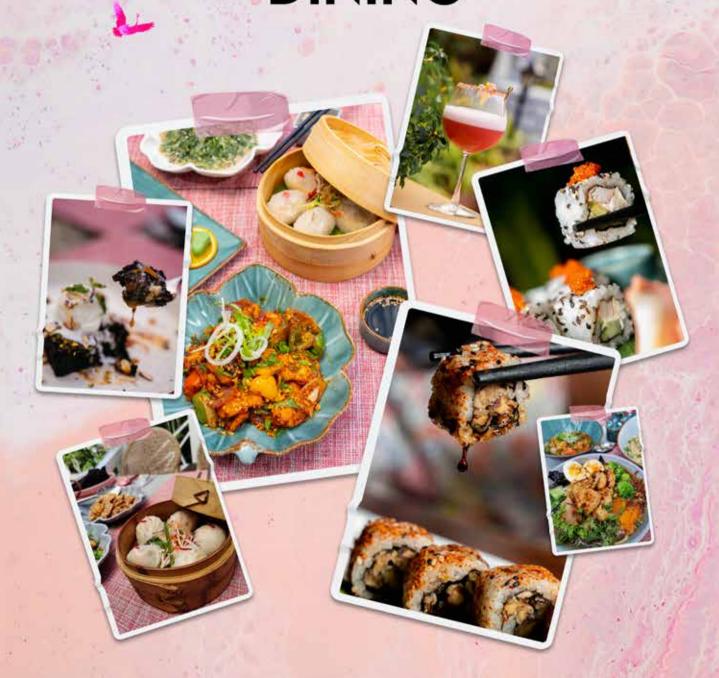
"The tourism industry will always remember late Vincent Ramos who was a pillar of strength to us all and guiding light through difficult times that we all faced over the past few years," SKAL Goa incoming president Vivek Kerkar said

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CHIC PAN ASIAN DINING



Women entrepreneurs and SHGs request for online platform for festivities



After the success of the Goa Chavath e-Bazaar, women entrepreneurs and Self-Help Groups (SHG) have urged the government to set up a similar portal for Diwali and Christmas. The State government had launched the online platform in view of the Ganesh festivities, which allowed women to sell their home-made products.

Various stores from places like Ponda, Sattari, Dharbandora, Tiswadi, Quepem, Salcette, Mormugao, Bicholim have been etc.

enlisted where these sellers can keep their products for sale. Members of different SHGs have expressed their satisfaction and said that they received their payment towards all the products that they have sold so far. With this platform the government aims to give women a place to sell their products to a wider audience. The initiative is also in line with the government's plan to empower rural women to improve their living standards through gainful employment E

Sriram Natarajan takes over as President of Goa Management Association



Sriram Natarajan, Director and CEO of Molbio Diagnostics Pvt. Ltd has taken over as President of Goa Management Assocation. Sriram has 4 years of research experience in Delhi University and 39 years of experience in developing, manufacturing and marketing of diagnostic devices and kits, catering to worldwide markets in both private and public sectors.

Molbio Diagnostics Pvt. Ltd., focusses on decentralizing access to health care through innovative solutions such as Truenat, a point of care, miltimolecular platform, Prorad, a hand held ultraportable digital x ray,

Truecyte, a portable, digital microscope etc. He founded Tulip group in 1989 and grew it to become the largest IVD reagent company in India and a significant player globally and successfully exited to Perkin Elmer, USA in Jan 2017. He acts as mentor/director in Scalene Livprotec, Inmed Prognostics, Kallows Engineering, Inventrom; and is an Investor/ Director in Eko, Eureka Outsourcing Solutions, Core Integra Consulting Services and is investor in many startup companies.

In September 2022, Molbio announced a \$85 million round led by Temasek. The Goa-based firm had received its first tranche from the Singaporebased investor via V Sciences Investments at a unicorn valuation.

Molbio Diagnostics' product flagship Truenat provides real-time IoT-enabled testing kits for over 40 diseases in addition to TB, including COVID-19, hepatitis, HIV, HPV, and vector-borne diseases like dengue, chikungunya, and malaria 📧

Ahead of mines auction, State to study quality of ore in dumps

The Directorate of Mines and Geology is set to start a dump profile study to ascertain the quality of ore at jetties, plots, and private lands ahead of the state government's November deadline to start auctioning ore lying in dumps. An official stated that five companies have expressed interest in conducting the dump profile study, and by next month one will be finalised. The Directorate has also brought in the Indian Bureau of Mines (IBM) and the Geological Survey of India (GSI) to check the quality of dumps. The official also said that they will not wait to complete the dump profile study, but will auction the dumps as and when they

get the report. They have plans to auction at least four dumps before November. The policy to regulate the handling of iron ore dumps in Goa received approval from the state cabinet recently. With this, the government has paved the way to handle the 700 million tonnes of low-grade iron ore lying inside and outside mining leases across Goa and export 25 million tonne per annum. The policy excludes the iron ore dumps that have been successfully auctioned, while prioritising the handling of dumps that are unstable, lying next to water bodies, or in ecologically sensitive areas. The State will auction the dumps in accordance with the e-auction policy devised for such dumps **■**

CII laments that Mormugao Port not serving trade needs



Anthony Gaskell, Convenor, CII Goa Logistics Panel stated that Mormugao Port was not serving the needs of the trade, even though it is the only port in the State. Gaskell said, "We have a major port in the State but that is not really serving the needs of the trading in Goa, because there is no proper functioning container terminal.

We have a new port chairman, who has recently taken charge and is keen to make his mark and we hope that the trade will come forward and say that they will support the port. The main issue is that there is no functioning crane at the moment which can lift a container or other cargo."

Gaskell said that Goa needs to get a seaport which can handle containers; currently road transport is being used, which results in huge expenses. Further, he pointed out that there was no specific area dedicated to logistics in Goa and land is needed for a multimodal warehousing facility.

Anirudh Agrawal, Chairman, CII Goa, brought up the idea of connecting Mopa Int'l Airport with the rail network; as a single railway line would be able to handle much more cargo and people than the same space of a road line. Gaskell said talks are on with the new airport operator to have a link of Pernem with Tivim railway station by road. He also mentioned that they have given inputs to the government for the Goa Logistics Policy E



For 27 years, we have retraced Goa's culinary history and served it fresh on your plate... all in our quest to remain true to the ethnic cuisine movement that we so cherish.

Goan cuisine prepared the forgotten way

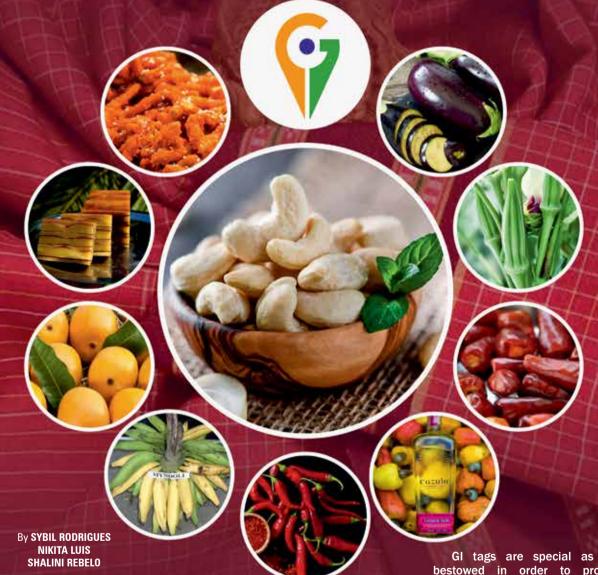


The Ethnic Cuisine Movement



GI Tags for Goan Products

With the acquisition of GI tags for many Goan products, it will provide recognition and protection to unique products, highlighting their distinctiveness and origin



oa, regarded as the top tourist destination in India, is wellknown for its resonant beaches, ornate churches and temples, and softly swinging coconut trees. However, with its seasonal and year-round delicacies that have Goans and visitors enthralled, the State's distinctive cuisine cannot be overlooked. These local products are best enjoyed in their complete authenticity, a topic that has been visited and revisited time and again given the

effects of commercialisation, which have led to the loss of the delicacies' unique flavour. Understanding the importance of retaining this original taste, efforts were made to acquire Geographical Indication (GI) tags for the local Goan products: and it is thanks to these initiatives that a variety of Goa's beloved delicacies have been officially recognized by the Geographical Indication Registry located in Chennai.

GI tags are special as they are bestowed in order to protect and highlight the traditional knowledge, craftsmanship as well as distinct characteristics of products that owe their quality, reputation or other attributes to their geographical location. This accomplishment not only boosts local economies and promotes traditional artisans and growers but also fosters a sense of pride among the communities associated with these products. They are usually awarded for ten years and can be renewed periodically so



Cashew Feni

Goan cashew feni, a liquor made from the local cashew apples, is a drink much enjoyed by both Goans and visitors alike. Similar to how the title 'champagne' only applies to sparkling wines produced in the French region of Champagne, cashew feni created from the native cashew apples of Goa can only be called such. However, due to commercialisation and the large industry behind this liquor, imitations of the beloved beverage have become widespread, and stores all across have started labelling non-Goan cashew liquor as feni. The Goa Cashew Feni Distillers & Bottlers Association submitted the spirit for GI recognition in 2007, and the request was approved in 2009. This made the spirit the first of its kind in the county to receive the honour. The GI tag classified the hard liquor as 'country liquor,' thereby preventing the sale of cashew feni outside of the State. In 2016, the State Government classified the Goan cashew feni as the 'Heritage Spirit of Goa' further giving it its unique identity **E**



Bebinca

Every Goan occasion feels incomplete without a mouthful of delicious bebinca, known as the 'Queen of Desserts.'

The All Goa Bakers and Confectioners Association, in 2021, applied for GI status for Bebinca in efforts to preserve its originality, its cultural heritage, as well as establish recognition for the same.

A traditional Indo-Portuguese dessert, Bebinca is a type of layered pudding made of flour, coconut milk, egg yolks, ghee, palm jaggery and more. It is baked precisely, a layer at a time, and has a specific process that requires age-old experience. Having received the GI status, plans are in progress for bringing the Bebinca to the market stamped with the GI logo



Khola Chilli

The popular Khola chillies received the GI Tag in January 2020. The characteristic feature of this crop is its bright red colour and its medium spice levels. It is also commonly known as Canacona chillies or 'Kholchi Mirchi,' as most crops are grown and harvested on the hills of Khola village by the Canacona Farmers Association.

The crop is entirely organic as green manure is used as a protective cover against soil erosion that occurs during the monsoons and as part of the horticultural practice of mulching which serves as an organic fertiliser. The crops are usually harvested during the months of August and September and in October the chilli production culminates after a period of six months. Its shelf-life is extended as a result of its thick skin and the powder produced can be stocked for a long period as it does not draw in insects and the like.

Raw mango pickle, green chilli pickle, red chilli sauce, 'Recheado' masala, Khola chilli powder, and chilli flakes are some of the local products prepared from this chilli crop. Moreover, because of its moderate spice levels, the powder is also used to make 'Papad,' the popular side dish.

To prepare the GI registration roadmap for the Khola Chillies, the Goa State Council of Science and Technology and the Khola Chilli cultivators' group had collaborated with the Central Coastal Agricultural Research Institute (CCARI) scientists based in Old Goa in September 2018 E

Agassaim Brinjal

On the list of GI-approved products lies the Agassaim brinjal or Agsechi Vayingim which means brinjals from Agassaim in Konkani. The Agassaim Brinjal Growers and Sellers Association applied for the Geographical Indication (GI) status of the vegetable in June 2021 to the Geographical Indication Registry located in Chennai.

The registry then granted the Agassaim Brinjal its unique status in July 2023, thereby officially recognising its agricultural and cultural significance in the State. Additionally, the vegetable faced no objections during this process which enabled it to receive swift approval for the acquiring of the GI tag



Mancurad Mango

The Mancurad mango, also known as Malcorada, Cardozo Mankurad, Corado, and Goa Mankur, is a locally produced fruit that carries along with it Goa's agricultural and culinary heritage. Hence, acquiring the Geographical Indication (GI) tag was a need in order to officially grant the fruit its unique identity. In December 2020, the All Goa Mango Growers Association filed the mango for GI status and the same was granted in August 2023.

This accomplishment allows Goa to showcase its rich cultural heritage, offering to the world its unique and diverse cuisine. That is not all. The GI recognition will facilitate a boost in the cultivation of Mancurad mangoes and farmers themselves can now quote higher prices for the same. "The GI certificate is given for the uniqueness of a particular produce mainly attributed to geographical conditions such as soil, climate and water of its origin or geographical area. With a GI certification for the Mancurad, we are expecting three things which are selection of quality Mancurad (without fibre, the long-staying variety and tolerance to climate change) for its seed bank and propagation. The second thing we are expecting to do is make available quality grafts available to our Goan farmers with promotional schemes; and lastly, technical and logistical support to initiate its export with the GI tag," adds Deepak Parab, State Nodal Officer, GI Cell, Goa State Council for Science & Technology **E**



Goan Khaje

Khaje, the traditional Goan sweet staple at every temple zatra and church fair across the state originated centuries ago in Goa.

It is available in three different colours; golden covered with jaggery, orange with a layer of sweet coloured coat and white frosted with sugar. The khaje is a fried sweet prepared with chickpea flour, ginger, jaggery and sesame seeds. This sweet is shaped into finger sized sticks, encrusted with jaggery, infused with ginger and sprinkled with sesame seeds. It is crunchy, tasty and a healthy snack which is traditionally prepared only in Goa. The authentic version is soft on the outside and crunchy when one bites into it and is often eaten as a snack as well as a dessert. The Goan khaje is also referred to as kaddio-boddio due to its thin, long shape.

The Goan Khaje received Geographical Indication Tag (GI) in 2020, thanks to the efforts of the Bicholim- based All Goa Khaje Producers Association (AGKPA) **■**



Cashew nut (Kernel)

The Goa cashew (Kernel) which is recognized worldwide for its unique taste, has successfully secured the Geographical Indication (GI) tag, making it the 10th product of the state to get the coveted GI tag. The GI registration is for Goa's cashew kernels obtained from processing raw cashew nut sold commercially in shops, which fetches a premium in the international market. The state government has made a special logo for GI-marked Goa cashew kernel. A GI tag will ensure that local cashew farmers receive recognition for their hardwork and will boost the Goan cashew industry, ensuring its continued growth and prosperity. Goa cashew nuts

CONTINUED ON PAGE 16



Harmal Chilli

The famed Harmal chili also known as Harmal Mirsang in Konkani, was granted the Geographical Indication Tag (GI) in 2020. This reddish brown chilli, derives its name from its area of cultivation which is a coastal village in the Pernem taluka in North Goa. The chili is unique in its size, pungency, colour and has a non-wrinkly skin texture; thanks to the unique character of the soil that it is grown in and hot, humid climatic conditions.

Each farmer follows a seed conservation system, by individually selecting chillis in terms of size, colour and appearance. These selected chillis are then sun-dried, wrapped in plastic wrappers which are then stored in air-tight copper vessels. These are then opened only when the seed sowing begins in the next season.

Harmal chili is grown during the months of October and November, has a thin outer skin with a good quantity of seeds and therefore contributes to a good quantity of chili powder. The chili has an excellent shelf life and can be stored for long durations. It is rich in minerals like potassium, magnesium, calcium and sodium with an average pungency of 28,200 Scoville Heat Units (SHU) with an American Spice Trade Association (ASTA) colour value of 18.8 ASTA units.

The chilli known for its medium to high pungency is used in almost all Goan food preparations like the Chicken Xacuti, Vindaloo and Recheado masala

Saat Shiro Bheno

In March 2019, The ICAR- Central Coastal Agricultural Research Institute, Goa (CCARI) had released the Saat Shiro Bheno (seven rinds), Seven-ridged okra or Goa Bhindi 1, to be the first type of okra, and was given the GI tag early this year. What's unique about this variety is that it is tender even after it has grown up to the length of a foot. In addition, it is sold at a higher price, as this variety is more fibrous in nature.

The first cultivation of Okra began in Africa which then made its way to America and South Asia. The vegetable supplies all necessary nutrients and minerals such as Vitamin C, K, A, B6, potassium, magnesium, calcium, and iron. This variety





Myndoli Banana

In August 2020 the Myndoli Banana attained the GI tag along with Harmal Chilli and Goan Khaje.

They are also commonly known as Moira Bananas, are very nutritious and are high in energy, vitamins, and minerals. The single banana fruit is long with a tusk-like shape, that is a length of 45 cm and weighs about 200 grams. A bunch of the Myndoli bananas consists of 85-98 fruits and weighs about 50 kilograms. This variety is believed to have medicinal properties that could aid in the prevention of certain illnesses, according to some locals, thus making it a go-to fruit to be consumed in order to avoid the same. The Myndoli Bananas are grown in sandy loam or clay soil.

This fruit crop is used to make the 'Myndolya Kelyacho Halvo', which is a popular dessert prepared as a halwa-fry, in ghee and sugar syrup. It is also used to make juices and shakes because it has a medium thick skin, contains a lesser number of seeds and is also sweeter.

Mvndoli The Banana Growers Association from Ibrampur, Pernem had made an application to register this fruit in 2019. They are known as Moira Bananas as it is maintained that the crop was first introduced or was first to exist in the village of Moira, Bardez. However, the bananas are also grown in the talukas of Bicholim and Pernem E





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"FARMERS WILL BE ABLE TO GET A BETTER PRICE THAN WHAT THEY ARE GETTING TODAY"

Rohit Zantye, President of the Goa Cashew Manufacturers Association (GCMA) speaks on the benefits of a GI tag for the Goan cashew (Kernel)

How do you think the GI tag will be beneficial to the GCMA and the cashew industry as a whole?

In order to help the industry and members of the Association to safeguard the identity of Goan cashews, an application was made for the GI tag. Now with a GI tag no one other than members of the GCMA will be able to use the Goa Cashew brand name. The cashew nut is very popular in Goa and over the years, manufacturers of these nuts have provided to the locals as well as tourists, the real taste of cashews. The Goa cashew brand was created more than 50 years ago. In the last few years, there have been traders selling cashew nuts processed outside Goa, in the state, and passing them off as Goa cashews. Traders have been involved in illegally selling lower grade cashews, which were not compliant with food and safety standards and weights and measures, as Goa cashews - thereby affecting brand Goa and Goa as a whole.

What is unique about the Goa cashew kernel that differentiates it from the ones sourced from other regions?

In the 16th century, the Portuguese brought cashew trees with them from Brazil to Goa and from Goa; it has spread to the rest of the country. Goa was the first place to have a cashew processing factory and exports of these processed

CONTINUED FROM PAGE 14

are an integral part of Goan identity and over the years have become synonymous with Goa. Tourists travelling to the state make it a point to carry Goan cashews back to their home towns and use them for gifting. Cashew was native to northeast Brazil in Latin America and was introduced to Goa by the Portuguese in the 16th century (1570). At the time of its introduction on Indian coasts.

Rohit Zantye

cashew nuts took place almost 100 years ago. Goa is the only place in the country where we make Feni. We follow a unique harvesting practice where farmers allow the fruit to mature fully and harvest only the fruit and nuts that have fallen on the ground. The nut having been fully mature lends the Goa cashew its sweet taste and that is what sets it apart from nuts of other origins. So it is not only about the trade that has to be protected but also our history and culture that represents the nut.

What was the process of applying for a GI tag like? What challenges did you face?

The GCMA in association with the Department of Science and Technology, Government of Goa made a joint application for the GI tag. This Department has been taking up the mission of getting GI for various other Goan products. In 2020, we made an application for the GI tag for cashew nuts. Before

......

cashew was known mainly as a crop for afforestation and soil conservation. Historical records cited by the GCMA in its GI application state that Christian missionaries imported high yielding varieties from Latin American countries and cultivated them extensively in Goa. However, the economic value of cashew nuts became known about a century after its introduction **E**

that we had a discussion with Deepak Parab, Nodal Officer of the Department of Science and Technology, who felt that Goa's cashew identity needed to be protected. We were then hit with Covid and plenty of resolutions had to be passed where we could not meet physically. GCMA had to get work done online and various queries had to be resolved. The members had to understand the benefits of applying for a GI tag and all members had to be brought on board. The process wherein the whole GI team came to Goa and evaluated the application was delayed due to the pandemic. It took around three years and we managed to answer all the queries of the team. There were a lot of tests to be carried out which substantiated our claims as to how Goan cashews were different from those of other regions. There were no difficulties in getting the tag, just the delay in getting the process underway.

With GI certification for cashew kernels, what can the local Goan expect?

Cashew is the biggest crop in Goa. The total coverage of cashew crop under cultivation is more than 45000 hectares; and more than 25000 families are dependent on cashew crop as a source of income. By protecting the identity of the cashew we hope that our marketing of cashews to the

demand for cashews. This will hopefully lead to the revival of cashew processing which is in a sad state right now. Years back, we had over 40 cashew processing industries and today we have hardly 20. Most of the industries have moved out of Goa. We also hope that people involved in the selling of non Goan cashews as Goan cashews will stop and that farmers will be able to get a better price than what they are getting today.

tourists will help increase the

Now that the GI certification has been attained for the cashew kernel, what should be the role of government organisations like the FDA?

have made various government departments like the FDA, Weights and Measures, Department of Agriculture a part of the monitoring team of GI. Both processors and farmers will benefit from the GI only when the illegal trade which is currently happening is stopped. When GCMA members sell Goan cashews with the GI mark and those involved in illegal selling of cashews are stopped, that is when the benefit will pass on to the industry and farmers. I request the FDA and other departments to be vigilant enough and see that unlawful practices are stopped. Now that we have the GI certification the government is in a position to take action against illegal traders E

What Next?

There are several other applications for GI-tagging still pending. This includes the Taleigao Brinjal, Fish Curry, Korgut rice, Khatkhate (Mix Vegetable Stew), Manghillar mango, Mix Pav Bhaji, Coconut feni, Bangdyachi Uddamethi (mackerel curry), Mussarat mango, Goa cashew (nut and apple), Goa coconut carving and shell items, the Kunbi sari, Kaavi art, Urrack, the Ghumot, and Goan sausages.

Goa is keen on expanding its offerings of GI-tagged products so as to strengthen the visibility, guarantee and authenticity of the local products in domestic and international markets thus opening export avenues for them, while also being beneficial to those who produce such products **I**

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New Beach Shack Policy rolled out

While the new shack policy has tightened the screws on illegalities and made provisions for the 'digital coast' concept, shack owners associations raised questions on certain clauses, forcing the government to roll back certain provisions

By SYBIL RODRIGUES

ecently, the State Cabinet Recently, the Goal Beach Shack Policy 2023-2026 by introducing 90 per cent experienced operators and 10 per cent new entrepreneurs and age limits for the applicants between 18 and 60 years. It must be noted here that no age limit was stipulated in the past shack policies.

The new policy says that 90% of the total beach shacks located at government or public beach areas shall be allotted to those applicants having minimum experience of one year or more, and the remaining 10% of the total beach shacks shall be allotted to other applicants who are without experience.

Chief Minister Dr Pramod Sawant said this was the second policy approved for the next three years with provision of providing opportunities to both old operators and new entrepreneurs for erection of temporary seasonal structures on beaches across the State.

In the new policy, the government has increased the fees structure by 10% for the activities to be registered under the policy.

This new policy has introduced a strict clause to allottees discourage from sub-letting beach shacks to other people. As per the new policy, which will be in effect till 2026, and aims to boost youth engagement and tourism growth in the State, only one member from a family will be allotted a shack.

Under the earlier policy, 259 shacks were permitted on the identified beaches in North Goa while 105 shacks were permitted in South Goa. According to the new shack policy, the same number of shacks has been retained even as no shacks will now be permitted at Keri beach in Pernem taluka for the tourist season 2023-2024 as the Water Resources Department (WRD)



is to take up anti-sea erosion and protection work there.

Unlike the previous policy, there is no longer a requirement to submit a demand draft as a security deposit at the time of submitting the application. Instead, this deposit necessary only after the draw of lots and solely from the successful allottees.

Rohan Khaunte, Tourism Minister said, "Additionally, successful allottees now have the option to mutually agree upon the location of their shacks among themselves and also swap locations within seven days from the draw of lots." He pointed out that on



"With this policy, the Goa government has demonstrated its commitment to fostering tourism, engaging the youth and driving economic growth within our picturesque state"

ROHAN KHAUNTE

various occasions, the shack owners associations had raised concerns about sub-letting and emphasised the importance of providing opportunities to the locals.

He also said that along with the clause for discouraging subletting of shacks, the promotion of Goan cuisine is also being actively encouraged under the new policy.

Along with paving the way for thriving beach side establishments, it also seeks to empower and provide valuable opportunities to the youth of Goa.

Khaunte further stated that the implementation of the policy aims to address the issue of demographic dividend and stimulate entrepreneurial opportunities for locals and young individuals.

He also said that the Goa State Beach Shack Policy 2023-26 is a highly effective policy that enables the establishment of temporary seasonal beach shacks and placement of portable toilets, deck beds, umbrellas, tables and chairs; and all these will be permitted at the identified beach stretches, subject to the approval of the Goa State Pollution Control Board, The Goa Coastal Zone Management Authority or any other competent authorities.

"With this policy, the Goa government has demonstrated its commitment to fostering tourism, engaging the youth and driving economic growth within our picturesque state," he said.

A condition has also been stipulated in the new document to obtain permissions/NOCs/ licences, which are required from all the other departments, for the shack operation within a period of two months, after physical demarcation; failing to do so, the licence/allotment of the shack shall be cancelled.

The policy has laid down the introduction of 'Digital Coast' at Goan beaches where shack allottees shall be provided with Point of Sale (PoS) machines by the Tourism Department, which will also provide picket fences to shack operators. UPI payment facilities will have to be prominently displayed at each establishment, too.

Furthermore, a provision has also been specified for scientific disposal of sewage, including black and grey water, with the help of concerned local panchayats and urban local bodies.

Shack Owners unhappy with changes in new policy

Meanwhile this policy has caused a ruckus amongst traditional shack owners whose families were behind setting up the shack business in the State and have been running it ever since. The clause which states that only those within the age of 18-60 can apply for a shack license has stunned them as majority of the shack owners are above the age of 60.

Cruz Cardozo, President of the Shack Owners Welfare Society said that due to the age clause being introduced, a total of 575 applicants will be ineligible to apply, out of which 95 are from South Goa and the remaining 480 are from North Goa. Cardozo stated that not everyone who applies for the shack is allotted one. Also the clause mentions that only one member from a family can apply for allotment, which limits them further, making it

impossible in some cases for these shack owners' families to apply either.

"They have said one person from one family only. So, what happens if due to this age rule, the children, be it the son or daughter, want to continue? This policy means they too will get cut out and all the experience they have won't be considered over a technicality," said Cruz

According to Cruz, this has discouraged the younger generation and they are not interested in applying for licenses as there is no certainty of getting a license in the next policy cycle. Other veteran shack owners added that this business needs guarantees as they invest heavily and need to recoup over the years.

Further, the shack owners said despite being assured to be taken into confidence over any major changes along with other shareholders, the same did not happen. Cruz

mentioned that the policy was formulated without discussing informing them about the various changes being introduced.

State Government relaxes age limit in new policy

Various shack owners had approached their respective MLAs with regard to the changes and additions in the policy who in turn approached the government.

Giving in to pressure, from the shack owners as well as other MLAs, the State Government was forced to modify and effectively roll back the provision in the new shack policy, regarding the age criteria which debarred shack owners from applying for a license.

Khaunte said that age restrictions in the new policy were eased. "Even if the shack owner is above 60 years old, he can apply and let his next generation carry forward the

business. His experience will be counted along with his father's." Further, he said that the idea behind age relaxation was to prevent the sub-letting of shacks to others. He, however, pointed out that in the past total number of applications, which were 60 and above, was 194 and only 90 were allotted through lot system.

Khaunte informed that there would be a separate policy for private shacks which will be introduced within a month. On sub-letting of shacks, he warned that the fine has been increased from ₹10 lakh to ₹25 lakh.

Michael Lobo, of Calangute said that the emphasis on Goan cuisine is the best thing about the policy as many shacks had introduced other cuisines while not having a single Goan dish on their menu.

Venzy Viegas, MLA of Benaulim stated that while the idea behind introducing the age limit was to discourage subletting of shacks, it remains to be seen how the idea will pan

Cruz Cardozo meanwhile thanked the Tourism Minister and the government, for the policy and assured them that the policy would be complied with.

"There were certain shortcomings which brought to his notice and they were sorted out. We had a problem with the age limit but that is sorted out now," said Manuel Cardozo, President of the Traditional Shacks Owners' Association (TSOA).

The policy is a win-win situation for both the youth as well as the tourists, as it not only empowers young entrepreneurs, but also enhances the overall tourist experience, making Goa a top choice for travelers seeking a peaceful, relaxed holiday on Goa's beautiful beaches along with a taste of the state's distinct culture Be

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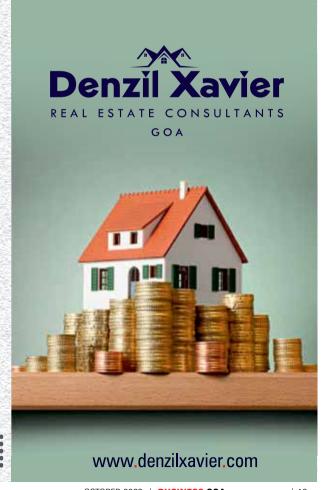
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Environmental Compliance: Additional burden on developers The bank surety imposed on builders to ensure proper functioning of STPs has raised concerns amongst the State's builder body

By SYBIL RODRIGUES

n September, a bank guarantee of ₹5 lakhs to ₹40 lakhs has been issued on developers who build housing complexes that have more than 25 units, this is done for the purpose of efficient functioning of Sewage Treatment Plants (STPs). This decree was put forward on receiving numerous public complaints that brought to light the problem that STPs are discovered to be defective after builders have completed their complex projects and have been delivered to resident quarters. Mahesh Patil, Chairman of the Goa State Pollution Control Board, informed that taking complaints into account, the State Body has taken the decision to impose bank guarantees on builders in order to ensure that they do not neglect their responsibilities.

Moreover, based on project investments ranging from ₹5 crore to ₹500 crore, builders will be required to pay the bank guarantees for a period of 10 years when applying for the licence to develop their real estate plans, as at that step in the process, the board members of GSPCB will visit the complexes in order to investigate the working status of STPs, informed Patil. He added that



"It is unfair to make builders pay for the non-functioning STPs because of housing society members not willing to contribute towards maintenance"

RAJESH SHETH President, CREDAI-Goa



in light of an out-of-order STP will result in a penalty wherein the builder concerned will be needed to forfeit the bank guarantee and the amount will be utilised for the STP repair works. Meanwhile if the STP is functioning on compliance with the rules, the bank guarantee will be returned.

The new slabs for the bank guarantees are fixed with minimum and maximum amounts to be levied for Red and Orange category industries. The Orange category amount will be 50% of the Red category amount.

In the case of healthcare establishments the bank guarantee levied may be ₹2 lakh for a unit of 50-100 beds and ₹10 lakh for a unit of 100 beds and more.

Patil further stated that bank guarantees may not be required for Green Category Industries as they are mostly non-polluting in nature. However the maximum bank guarantee amount shall not exceed the minimum amount under the Orange category. These guarantees will be taken on a case-to-case basis, as decided by the Board's member secretary and senior environmental engineer, and the taluka assistant environmental engineer concerned.

Builders expresses concerns



"The State government should rethink on various charges and costs levied on the industry if it wants to accomplish the goal of affordable housing

NILESH SALKAR Chairman, Real Estate and Housing Development Committee of Goa Chamber of Commerce and Industry (GCCI)

over new norms

Meanwhile, CREDAI-Goa pointed out that the large bank guarantee ranging between ₹5 lakhs to ₹40 lakhs, places a heavy burden on builders.

CREDAI-Goa stated that this would lead to an increase in the cost of housing to home buyers in the State.

Rajesh Sheth, CREDAI-Goa, President pointed out that utility services like STPs are provided by real estate developers due to the failure on part of the government in setting up sewage lines that connect housing societies to the sewerage network. "Leave alone

the semi-urban and rural areas of the state, there is no sewerage network even in satellite towns like Porvorim, Caranzalem, Taleigao and Dona Paula which have many housing colonies. Porvorim The sewerage network has been in the making for about eight years; in Caranzalem and Taleigao the network is not ready even after six years. It is unfair to make builders pay for the non-functioning STPs because housing society members are not willing to contribute towards maintenance," Sheth said. CREDAI-Goa further said that holding developers accountable for neglected STPs on completion of the housing project, is wrong and that locking up of funds in bank guarantees will be an additional burden, which builders will not be willing to bear, resulting in higher pricing of homes.

Nilesh Salkar, Chairman, Real Estate and Housing Development Committee of Goa Chamber of Commerce and Industry (GCCI), said that there are too many additional costs that are being imposed "The State builders. government should rethink on various charges and costs levied on the industry if it wants to accomplish the goal of affordable housing. Builders are paying infrastructure tax but they are also asked to pay for the STP," Salkar said.

Previously, the condition of a bank guarantee was for Red category industries only, such as mining; and real estate developers did not have to provide any such guarantee to ensure proper working of STPs. With this new approach, the GPSCB aims to enhance environmental accountability in the construction sector while ensuring that STPs in housing complexes across Goa operate efficiently, reducing environmental impacts and addressing long-standing public grievances E

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"EO is a place where you can learn and grow from other people's encounters with different situations, be it business or personal"

Atreya Sawant, Chair of Entrepreneurs' Organisation (EO) Goa Chapter, elaborates on the organisation and its objectives

By SYBIL RODRIGUES

Elaborate on the journey of EO in Goa.

The Entrepreneurs Organisation (EO) in Goa was chartered in 2018 with Ashwin Khalap leading in the first year. EO is an international organisation spread around six regions. It was started in the United States of America and there are approximately 12,000 members, currently. India falls in the South Asia region, which has countries like Nepal, Sri Lanka, and Bangladesh. We started with 20 members and are growing steadily. EO has a unique concept of forums which are sub-groups within the chapter. These forums function on detailed protocols and makes it a go-to place for any member of that forum to share their achievements as well as roadblocks in their way. It is a confidential/non-judgmental group where the 'forum buddies' share their experiences and everyone evolves through experience sharing.

What are the current projects being undertaken by EO Goa? What are EO Goa's upcoming projects?

The mission of EO is to help entrepreneurs achieve their full potential through connections that will lead to infinite possibilities. EO is based on its four core values which are, Together We Grow, Trust and Respect, Thirst for Learning, and Thinking Big to Be Bold. EO is about self-development of an entrepreneur so that he can achieve what he thought was impossible. Therefore, all our learning events are focused to scale up members professionally and personally. For the coming month, our chapter has collaborated with EO Navi Mumbai for a learning event with Verne Harnish from USA, Author of the bestselling



book 'Scaling Up'.

Most of the projects that we undertake are about the selfdevelopment of the members. That's the base of the whole organisation, which helps you grow as a person, and in turn, you increase your life skills which aid your business, community, and family. EO is a place where you can learn and grow from people's encounters with different situations, be it business or personal. This is how our members self-develop themselves and have a better understanding of how to deal with various challenges in life.

How is EO Goa in sync with its national and international objectives?

The theme of EO Goa this year is 'Blur the Borders' which will focus on four different categories; Self Development, Business Development, Community Development, and Family. All these four categories need to be integrated with one another by blurring the lines between them. It means you do not have to strive only in one direction. One must not only develop their businesses but should strive for an overall growth as an individual. We are trying to work towards all these four directions and see that we make time for all of them. The current year is focusing on programs and learning events for a 360 degree transformation for our members.

What is unique about EO Goa that Goa's business community should be aware of?

Being a part of EO Goa has given its members a huge opportunity connect with entrepreneurs across India, Asia, and the world. It has given them significant connections, especially when they visit a different state or country. Once you are an EO member, you are already screened and in turn, you have confidence in other members that you meet, even if it is for the first-time. There are examples where EO members from Europe have helped a member's family from EO Goa with a health issue in a foreign country. It has proved useful when children of EO members have gone to different cities and countries to study. Similarly, members have managed to relevant business connections which have helped them to develop and grow their businesses manifold.

EO Goa is aiding student startups. Elaborate on the same.

We have a global competition called the Global Student Entrepreneur Awards (GSEA), which is held initially at the local chapter level. Our idea is to give an opportunity to student entrepreneurs who are still pursuing their studies while managing their businesses at the same time. This is a platform where they can represent and showcase their project to potential investors and established entrepreneurs. At the state level, we select three best entrepreneurs who then go on to the national level. At the national level, they will be competing with students from all over the country, where they will be selected to go on to the South Asia level. The ones who qualify will then go on to compete at the global level. At each level, there are plenty of investors, so these students get an opportunity to meet and network with them. At the global level, one can be the recipient of the prize money which helps them get funding for their projects. We look forward to a lot of Goan students participating in this competition as they can benefit from the exposure, both in India and abroad.

As a Chair of EO Goa, what would you like to leave behind as a legacy for your successors?

As our theme for the year is Blur the Borders, I along with my team are creating learning programs and membership engagement fora 360 degree transformation. We are focusing on all four quadrants of life and that is development of self, business, community, and family. I will feel accomplished if the above is met E

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YASH AND TULIKA SAWARDEKAR

Toes in the sand, Feni in Hand

Goenchi Feni crafted by Yash and Tulika Sawardekar, celebrates the spirit and cultural heritage of Goa

By SYBIL RODRIGUES

oenchi was founded by Gsibling duo and firstgeneration entrepreneurs Yash and Tulika Sawardekar, natively Goan, but born and raised in Bombay. Yash is a software engineer by qualification but has been a flight attendant with a major international airline in the Middle East. Yash is a hobby street photographer and passionate home-chef and enjoys crafting cocktails in his free time.

Tulika is a business graduate with a major in marketing, with a flair for art and a special love for design. Prior to Goenchi, she handled the branding and marketing for an indie allnatural hair care brand.

The journey of how Goenchi came to be is an interesting one. The siblings set out on a backpacking journey to travel across India towards the end of the pandemic; and the last leg of their journey happened to be Goa, where they first tried Feni and instantly fell in love with the spirit. "After delving deeper into the culture of Goa and meeting several indigenous distillers who have practised the craft for generations, we realised that Feni was just as stellar as any other spirit sold commercially today." In spite of having centuries worth of history associated with it, the siblings were surprised that feni hadn't gotten its dues. "That inspired a vision we call Goenchi today. The term 'Goenchi' is a Konkani word that translates to 'of Goa' when one says 'Goan Feni' or 'Feni from Goa' in Konkani, they inadvertently have to say 'Goenchi Feni' since it is a demonym.," say the siblings.

The tagline of their product 'Feni Konnank Bhienam' which translates into 'Feni Fears None'. The duo elaborates on the inspiration behind the tagline. "The inspiration came from the last line of a Konkani song by Goa's beloved Alfred



Rose called 'Goenchi Feni.' In this song, the singer talks about how each country is proud of its heritage and national spirit. We started Goenchi to challenge the colonial mindset of drinking foreign liquour, and bring the deserved spotlight back on Feni, characteristic and proudly Indian spirit."

Goenchi follows the 1-2-3 formula when it comes to distilling. It stands for: Single Ingredient, Double Distilled, Thrice Filtered. They take a single, hyper-locally sourced ingredient: the juice of handpicked cashew apples or the nectar of coconut flowers, and ferment it slowly and naturally. This ferment is then distilled in their 100% copper pot-stills in small batches to produce a first distillate called Mollop in case of coconut





and Urrack in case of cashew. The first distillate is then distilled one more time with additional fermented juice for extra flavour into the second distillate we all know and love. Feni. This Feni is distilled to cask strength. Goenchi Feni is then bottled with the addition of demineralised water at 40% Alcohol by Volume (ABV) at a state-of-the art bottling facility, where it undergoes a thorough filtration process three times. This 1-2-3 formula helps the duo produce the finest Feni that consistently delivers great taste and smoothness.

All of the raw material is sourced hyper-locally from Goa which includes their own farm and a few partner farms from neighbouring areas.

Goenchi has labels on their bottles and a



lot of thought has been put into their designing. "While designing the visual identity and labels for a Feni brand like Goenchi along with Aniruddh Mehta from Studio BigFat, we deep-dived into Goa's history and indigenous culture, and decided to represent the concept in the stylisation of currency notes. The label is divided into three sections the left side covers mandatory information and features three illustrations showcasing crucial stages of the production process relevant to each variant - Coconut and Cashew Feni. The middle section presents a theatrical piece where the 'garrafão' takes centre stage, cracking open the skies while 'Renders' and 'Cazcars' look above with a delightful and elated demeanour, welcoming the Ancestral Spirit. Finally, the right side celebrates the people behind Feni with a beautiful portrait of proud 'Renders' and 'Cazcars' holding their tools."

Goenchi Feni is available in 100+ premium retail outlets and wine stores as well leading bars across Goa.

The Feni industry, like any other, comes with its own unique set of challenges. "The biggest challenge would have to be the 'Country Liquor' classification of Feni. This tag not only limits the entry of Feni into other state markets, but also propagates the false idea of Feni being an inferior spirit when compared to foreign liquor. We at Goenchi work diligently toward challenging and changing the mindset toward Feni that permeates the country today. We wish to educate our audiences to drink local, and to drink better," add the sibling duo.

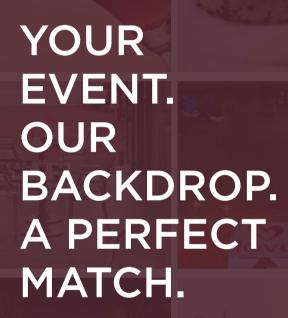
Yash and Tulika follow a business philosophy that is very closely linked to their ethos that is, to strive for perfection in everything they do and to always put Feni first. "To

CONTINUED ON PAGE 26



















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MANEK GEM RE-LAUNCHES ITS FLAGSHIP DIAMOND JEWELLERY STORE IN PANAJI



oa's most trusted and Gexclusive diamond jewellery store, Manek Gem, has relaunched its flagship store in Panaji, introducing a new wave of natural certified diamond jewellery, beautiful stone jewellery colour collections, certified gemstones and exclusive jewellery for men.

The newly re-launched store, located at MG road Panaji will also showcase new designs in light weight, work-

jewellery, diamond wear specially designed and crafted for working women who are strong, independent and never settle for anything less than what they really deserve.

Now immerse yourself in a burst of colours with the fascinating MOH RANG collection embellished with vibrant gemstones and diamonds. The collection showcases graceful and classic designer jewellery studded



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Another addition on display is the much-anticipated 'M-Collection, a gold and platinum diamond collection specially crafted for men, showcasing rings/chains/cufflinks/tiepins/ stud earrings and bracelets, that are bold and effortlessly stylish.

ReFabulous, yes the word says it all. You can now redesign and remake your old jewellery

at Manek Gem. Yes thats right, ReFabulous is the new and much wanted service introduced at Manek Gem where you can get your old unused jewellery, get it redesigned and remake it to a absolutely beautiful piece of jewellery.

The store will also display a wide variety of specially curated jewellery that represents the diverse traditions and cultural heritage of Indian design; Certified GIA and IGI solitaire diamonds, certified birth / zodiac stones and other grah stones.

The Manek Gem flagship store features a mesmerising new interior with a dazzling appeal, all set to elevate the jewellery shopping experience in Panaji.

Manek Gems is driven by a passionate team committed to delivering an unparalleled customer experience at the re-launched store along with the unparalleled craft of inhouse jewellery artists, who are renowned for their expertise, which breathes new life in contemporary designs E





CONTINUED FROM PAGE 24

choose the right path, even if it is the more difficult option. Our passion for Goa, its people and the vision we have for the future of the Feni is the driving force behind all our decision-making

process," they say.

Their future plans include introducing feni to newer palates. "Feni is much unexplored as a spirit and it presents itself as a very fresh canvas. We want to express our creativity through this medium and cater to not just the Feni purists, but also open it up to newer palates. We want to make Goenchi available across the nation and change the outlook towards Feni from 'desi' to 'swadeshi.' We also wish to put Feni on a global stage and have it represent India on the global spirit map" K



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VICTOR HOSPITAL, GOA'S FIRST SUPER SPECIALTY TERTIARY CARE HOSPITAL COMPLETES 20 YEARS

Victor Hospital, Goa's first super specialty tertiary care hospital celebrates 20 years this November







L to R: Pratapsingh Rane, Victor Albuquerque, Prathap Reddy and Manohar Parrikar at the launch

Dedicated to the people of Goa and the country, the 150-bedded hospital was the dream of its founder Late Victor Albuquerque. Having tasted success as a businessman and having derived a lot from his state, it was his dream to set up a one of a kind tertiary care hospital.

Having studied various scenarios across Goa. Albuquerque, a Civil Engineer realised that the state lacked a good tertiary care hospital, where people requiring treatment for cardiac ailments, gastro-intestinal disease, nephrology, complex surgical cases, intensive care / critical care and even MRI had to travel far and beyond. Having no expertise in the field and in order to set up a world class institute, he partnered with the well-known Apollo Hospitals to set up Apollo Victor Hospital.

The hospital has a string of firsts to its credit, for example; the first to have a state-of-the-art department cardiovascular sciences comprising of interventional cardiologists like Dr Uday Khanolkar, Dr Biju Ephrem; a cardiac surgery team headed by Dr Atul Maslekar and a state of the art critical care / intensive care unit headed by Dr Vikram Chetan. All services were integrated and available under one roof, ensuring that the hospital received an overwhelming response and support from the people.

Subsequently, in the year 2005, the hospital commenced two new departments which were not present in Goa, medical gastroenterology headed by Gastroenterologist Dr. J.F. Alvares, and a nephrology department headed by Dr. Shital Lengade. The nephrology department continues to be Goa's largest, 30 hemodialysis offering machines and conducting over 2200 dialysis sessions per month.

Victor Hospital was also one of the first hospitals in Goa to commence a full-fledged urology department. department boasted of Goa first Lithotripter and laser machine, offering services which were not previously available in the State.

Today, the hospital has been re-named and branded as Victor Hospital. The hospital continues to have many firsts in the State. In the last few months, the hospital has opened the Victor Cancer Care Centre, introduced a 3D laproscopic system which help improve complex surgery out comes, carried out AI Robotic knee surgery, painless laser treatment, introduced South Goa's first transport ventilator and is in the process of starting South Goa's first Component Blood Bank. Today, the hospital has grown into a large institute, looked upon for serving those in need, hosting a plethora of all departments. It was at the forefront in tackling and treating the Covid-19 pandemic. It is headed by its Executive Directors, Varun Albuquerque, and Roana Costa.

This year, on the 20th anniversary of the institute, and in memory of Late Victor Albuquerque, a 10 bed 'Victor Albuquerque Memorial ward' was opened to provide free treatment for the poor and needy. A brand new emergency and trauma centre was also inaugurated.

The hospital has a team of 40 specialists and super specialists working exclusively full time in the hospital offering care and treatment unmatched in quality.

With a vision to give life abundantly and its tag line, 'Passion For Caring,' Hospital aims to ensure that patient care is not compromised and the services provided are in accordance with the highest standards.

The hospital has set up adjacent to its main building, a 21 room boutique hotel with complete 3 star facilities, which is connected to the main building with a bridge. The hotel was constructed specially for promoting medical tourism. Victor Hospital Departments include cardiology cardiothoracic surgery, surgical and medical oncology, interventional radiology, surgical medical and gastroenterology internal diabetology, medicine and neurology, neuro and spinal surgery, general and laparoscopic surgery, urology, orthopaedics and joint replacement, physiotherapy, nephrology with a 30-bed dialysis unit, gynaecology paediatrics, and obstetrics, ENT, dermatology, and maxillofacial surgery, ophthalmology, chest and respiratory medicine, cosmetic and reconstructive surgery, emergencies psychiatry, and trauma, comprehensive health check-ups, a laboratory histopathology, including imaging services like CT, MRI, X-ray, ultra-sound, four stateof-the-art operation theatres, 3D- 4 K laparoscopy system, 30 W Holmium Laser, Dornier Sigma Lithotripter, 35-bed well-appointed ICU with 10 'Maquet' ventilators, Philips FD 10 AlluraCath lab, pharmacies - in-patient / out-patient and a Central Sterile Supply Department (CSSD) **E**





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BNI SAMUDRA FELICITATES THE ENTREPRENEURIAL SPIRIT OF WOMEN

BNI Samudra Chapter celebrated its 500th weekly meeting and felicitated ten outstanding women who have contributed to worthy causes in Goa







Dr. Sneha Bhagwat



Lorraine Saldanha



Arvind Nanda, Dr Agnita Kamat and Mayuri Bhate

n a night filled with enthusiasm and joy, BNI Samudra Chapter, one of Goa's leading business networking groups, celebrated its 500th weekly meeting at the luxurious Planet Hollywood Resort, at Utorda. The evening was not just a commemoration of their significant milestone but also a tribute to the relentless spirit of entrepreneurship, especially among women. The event, held in the grandeur of Planet Hollywood Resort, witnessed the convergence of passionate entrepreneurs and social leaders from various walks of life.

The highlight of the evening was the felicitation of ten extraordinary women who have actively contributed to both social causes and the entrepreneurial landscape in Goa. These remarkable women were acknowledged for their dedication and unwavering commitment to making a difference in society. Their inspiring stories resonated with everyone present, serving as a testament to the power of women in business and community development.

The evening kicked off with

mesmerising dance performance talented children, showcasing the vibrant culture of Goa. The enthusiasm was palpable as chapter members also took the stage, displaying their creative talents and passion for performance.

The presence of esteemed guests added to the glamour of the event. Rajkumar Kamat; BNI Executive Director graced the occasion with his wife Leena; while emphasising on the importance of unity and collaboration in the world of business. Distinguished dignitaries like Dr. Sneha Bhagwat, Urvija Bhatkuly, Uma Salelkar, Meghana Goankar, Lorraine Saldanha, Gautami Hede Bambolkar, Ekta Agarwal, and Dr. Agnita Kamat were also in attendance, each a beacon of inspiration in their respective fields.

One of the heartwarming aspects of the evening was the active participation of children and spouses of the chapter members. The event acknowledged the pivotal role played by spouses in supporting their partners' endeavours within the BNI

Samudra Chapter and the broader business community. Their unwavering support was celebrated through heartfelt felicitation, reinforcing the importance of family in the journey of entrepreneurship.

The atmosphere was electric with camaraderie and celebration as attendees mingled, shared stories, and forged new connections. The event served not just as a milestone marker but as a reminder of the collaborative spirit that defines BNI Samudra Chapter.

The event was adorned with exquisite décor, courtesy of TRH Production. The sparkle of the evening was further enhanced by the generous diamond sponsorship from BE Positive Investments and Maharudra Real Estate, both esteemed members of the BNI family. Planet Hollywood Resort, a proud member of BNI, provided the perfect backdrop for this grand social gathering. Other partners included Futuretech Solutions, AV Technologies, Sapphire Diagnostic, Limaras Art Media, and Saad Infrastructure and Innovate Creations



Ekta Agarwal



Uma Salelkar felicitated by Rajkumar Kamat



Leena Kamat felicitated by Aditya Desai

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- Surrogacy

IVF

In Vitro Fertilization is a process of fertilization where an egg is combined with sperm outside the body, in vitro.

Ш

(IUI) is introducing husband's sperm into the uterus at time of ovulation incase of low sperm count.

ICSI

Micro injection of a selected single sperm into Oocyte (egg) for Fertilization, when the sperm count is drastically low.

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in

Building a sustainable future Dean D'Cruz elaborates on his projects, sustainability, challenges and future plans

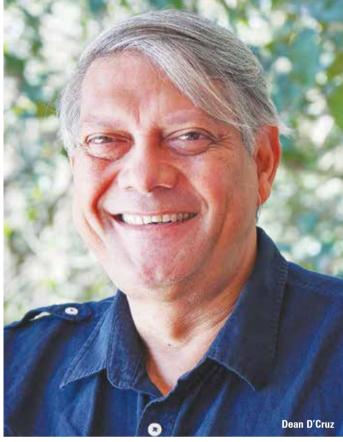
By SYBIL RODRIGUES

ean D'Cruz is the cofounder and principal architect of Mozaic - an architecture and design firm in Goa. He spent his early years schooling in Bombay and the US while enjoying technology and sciences. His father was an engineer and in typical style felt his son should follow his footsteps. "Fortunately, I did not get into IIT and chanced upon the I.J. campus while strolling back from the IIT entrance exam hall," he says.

The historic and beautiful campus of J.J. College of Architecture had an exhibition of architectural drawings on, which intrigued Dean and without knowing much about architecture, he applied for the course and got in. "The course was like no other with a mixture of the Sciences and the Arts in a campus that gave birth to some of the most famous artists we have today."

Over the years, he has designed over 250 houses, 50 hotels, 30 housing complexes, offices institutions, factories. According to Dean, every project is unique and has its own joy as well as challenges. "The one that brought us into the limelight was Nilaya, which was rated as one of 100 best small hotels of the world at one time and even recently celebrated by our Town Planning Minister on the floor of the Assembly!"

More recently, his firm has been involved in designing lodges mainly in tiger sanctuaries across India



where the thrust is to use local materials and craftsmanship to create buildings that blend with the environment, creating a oneness with nature and at the same time providing a great level of comfort for its guests.

"The many homes we have designed across India also try to respond to local materials and site conditions as well as the unique needs of the client going beyond their aspirations and needs into creating works of art that express their unique lifestyle," Dean adds.

As an architect Dean avoids

falling into a trap of a style and hence experiments with different design approaches in their buildings. "We see what is appropriate for the moment and push the clients' sensibilities to look beyond their limited brief and collaborate with them in evolving a design that excites us both."

Laurie Baker and Antoni Gaudí have been two major influences on Dean's work because of their ability to create an architecture that is expressive, low cost and well crafted.

Dean is an advocate for sustainability and says that is should be a part of every architect's vocabulary especially with the environmental crisis we are facing and which will only get worse. "It is important that we educate decision makers, like politicians, bureaucrats, developers and builders into the need to use materials and technology that minimise the impact on the environment. Far too often in our endeavour to build we do so in excess going far beyond the actual needs. We need architecture that can be multi-purposed, flexible and cost effective. When people speak about sustainability I believe it comes from the use of resources and cost is a good measure of the resources used. In India, now the world's most populous country, we have had a great history of amazing buildings built by master craftsman and unfortunately we are fast losing building crafts. I believe to be sustainable we need to move away a bit from the excessive industrialisation and standardisation and allow for craftsmanship that provides much needed livelihoods for our people. This will not only create an architecture that is richer than the horrid boxes that we see today, but also provide a greater level of personalisation and connection we have with our buildings.

Dean has conducted numerous workshops on architecture, planning and environment along with works published in leading newspapers and magazines,







both in India and abroad. "I have been in academics for the last 30 years, Design Chair for a few institutions like Goa College of Architecture, SMEF'S Brick School, Pune, etc and on the Board of Studies for others like, School of Planning and Architecture Vijayawada, School of Planning and Architecture Bhopal, among others. I have also helped anchor study Programs for PRATT Institute, New York, Oxford Brookes University UK, and Royal Institute for Art, Sweden, for their planning exercises in Goa.

offers a Goa unique combination of rural and urban settlements as well as a richness of a diverse cultural heritage and an amazing natural heritage, being one of the top bio-diverse hotspots of the world." Dean faces his share of roadblocks and challenges. Influencing clients to be sustainable and sensible in their choices he says is a big challenge and a bit of handholding needs to be done in this and the best way is to walk the talk. "Hence our offices are run fully on solar, we have created permaculture area with self sustaining food forest and our offices are not air conditioned and merge into the landscape. This helps a potential client in understanding our agenda."

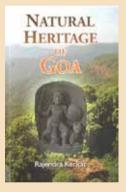
"Corruption is another challenge in the building industry. With real estate prices constantly shooting up, development in Goa has reached destructive levels with a compromise on sustainability and the environment. The Floor Area Ratio (FAR) available now and the loose town planning laws along with the heavy handedness on the part of the local bodies, are only changing

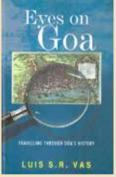
the character of Goa for the worse." Dean is part of the Goa Foundation and fighting as well as educating youth on the need to be sustainable and the small victories along the way, inspires him and gives him the strength to move ahead despite the many hurdles and threats thrown at them. "The youth through movements like 'Amchem Mollem' have proven that they are concerned about the environment and willing to devote their time and energies to keep Goa pristine and that gives me great hope."

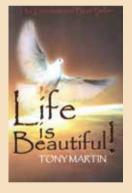
Having been in the practice for the last 40 years Dean says that he has a lot to share and plans to document his work. "I plan to document our works and philosophies as well as influence curriculum changes in the design field to make the role of being an architect more relevant for today's society with its environmental and social challenges," he concludes **E**

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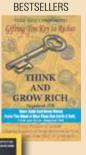


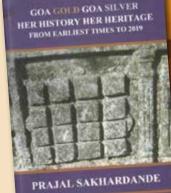


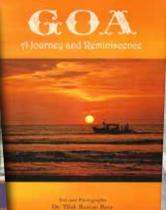


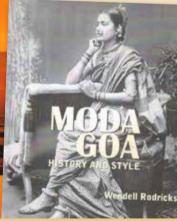


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SAURABH KHANNA

"The industry's blend of creativity, customer service, and management resonated with me on a personal level"

Saurabh Khanna talks about his experiences as General Manager of The Park, Calangute

By SYBIL RODRIGUES

A brief about your childhood. educational background and work experiences

I was born in Muzaffarpur, a small-town famous for Lychees. Post my primary education there I studied at St. Joseph's College in picturesque Nainital and then higher school from Delhi.

During my formative years, I distinguished myself both academically and athletically, consistently maintaining a balance between my studies and passion for sports. Post 12th class I joined the prestigious Institute of Hotel Management Mumbai.

My professional journey took flight when I joined The Park Hotels as a Management Trainee. For the past 21 years, I have had the privilege of being an integral part of this renowned hospitality company. My initial 9 years were spent in Delhi where I honed my and developed understanding of the industry. Subsequently, I had the pleasure of contributing to the growth and success of The Park Hotels in this enchanting Goa.

What made you decide to pursue a career in the hospitality industry?

My journey into the hospitality industry was somewhat unexpected but ultimately one of the most rewarding decisions of my life. As a child, my dream was to become an Air Force pilot, and I was passionate about joining the Defence Services. However, life often takes unexpected turns, and I found myself enrolling in a Hotel Management Institute in Mumbai.

Initially, I must admit, I was uncertain about this career path. It seemed like a departure from my childhood aspirations. However, as I delved deeper into my industry and began to gain practical



experience I realised the skills I was developing and the challenges I was encountering in the hospitality industry were remarkably suited to my abilities and interests.

The hospitality industry is like a thrilling roller coaster ride, offering a dynamic and fast-paced environment that challenges constantly to adapt and excel. I found satisfaction immense providing exceptional service creating memorable experiences for guests. The industry's blend of creativity, customer service. and management resonated with me on a personal level.

My decision to pursue a career in the hospitality sector has been an immensely rewarding one. It has allowed me to channelise my skills and passion into a profession where I can make a meaningful impact, create memorable moments for guests, and thrive in a constantly evolving and exciting industry.

You started your career as a Management Trainee. Today you are the General Manager of The Park, Calangute. What motivated

you to reach the position?

When I first embarked on my journey in the hospitality industry as a Management Trainee, I didn't have a clear picture of where my career path would lead me. In fact, prior to enrolling in hotel management, I had never even set foot in a 5-star hotel. My initial motivation was simple: to gain a comprehensive understanding of this multifaceted industry.

As I immersed myself in the world of hospitality, I started to appreciate the intricate workings of this dynamic field. What began as an exploration soon transformed into a passion for leadership, team management, and the pursuit of excellence. I found myself drawn to the challenges and opportunities that came with each step of my career.

The motivation to reach the position of General Manager was fueled by a genuine passion for this industry, a desire to continuously learn and grow, and a relentless pursuit of excellence. Over the years, I have been fortunate to work with dedicated teams, mentors, colleagues who have inspired and guided me on this

journey.

Today, as a hotel General Manager, I am proud of the path that I've taken and the hard work it took to get here. I remain motivated by the daily challenges and opportunities that come with this role, and I am committed to leading my team towards continued success in the ever-evolving world of hospitality.

As a General Manager, what is your leadership style?

would describe leadership style as a blend of determination and composure, which I often refer to as the 'duck leader' approach. Similar to a duck gliding smoothly on the surface of the water while paddling vigorously beneath it, I am fairly assertive in pursuing results while maintaining an even-tempered demeanor.

My background as an active sportsperson has had a significant influence on my leadership philosophy. Sports have taught me the value of teamwork, discipline, and the importance of setting and achieving goals. I bring these principles into my workplace, fostering a collaborative environment where each team member plays a crucial role in our collective success.

I believe in setting high standards and pushing my team to excel, but I also recognize the significance of providing support, guidance, and an open channel for communication. Transparency and trust are paramount in my leadership style, as they are essential for a harmonious and productive working relationship.

Ultimately, my goal is to lead by example, inspire my team to reach their full potential, and create an atmosphere where everyone is motivated to contribute their best efforts. It is about finding the right balance between drive and emotional

intelligence, drawing from my experiences in both sports and the hospitality industry to achieve exceptional results while fostering a positive and cohesive work culture.

What are your greatest strengths and how could they contribute to a managerial position?

My greatest strength, without a doubt, lies in my ability to respect individuals as unique and valuable contributors. In any managerial position, people management is paramount, and I take immense pride in my capacity to nurture and empower individuals within my team

One of the key aspects that have contributed to my success is the privilege of collaborating with exceptional individuals throughout my career. I have been fortunate to have had remarkable mentors, supportive bosses, dedicated colleagues, and talented team members who all have played pivotal roles in my professional journey. My strength in people management stems also from the valuable lessons that I have learned from the diverse array of individuals I have had the honour of working with. It is not just about the skills and knowledge I have gained, but also the perspectives, insights, and experiences that have enriched my leadership capabilities.

In a managerial position,

this strength translates into the ability to build and lead cohesive, motivated teams. It allows me to create an inclusive and collaborative work environment where every team member feels valued and empowered to contribute their best. It also enables me to foster strong relationships with colleagues, superiors, and subordinates, facilitating effective communication and co-operation.

Where do you see yourself in the next 5 years?

In the ever-evolving world of hotels, forecasting the future is akin to anticipating a guest's choice of cocktail during a sundowner - it's a delightful challenge. As for the next five years, given the dynamic nature of our industry, it's a bit like gazing at the stars, where numerous exciting possibilities exist. I aspire to continue my journey in hospitality, leveraging my skills, experiences, and passion to further contribute to the success of our industry. While I can't predict the exact path, I am committed to staying at the forefront of hospitality innovation and leadership.

My goals remain the same – to excel in my field, provide exceptional experiences to guests, and continue learning and adapting in this everchanging landscape.

As I look back on my journey from a small town to the thriving world of hospitality, I am filled with gratitude for the opportunities and experiences that have shaped me both personally and professionally. anticipate eagerly challenges and opportunities that the future holds, as I continue to make a meaningful impact in the dynamic world of hospitality. So, while I can't provide a specific destination, I am enthusiastic about the exciting journey that lies ahead in the next five years and beyond.

What advice would you offer to those who aspire to become a GM in the hotel industry someday?

To those aspiring to attain the role of a General Manager in the dynamic world of the hotel industry, I offer the following key pieces of advice:

Prioritise continuous learning: Invest in your education and consistently expand your industry knowledge. Staying updated is essential in our ever-evolving field.

Build a strong network: Cultivate a robust professional network within the hospitality industry. Networking opens doors to opportunities and provides valuable insights.

Develop and showcase leadership skills: Take every opportunity to develop your

leadership abilities. Volunteer for leadership roles whenever possible to hone your skills and demonstrate your potential.

Exemplify exceptional customer service: Regardless of your current position, prioritise delivering outstanding customer service. It is a foundation for success in the hospitality field.

Embrace change and innovation: The industry thrives on innovation. Be adaptable and open to change, seeking creative solutions to evolving challenges.

Practice patience and persistence: Climbing the career ladder takes time. Stay patient and persistent in your pursuit of advancement. Success is often the result of consistent effort over time.

Seek mentorship: Identify mentors who can provide guidance and support as you work toward your career goals. Their experience can be invaluable in your journey.

Maintain your passion: Never lose your passion for hospitality and your commitment to excellence. It is your enthusiasm that will set you apart.

By following these principles, you can not only navigate the path toward becoming a hospitality leader but also excel in your career within the vibrant and rewarding world of hospitality

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Thermo Shield, protection against bad weather

Thermo Shield by Jayashri Polymers speak about their venture into PUF Insulated Roofing Solutions







By SHALINI REBELO

Polymers ayashri was Jlaunched more than two decades ago as a small unit that manufactured foam. From there on the company has made rapid strides. In the initial phase, they started manufacturing bus seats and now possess state-of-theart manufacturing assembly unit that produce bus and marine seats and are supplied to renowned companies across the country like Tata buses and among other auto brands. The current annual manufacturing capacity of this plant is 2,50,000 bus seating occupancy.

The rising global warming effect resulting in various roofing challenges due to heavy rains and extreme heat coupled with lack of availability of

Polyurethane (PUF) insulated roofing options and taking into consideration their expertise in using polyurethane technology for a period of two decades, Jayashri Polymers decided to launch PUF sandwich panels in the Goan market, as it proved to be necessary.

Three years back, the company ventured manufacturing and supply of PUF sandwich panels under the brand name Thermo Shield. In a short span of time, Thermo Shield has been well-received not only in Goa but also in other states like Maharashtra, Kerala, and Karnataka. Their strength is the quality of their brand along with a strong commitment towards their customer's requirement. Thermo Shield's PUF sheets are tailor-made, exactly as per the requirements of the clients.

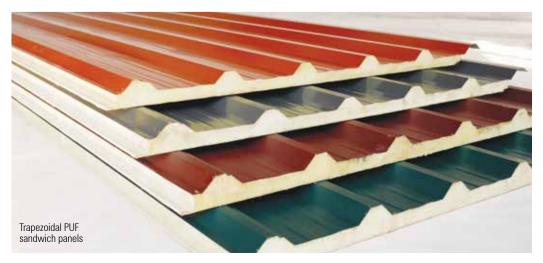
Recently, they have made a foray into manufacturing products for Indian Railways, they have been where empanelled as their suppliers for PUF related requirements such as sleeper berths, etc.

The Factor that sets Thermo Shield apart

Apart from the regular trapezoidal PUF sheets available, Jayashri Polymers have developed an exclusive 'Porto Series,' which is the tile profile with exclusive colour shades and textures to meet aesthetical and architectural requirements for the Goan market. They are the only Goabased company to manufacture PUF panels. Their quality is top-notch and hence they have been patronised by many companies based in Goa in various sectors like hotels and restaurants, corporates, industrial sheds, beach cottages, churches, temples, including residential projects such as private bungalows. Since they are based in Goa and have an efficient supply chain, they can deliver their products faster than their competitors.

Products Manufactured

Thermo Shield PUF sandwich panels are available both in trapezoidal profile as well as in the Porto Tile series. The coating for these have been exclusively developed by global industry leaders. Attractive colour options are available which are best suited to meet every architectural and aesthetic requirement. The metal sheets used are Galvalume with 150 AZ Coating which gives additional surface protection to withstand any weather conditions. The Porto Tile Series are PUF panels in the shape of tiles and it is the company's premium brand



CONTINUED ON PAGE 39

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IIT Goa works towards improving upon the technology scene of the State The well-known tech institute of Goa, joins forces with SAP India and Goa Government's Information Technology Council



With the recent green light for the setting up of a center for industry education at the Indian Institute of Technology by its committee members, the Information Technology Council of Goa Government has persuaded the notable institution into a collaboration that will aid students to wellequip themselves with the necessary brain power and technical skills in order to play an active role within the industry.

Prof B. K. Mishra, Director of Indian Institute of Technology, Goa, informed that the center will administer courses that are relevant to the industry, along with certificates and diploma programmes for working professionals and recent graduates. He further emphasised the important aspects of the National Education Policy (2020), that sheds light on the requirements

placed working upon professionals to upskill themselves as well as recent graduates to be industry-ready and thus, academic institutions are encouraged to work jointly with leading corporates that offer industry-relevant courses. Dr Sharad Sinha, Associate Professor and Associate Dean at IIT Goa, announced that the Industry Education Center has set up an Executive Post-Graduate Diploma in Enterprise Resource Planning association with SAP India, wherein the company will provide fundamental IT systems to almost all types of industries and those successful obtain a Systems, Applications and Products in Data Processing (SAP) certification.

Additionally, the course will be offered online, however, it will also include on-campus training for a period of five days at the end.

The programme collaboration with SAP India will offer priority to principal areas of SAP High-performance Analytic **Appliance** (HANA) Sales, SAP S4 Finance, and Accounting, various business modules.

The Union Ministry of Electronics and Information Technology has established a Drone Applications Center at IIT Goa and will support it financially with a sum of ₹1.5 crore, for the next five years. Therefore, IIT Goa will team up with different departments of the Goa government, in order to utilise the efficiency of drone technology within the State. Prof Mishra stated that key emphasis will be laid on drone education and training at the Center for Drone Applications. In interest of building drone technology potential in the state, the center will conduct

research on using the various applications of UAVs in different fields such as agriculture, coastal surveillance, and in the enforcement of traffic rules that also includes a sub-project of using drone technology to ensure bike-users follow the rule of wearing protective gear.

All activities held at Goa's Center for Drone Applications will be coordinated with Hyderabad's autonomous entity, Center for Development of Advanced which is under the Union Ministry of Electronics and Information Technology. The Ministry in addition to supporting the Center's projects and pursuits for the first five years, it will also provide extended support if needed, as the center will be giving out short-term training programmes in order to achieve self- sustainability, Dr Sinha stated K

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DEMPO BBA CELEBRATES WORLD ENTREPRENEURSHIP DAY

Srinivassa Sinai Dempo College of Commerce and Economics BBA Department celebrated World Entrepreneurship Day by organising an event 'Walk the Talk' by Sairaj Dhond.

The event was graced by Chief Guest Sairaj Dhond, Founder-CEO of Wakao Foods, Luxo Heritage Homes and a notable entrepreneur who made a winning pitch on Shark Tank India Season 1. The other distinguished dignitaries were CA Gaurav Kenkre, Professor Dr. Manoj Kamat, Principal and Dr. Sonya Angle, BBA Program Coordinator.

Dr. Kamat welcomed the dignitaries and enlightened the students on the importance of entrepreneurship and aiming for careers as entrepreneurs.

addressed Dhond the students and imparted key entrepreneurial insights, emphasising creativity, seizing opportunities and motivated students to make the best out of adversity.

Dhond said that starting a business doesn't necessarily require a lot of money or resources, but rather a great, scalable, and practical idea. He also stressed the need for



perseverance, taking feedback constructively, and not taking oneself too seriously. He believes that now is the best time to launch a startup in India because there is ample liquidity and people are willing to invest in innovative ideas with potential for growth. It was an engaging experience for students to listen to the young entrepreneur as he shared his life story and business experiences.

The event concluded with a vote of thanks from Raheel Chauhan, Dempo BBA Forum Horizon Vice President E

AUTHORS: HARISH BHAT

PUBLISHER: PENGUIN RANDOM HOUSE INDIA

OFFICE SECRETS: 50 HUMAN TRUTHS YOU SHOULD ABSOLUTELY KNOW



Do you have a corporate etiquette bug that nags at your subconscious, then Office Secrets: 50 Human Truths You Should Absolutely Know, will provide solutions. With 50 chapters, Harish Bhat delivers corporate personalities for the rookie to be acquainted with before they encounter them, or for those seasoned corporate individuals who have not quite grasped these personalities. He uses the example of a 'Cookie Platter' to give the reader an idea about various characters that are integral to an organisation's office room. Before these chapters were formulated into a book, they were written as part of a newspaper column, providing corporate wisdom to anyone interested to peek at what goes on behind closedoors of those massive grey buildings every week. This book offers a selection of fascinating and useful secrets that can help you be far more successful at your workplace. As a bonus these secrets can make you happier as well. You will find within a range of subjectswhether the best methods of fighting exhaustion, organising your work desk, the power of listening, why kindness is so important workplace, lessons from Hercule Poirot and what you can learn from the cookies

There are chapters where

that your colleagues eat.

Bhat uses acronyms to illustrate tricky or controversial topics. A particularly compelling idea of 'reverse-mentorship', what Bhat calls PERM, or 'programme of extreme reverse mentoring, wherein senior managers pick a young person at the beginning of their career (Bhat puts the 'cut-off age' at 25 years) and allot a certain time of the week to engage with them - find out their likes and dislikes, what areas they are looking to grow in, their overall work experience at the office and so on. "We are a relatively young country, and the youth therefore represent one of the largest consumer markets," Bhat writes. "If you are a senior manager in a business that hopes to make inroads into the youth segment, you need to get a pulse of what they really want. Consumer research can help, but nothing can work better than a few informal PERM sessions with your mentor and his or her friends. You will learn what they value and desire, whom they respect, the language they speak and the stuff they don't care about."

Office Secrets is full of things that ought to be much more widely followed than they actually are in practice. This book is perfect to savour, bit by bit - perhaps in between a boring meet that Bhat describes here with a melancholic air.

Harish Bhat, currently the brand custodian at Tata Sons, has held many roles in the Tata Group over the past thirty-four years, including as managing director of Tata Global Beverages, and chief operating officer of the watches and jewellery businesses of the Titan Company Ltd. Harish is an alumnus of BITS Pilani and the Indian Institute of Ahmedabad Management (IIM-A). He won the IIMA gold medal for scholastic excellence, and later the British Chevening Scholarship for young managers **E**

CONTINUED FROM PAGE 36

which is ideal for premium residential projects, renovation of ancestral houses, resorts, beach cottages, and the like.

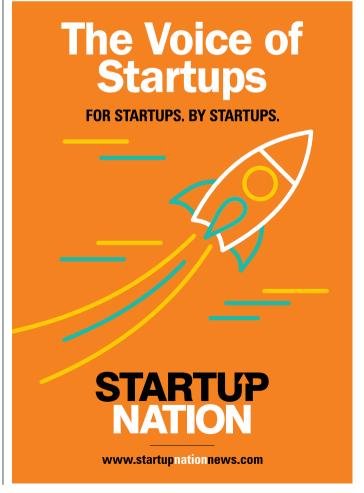
They also manufacture Aluminium PUF sheets that last much longer than any other roof panels. Other products manufactured include PUF wall panels, which can be used for constructing walls, partitions, or even cold rooms.

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Way Forward

Jayashri Polymers over the last two years, has diversified into verticals like insulated roofing solution and products for rail transport, apart from their current foothold in the manufacturing of the busseating system. Their designs and engineering team have relentlessly put in efforts to shortly introduce more innovative designs and products which would be ergonomically and aesthetically far advanced. Implementation of value engineering for cost reduction, that is supported with efficient market strategies to fuel growth along with the establishment of a wider market base, will be the key focus in the years to come **™**



Copperleaf Elite Club Loyalty Membership Program: Elevating Your Experience

Explore the remarkable features that set this program apart, making it a must for food connoisseurs and lovers of the Copperleaf brand





n an era where customer loyalty has become a valuable commodity, the F&B industry is constantly seeking innovative ways to reward and retain their most loval customers. The Copperleaf Elite Club Loyalty Membership Program is a prime example of how restaurants are taking customer appreciation to new heights. This program, offered by Copperleaf, Goa's favourite restaurant brand in the hospitality industry, not only rewards customer loyalty but also elevates the overall experience for its members.

Discovering Copperleaf - The **Ultimate Dining Experience**

Copperleaf, Goa's favourite restaurant, is a multi-cuisine fine dining restaurant with bar that opened its first outlet in Porvorim in 2016 and second outlet in Panaji in 2021. They have served more than 1.5 million customers till date. Copperleaf is more than just a dining experience; it is a culinary destination where food is elevated to an art form. Copperleaf's mission is to become the most popular food brand in the nation by providing a customer-centric approach, offering quality, tasty, and hygienic food, and creating a memorable dining experience for all food lovers.

Copperleaf, a unit of Vishwamukta Group, is owned and operated by Shreekant V. Pai Bir, Sachin S. Pai Bir and Vishwanath S. Pai Bir. This fine dining establishment has

captivated the palates of food enthusiasts for years.

The Birth of the Elite Club

The Copperleaf Elite Club Loyalty Membership Program was launched as an extension of the restaurant's commitment to providing a memorable dining experience. It is designed to reward loyal patrons who appreciate the art of fine dining. The Elite Club is more than a loyalty program; it is an invitation to immerse oneself in the world of luxury and exceptional cuisine. By becoming a member of the Copperleaf Elite Club, customers gain access to a range of benefits that elevate their experience with the brand.

Key Features of the Copperleaf Elite Club Loyalty Membership Program

Welcome Rewards: Copperleaf Elite Club members can earn up to 5000* bonus points when they sign up. This is a great way to get a head start on earning points and unlocking exclusive benefits.

Cashback: Copperleaf Elite Club members can earn cashback on their purchases at Copperleaf. Patrons can earn up to 50%*cashback. This cashback can be redeemed for discounts on future meals at Copperleaf outlets. The cashback benefit is a great way to save money on your meals at Copperleaf.

F&B Discounts: Copperleaf Elite Club members can enjoy exclusive discounts on food and beverages at Copperleaf. Members can get up to 25%* discount on their entire bill.

Other Benefits: Redemption of cashback points on purchases, incentives for birthdays and anniversaries, advantage of priority seating, invitations to exclusive culinary events and so on.

The Membership Tiers The Elite Club is structured into four tiers - Blue, Silver, Gold, and Platinum - each offering an escalating level of privileges and rewards. Customers can buy any membership tier by paying annual fees and enjoy the

benefits. As members ascend through the program, they are upgraded to the next tier and unlock increasingly exclusive benefits, ensuring their culinary journey with Copperleaf is perpetually delightful.

What Copperleaf sets Restaurant, Goa Elite Club apart Unparalleled Experience: Copperleaf crafts an experience that is unforgettable.

Exclusivity: The restaurant's commitment to exclusivity ensures that each member is treated to a personalised and extraordinary dining experience.

Ongoing Engagement: The Elite Club's engagement with members extends beyond their visits to the restaurant. It continues to delight them with a range of activities, culinary adventures, and exclusive offers.

Copperleaf Elite Loyalty Membership Program goes beyond the conventional dining loyalty program. It is an immersive culinary adventure that pampers the senses and deepens the appreciation of fine dining. It is a testament to the restaurant's commitment to its patrons, transforming them from occasional diners into cherished members of an elite dining community. The program doesn't just offer great food; it serves up a feast for the soul. Join the Elite Club and discover a world where culinary excellence knows no bounds, and the pleasures of dining are truly elevated **E**







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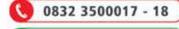
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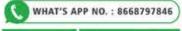
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Goa Culinary Conclave 6.0 held at Planet Hollywood



L to R: Saurabh Khanna, Sunita Rodricks, Odette Mascarenhas, Yogender Uniyal, Joe Mascarenhas, Rodney Fernandes, Vaishali Sharma, Sunit Sharma, Gagan Sharma

he 6th edition of the Goa Culinary Conclave was held recently at Planet Hollywood. The daylong event was attended by chefs, F & B personnel, marketing experts, proprietors, and general managers who form a part of the culinary landscape in Goa.

The Conclave began in 2016, two years after the Goa Culinary Club created a platform for networking and knowledge sharing amongst various food connoisseurs in the State.

Conceptualised comprising committee of President and Co-founder Odette Mascarenhas with Vice Presidents Saurabh Khanna, Sunit Sharma, Chef Mascarenhas, Sunita Rodricks, Nolan Mascarenhas, and Anisha Hassan, the group consisting of over 60 members have worked towards enhancing the culinary scene in Goa.

This year's conclave had eminent speakers flown in from all around India to strengthen and impart both technical and knowledge-based fundamentals to all those interested in preserving Goa's heritage and hospitality standards.

The speakers who were present were Prof Satish Javaram who conducted a masterclass on Forecasting Food Futures; Jyoti Sardesai on Operation Enhancement



L to R: Suresh D C, Jason D'Souza, Abhishek Singh, Jose Thomas and Sunit Sharma

and Millets; a panel discussion with proprietors AD Singh (Olive), Prahlad Sukhtankar (Black Sheep Bistro); Ginny Kohli (Neighbours) with Sunita Rodricks as the moderator.

The Chef's Speakeasy session saw Sunit Sharma having a conversation with Executive Chef Abhishek Singh (JW Marriott), Chef Jason D'Souza (White Plate), Executive Chef Iose Thomas (Taj Exotica), and Chef Suresh DC (Hosa)

Nolan Mascarenhas spoke to Gurmeet Singh on the topic of brand building while Odette Mascarenhas, Dianne Mendonca, Pallavi Sukhtankar and Chef Sarita Chavan spoke on Know Your Goan Cuisine.

A masterclass was held by Cyrus Dalal on Food, Travel, and Photography along with a masterclass on the Business of Coffee.

Technical inputs through demos were conducted by Aline Roser on Vegan Butter Chicken, Cheese making by Mukund Naidu, the art of making an inspired Japanese cheesecake by Chef Selvaraj and a demo on chocolates by Mandar Bhosale.

The event with saw a wonderful mix of hospitality personnel indulging in an evening of networking with Fentiro, Simba and Big Banyan setting the mood; ably assisted by sponsors Sameer, Solfir, Mittal teas and an exotic spread by the host, Planet Hollywood. The Goa Culinary Club hopes to take the next conclave to a higher level supported by the members and the popularity that every edition of this platform brings to Goa **E**

Varun Bharadwaja appointed Director of Sales & Marketing at The St. Regis Goa Resort

The St. Regis Goa Resort is heading into an amplified phase of elevated operations, post its phased upgradation, and has strengthened its leadership in Sales and Marketing with thoughtful intent.

Varun Bharadwaja, the resort's new Director of Sales and Marketing, comes with a rich luxury resort experience spanning international markets and is poised to position the resort as one of the frontrunners in luxury experiences.

Recognised for proven tactical transformation, Varun's leadership style is fluid, yet strategic and results driven. With a proven track record of pre-openings, planning and executing Heads of State visits, developing and implementing effective plans to augment revenue, market share and achieve budgeted occupancies, Varun has a keen pulse on luxury positioning strategies **E**





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Kineco Kaman awarded major export contract from BAE Systems The Pilerne-based company has been awarded a Rs. 100 Crore contract



L to R: Gauray Chandra, Shekhar Sardessai and Adam Watson

Goa-based Kineco Kaman Composites India announced that it has been awarded a Rs. 100 Crore (\$12.39 Mn) contract from BAE Systems to manufacture and export fully assembled Mission Crew Workstations ("Consoles") for the Boeing P-8 Poseidon Aircraft.

The Boeing P-8 Poseidon is a long-range multi-mission patrol and reconnaissance aircraft regarded as one of the most capable aircraft in its class. The Indian Navy operates 12 P-8 Poseidon aircrafts.

Kineco Kaman has been engaged on this program since 2013 and supplied over 700 Consoles to BAE Systems. BAE Systems have awarded Kineco Kaman several Gold Supplier awards for its 100% on-time delivery and quality performance. In 2020, it was awarded the BAE Systems Partner2Win Supplier of the Year award for its exceptional performance.

Commenting on the contract, Shekhar Sardessai, Founder of Kineco Group and Chairman and Managing Director of Kineco Kaman said: "BAE Systems is a very special customer for us and we truly cherish our long-standing relationship with them which has achieved extraordinary success for both

"BAE Systems is a very special customer for us. A contract of this size reaffirms BAE Systems has confidence in Kineco Kaman as a reliable and competent partner. I would like to thank BAE management for their continued trust and support"

SHEKHAR SARDESSAI Chairman and Managing Director,

partner. On behalf of Kineco Kaman team and on my personal behalf, I would like to thank BAE management for their continued trust and support to Kineco Kaman."

Adam Watson, Managing Director BAE Systems India said: "Our long-standing relationship with Kineco Kaman reflects their consistent performance, vision, and growth, making them a truly a reliable and valued partner in our Global Supply Chain which now includes 79 Indian companies" E





Officers of Deccan Fine Chemicals honoured by CM



L to R: Gaurav Kudchadkar, Kiran Desai, Chief Minister Dr Pramod Sawant, MLA Rajesh Faldessai and Yogesh Arora

Chief Minister Dr. Pramod Sawant along with Rajesh Faldessai, MLA of Cumbharjua, recently felicitated the officers of Deccan Fine Chemicals for their outstanding work through CSR initiatives in Cumbarjua Constituency.

The felicitation programme took place at the Chief Minister's Official Residence. The Deccan Team who were felicitated were Kiran Desai, Site Head; Yogesh Arora - Head HR, Administration & CSR and Gaurav Kudchadkar - Manager CSR E

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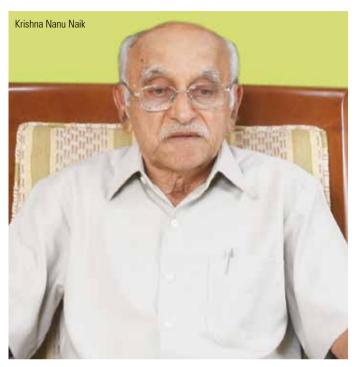
Krishna Nanu Naik, grand old man of Goa's business,

IS NO MOTE Celebrating the life of Krishna Nanu Naik, a legacy of hard work, integrity, and generosity

Krishna Nanu Naik, man of hard work, integrity, honesty and constant love for trying something new who created a business empire from nothing, passed away recently. On March 28, this year, he completed his hundred years.

Naik is the founder of the conglomerate Nanu Enterprises. He was known throughout Goa as a progressive farmer and a successful entrepreneur. This centenarian, who built a world from nothing through the power of simplicity, high thinking, integrity, honesty and hard work, lived with a will and positivity that has inspired one and all who came in contact with this home-grown entrepreneur.

Known as 'Bhau' to one and all, his ancestral house



On April 8, 1938, Naik entered the field of business. He started a grocery store in Betalbatim, a village near Majorda. He transported the goods from Margao to Betalbatim on bicycle. After immense hard work. the business saw success

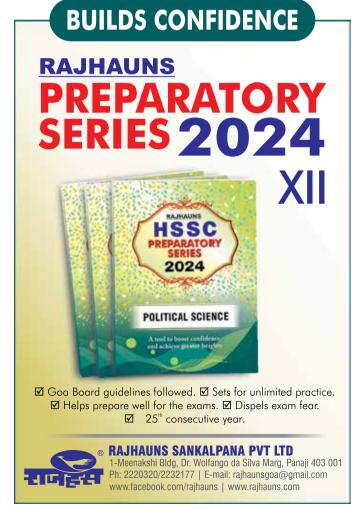
was located in Rivona. He was born on March 28, 1923 in the village of Colomb, three to four kilometres from Rivona. There was almost no educational facility in the village. He received his primary education in Portuguese, for which he had to travel all the way to Sanguem. His mother passed away when he was five. His father, aunt, and sister hand-held him from a tender age to become the person that he grew up to be.

On April 8, 1938, he entered the field of business. He started a grocery store in Betalbatim, a village near Majorda. He transported the goods from Margao to Betalbatim on bicycle. After immense hard work, the business was built. Along with the store, he started a business to supply coconuts through which he achieved great success. After acquiring an import licence in 1958, Naik ordered various types of goods from abroad and traded them successfully. He made his debut in wholesale trade in the same year and founded Krishna Nanu Naik & Company and, as they say 'never looked back'. Today, after 75 years, this business that started as a small shop has evolved into a huge conglomerate of nine different establishments.

His sons, Pravas, Mahesh and Sandesh, gave a new dimension to their business house and set a good example for society on how to make entrepreneurial aspirations achievable, age-old voctions like agriculture profitable and business sustainable. Naik was always full of creative ideas and never gave up on innovation. In the business space, along with profit comes loss. But, he was not among those who did not step forward because of the fear of loss. When the time came, Naik handed over the reins of his enterprise to his sons. With time, this also gave scope for his sons to do their best and made them look forward to imparting the ideas of business and entrepreneurship to their own sons.

Naik was an ideal 'giver' who never sought praise for his donations. A quiet philanthropist, he supported education and social causes. He has made a valuable contribution to the people of Rivona and surrounding areas by providing them jobs according to their abilities and helped build their lives.

Goa mourns the passing of this legend-like entrepreneur who lived a simple life, yet touched thousands of others with his inspiring ideas and forward-looking attitude **E**













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Goa's thinker and prolific writer, Valmiki Faleiro, passes away

The Goan author has made significant contribution to unravel the state's history, providing answers to the past

By SHALINI REBELO

Born on January 6 1956, Valmiki Faleiro, known for his exceptional contribution as a writer and journalist, including to the field of research, passed away at age 67, succumbing to a cardiac arrest on October 5 at his Margao residence.

Agostinho Vicente Lourence School, he received a Portuguese education till Segundo class and then completed his education from Loyola High School, Margao and Holy Spirit Institute, Margao. He is also an alumnus of Vidva Vikas Mandal's Commerce College located in Margao.

Faleiro also was President of the Margao Municipal Council during



1985-1987. It was during the period of 1975-1983 that he embarked on his journey as a journalist, during which he was a staff reporter at West Coast Times

In addition, he also contributed his insights on Goa to national publications such as the Current Weekly. Indian Express, the Free Press Journal Group of Publications (FPJ, Onlooker fortnightly news magazine, etc.), including local dailies and journals. Moreover, as a freelancer, he had also published his works in The Navhind Times, Herald, The Sun Weekly, Goa Today, Newstrek, Mirror, Newsmag and Detective Digest.

Held in March 1977 at India International Center. New Delhi, Faleiro received the prestigious opportunity to be selected for the well-reputed 'Workshop for Asian Writers'. This event was organised in collaboration with the Authors' Guild of India and Ministry of Education, Government of India, in association with the Federation of Indian Publishers, New Delhi; as a result of which, he gained a completion certificate from the former Acting President of India, B.D. Jatti.

Moreover, Faleiro has also played his part and wrote a few chapters in works like, In Black and White: Insiders' Stories about the Press in Goa, a book edited by Frederick Noronha, that provides a series of essays by prominent contributors to Goan journalism in the past, who share their insights not just on media but also on issues and aspects relevant to Goa. Besides this, 'All 'n' Sundry' was a Sunday column written by Faleiro during 2005-2009.

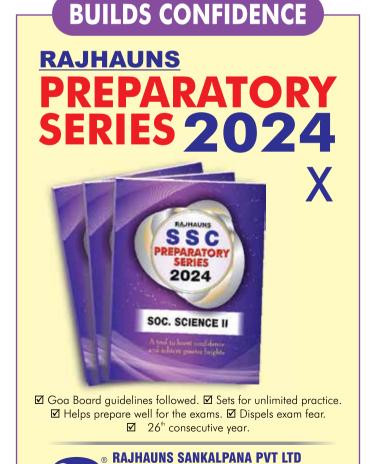
Patriotism In Action: Goans in India's Defence Services, was his first book published in 18 December, 2010. In this book, he provides the names of 350 plus individuals of Goan origin that were part of the Indian Army, Navy, and Air Force and their significant contributions. He makes a mention of all those officers who have attained martyrdom, officers who were a part of wars, those in 'Operation Vijay' as well as those who received awards for their acts of bravery. Faleiro in this book also says that there are many more whose names are yet to be recorded.

Faleiro sheds light on all those Goan officers who on retiring had taken up works of compassion and charity. Additionally, he speaks about Goan aviators and the Goan fascination for adventure. On 18 April, 2015, he published, Soaring Spirit: 450 years of Margao's Espírito Santo Church (1565-2015) that enlightens the reader on the church's long history that helped to shape Margao's life for centuries. The book also presents insights by priests of Margao on the Largo da Igreja, the church square, and its people, in addition to quotes from historians and scholars, thus providing crucial factual details.

Goa, 1961: The Complete Story of Nationalism and Integration' was the last book published by the notable author on 24 July, 2023. In this work, he provides extensive details of the events that led to the 'Operation Vijay, and those after it.

In addition, Faleiro also covered Goa's changing political climate that played an important role leading to Goa's liberation, thus highlighting the freedom fighters and indigenous independent movements. Besides this. Faleiro also elaborates on the aftermath of assimilation of Goa into India.

On the authors' demise condolences poured in from every corner, highlighting Faleiro's contributions achievements that he made during his lifetime **E**



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Processed v/s non processed cheese - How hotel industry is making the right choice

The article sheds light on what sets natural chesse apart from its processed counterpart

he fresh cheese industry in India is relatively new but rapidly growing due to the ever-increasing demand over the last half decade. As people travel the world, they are exposed to a multitude of cultures and cuisines using a myriad of fresh and natural cheeses in a variety of dishes.

From appetisers to main courses to desserts, there is a type of fresh cheese for every course and snack. As people become aware of this variety and quality, the demand for natural cheese grows. This demand has increased steeply post the pandemic as more people turned to home cooking not just as a necessity but also as a recreational activity. This has resulted in the want to experiment in the kitchen to come up with more than the usual Indian fare.

People are putting together meals that are either more global in nature and comprise of fresh ingredients paired with fresh cheese and bread, or fusion where it is an eclectic mix of Indian items. Papdi chaat with Burrata instead of yogurt is a prime example of this interest in Indo-European cuisine. The cheese industry has seen this surge in demand as consumers are interested in fresh and natural cheese. They are flocking to gourmet food stores across the country. However, this interest is not limited to the individual level. One can see an increase in the number of Indian restaurants that are using cheese in interesting and innovative ways.

Be it burrata dal makhani, a kulcha topped with stracciatella, or bocconcini pakodas. Fresh cheese has become a regular refrigerator item that can be stored and consumed anytime. As we move with the times and people are more drawn to inclusion of worldly cuisines in their everyday diets, this involvement of fresh cheese as an everyday diet feature will only increase.

It is worth noting that this rush towards natural cheese in not because of lack of cheese in the market. It is because people have begun to appreciate the difference



People are putting together meals that are either more global in nature and comprise of fresh ingredients paired with fresh cheese and bread. or fusion where it is an eclectic mix of Indian items. Papdi chaat with Burrata instead of yogurt is a prime example of this interest in Indo-Éuropean cuisine. Be it burrata dal makhani, a kulcha topped with stracciatella, or bocconcini pakodas. Fresh cheese has become a regular refrigerator item that can be stored and consumed anytime

between fresh and natural cheese as opposed to processed cheeses.

Most processed cheese is not made entirely with full fat milk. The milk usually used has high-water content and is doused with preservatives, powders, food gums, vegetable oil etc. This is done in an effort to increase the shelf life of the product while decreasing the production costs involved. As a result, most of the processed cheese widely available in the market is partly natural cheese combined with additives, artificial ingredients, and large amounts of

In stark contrast, fresh and natural cheeses are quite technique oriented and carefully crafted. They are made using natural milk fats with no extra additives. They get their unique flavour from the natural fermentation process. Thus, the main point of distinction between processed and natural cheese is in how they are crafted. Their production process sets fresh cheese apart as the more natural, healthier, and more delicious option.

Considering the key differences between processed and natural cheese as well as the consumer trends in the current climate, it really is not a surprise that more and more restaurants and cafes are opting for freshly made natural cheeses over all else E





4 TIER

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Financial challenges faced by small and medium business owners

The writer lists out financial struggles faced by small business owners and how one can overcome them

Owning and operating a small or medium-sized business is not a journey for the weak hearted. It demands unwavering effort, dedication, and an unyielding work ethic. You must ask yourself: Are you prepared to confront the lot of challenges that come your way and keep your entrepreneurial dream alive? Or, are you destined to join the 70% of individuals who shutter their small businesses within the first five years of operation? (surveys say most businesses shut within 5 years but in a 3 year format; either in the first 3 years, the middle 3 years or last 3 years)

Shockingly, majority of these businesses cease to exist due to financial struggles struggles that leave them unable to cover essential costs and payroll. Every business, regardless of size, requires financial stability. While cash flow is undeniably important, it should never come at the expense of losing control over your finances. As a small or medium business owner, vou must be prepared to weather the storm, overcome financial obstacles, and cultivate the growth of your enterprise.

Below are the major challenges faced by small and medium business owners:

1. Cash flow issues: The lifeblood of your business

Any firm can be destroyed by cash flow problems, but any business can also benefit from a healthy cash flow. A company's lifeblood is consistent cash flow and a lack of it can put a stop to even the most normal operations. To prosper, it is crucial to keep a consistent flow of income to pay bills, make investments in expansion, and ensure stability.

2. Recovery issues: Battling delayed payments

A large percentage of small and medium firms are distressed by late payments. When these problems become a routine, then they have the potential to suffocate the firm, leaving it unable to fulfil its own financial obligations. Persistent issues with delayed payments can ultimately prove fatal to the company.

3. Overburdened with debt: The weight that crushes growth

Debt is a double-edged sword. While it can fuel growth and expansion, excessive debt can be a suffocating burden. Many small and medium business owners find themselves



trapped in a cycle of debt, struggling to keep their heads above water as interest payments accumulate. The first step to get out of debt is to stop borrowing money. The biggest mistake of any business owner is taking a bigger loan to repay an existing loan and to add to the debt spiral the financial institutions make it easier and provide more credit as they feel every business owner is capable of repaying the loan.

4. No emergency fund: Ill-prepared for unforeseen expenses

Businesses must expect the unexpected. Not having an emergency fund in place to weather unforeseen expenses can lead to financial disaster when unexpected challenges arise. An emergency fund serves as a cushion or financial safety net to keep the business afloat during tough times.

5. No liquidity: A recipe for financial strain

Liquidity is essential for day-to-day operations and taking advantage of growth opportunities. A lack of liquid cash can severely hinder your ability to adapt, invest, and navigate financial challenges effectively. Liquidity is one of the major issues most business owners face.

6. Heavy costs of machinery, equipment, and labour: A weighty burden

Small and medium-sized businesses often grapple with the substantial costs associated with machinery, equipment, and labour. These expenses can strain financial resources, making it imperative to find costeffective solutions and manage expenditures judiciously.

7. Taxes and Government Policies: Navigating

Regulatory Waters

Navigating tax regulations and government policies can be daunting. Compliance with tax laws and adhering to changing government regulations is not only a legal obligation but also a financial challenge that can consume valuable time and resources.

8. Mixing Business and Personal Finances: A **Risky Blending**

Co-mingling business and personal finances is a dangerous practice that can complicate cash flow management and jeopardise the financial integrity of your company. There is fine line that separates business finance and personal finance, when this line is not identified, that's when the financial crisis begins. Keeping these finances separate is crucial to maintaining clarity and financial stability.

9. Forgetting your own Salary: The sacrifice

In the pursuit of business success, many entrepreneurs neglect to pay themselves a salary or pay themselves a bare minimum. They pay salaries to their staff, vendors in time but don't draw anything for themselves with the assumption that whatever money the company holds, it belongs to them only. The belief that they can withdraw the money anytime makes them live a cash poor life. This selflessness may seem noble, but it can lead to personal financial strain and hinder the business's ability to attract and retain talent.

10. Diversion of funds: The pitfall of unfinished projects

Shifting funds from one project to another before completion can create financial instability. It is essential to maintain financial discipline and allocate resources efficiently to ensure that all projects reach completion.

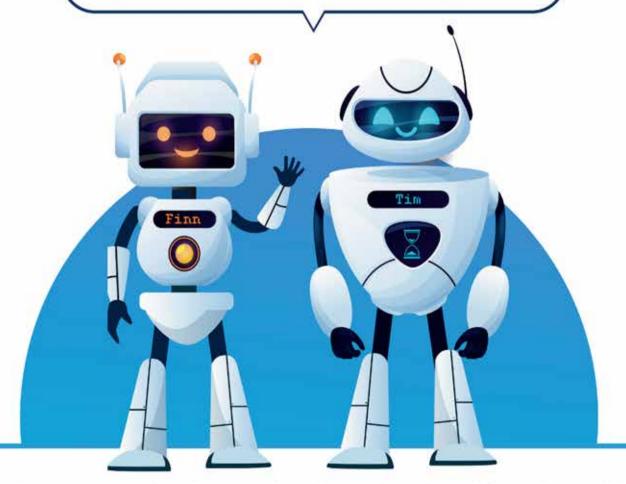
conclusion, the entrepreneurship for small and medium business owners is burdened with financial challenges. To thrive in this arena, one must master the art of financial management, cultivate resilience, and be prepared to adapt to the ever-changing landscape of business. By addressing these challenges head-on and implementing sound financial strategies, small and medium business owners can increase their odds of not just surviving but thriving in the competitive world of business Be

The writer is an investment consultant and business coach. Email: mahesh@maheshpai.in



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Why Middle?

The writer elaborates on the fast disappearing concept of the 'middle' and how companies can derive opportunities for their brands

lashback from the late 70's: In a small town in Goa, a rickety bus makes a regular halt at my bus stop. Two roughnecks, employees of the bus service, direct passengers to the middle of the bus no matter which of the two doors they use to get in. Soon the bus bulges to Mario Miranda's classic sardine packed vehicle. As 'half-ticket' students, we are denied entry until the bus is nearly full. As such, we never ever get an opportunity to get to the middle. This deprivation triggers a charm for the middle. We also realise the benefits of being there i.e. once you occupy the middle, you could stand rock solid without being pushed around. Like a powerful person!

Middle Power: The middle position was etched in memory as a comfortable and powerful position to be in. Many things reinforced that concept in early childhood e.g. power of the middle 4 squares of the chess board; the subtle power of the 'middle finger'; our then Union Territory (Goa) controlled by the 'center' (Delhi).

Historically, in business as well, middle men have always wielded significant power. While one could argue that the digital age has eliminated many, the reality is that they have merely morphed into new avatars. Presumably, Uber, Airbnb are no more than middle men replacing 'agents' of the past. DTC (direct to consumer) approach is never really DTC as some digital middle man is probably driving traffic to your website.

Given the power of the middle, you might think their absence is likely to be noticed. However, there are some 'middles' that we are fast vanishing without being noticed. I hypothesise that their extinction could be one small influencing factor of two big trends I see today.

Missing Middle Child: With many families world over having fewer than 3 kids, being the kid in the middle is fast disappearing. There is significant evidence to show that the middle child by the fact of having a younger and older sibling grows to be a more open minded individual, more accepting of new ideas, more patient, empathetic and a



Will our future world look for a way to meaningfully connect people across these polarities? Some brands are tapping into this space

better negotiator (http://uk.businessinsider.com/middle-child-syndrome-psychology-myth-2017-1).

Future focus: With the middle child disappearing, will our future world be less empathetic, more demanding, more rigid? Is this an opportunity for brands targeted at kids to offer products and services that triggers interactions that encourage empathy, patience and open-mindedness? As a parent, I would definitely buy. I have not come across brands doing so - have you?

Missing Middle Thought: I believe the world is increasingly polarised in its thinking. We are building up to a new type of a cold war – 'a cold war of thoughts'. You are pushed into one of two camps. The middle position

or less polarised ideas almost have no place. Whether it is politics, religious beliefs or tradition vs. modernity the gap between one versus the other position is widening.

Future focus: Will our future world look for a way to meaningfully connect people across these polarities? Some brands are tapping into this space. Heineken believes you can get closer over a beer as this 'worlds apart' experiment suggests: https://www.youtube.com/watch?v=dKggA9k8DKw

In conclusion: While the world is chasing new discoveries, it is worthwhile to take a pause and notice what is going missing or becoming extinct. Identifying these aspects and hypothesizing potential implications could inspire opportunities for your brand.

Email me (samy.mardolker@clearstrategy.com) for a copy of my paper: https://www.warc.com/content/article/A104536_Innovation_inspiration_from_the_world_without_web_(wWw)_Identifying_qualities_of_life_in_the_world_without_web_that_are_disappearing_fast/104536

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Goa's ailing Co-operative **Credit Societies**

The author explains the various issues faced by co-operative societies in the State

Every year during the budget session, the State Assembly debates on defaulting co-operative credit societies. This year, the assurance of the Minister for Co-operation to legislate a cap on deposit interest @12% is not the solution. Further, no government will ever be able to bring down Non-Performing Assets (NPA) to zero as promised.

It is reported that ₹12,000 crores worth of deposits of Goans are lying invested with different co-operative societies. There are about 2,500 co-operative credit societies in Goa under the control of the Goa Registrar of Co-operative Societies (RCS). Multistate Multi-Purpose Co-operative Societies (MSCS) do not come under Goa RCS but are administered by Central Co-operative Registrar from New Delhi. Practically, these MSCS societies behave as if they are autonomous co-operative organisations and garner thousands of crores of deposits. One such society is on a spree of inaugurating branches in Goa through prominent personalities and politicians, as deposit collection centres and mobilises deposits through regular attractive advertisements of happy senior citizen couple and smiling cheerful young family - in print, digital, electronic media and radio with offer of high interest rates. Various programmes are liberally sponsored on TV and otherwise. Being a multi-purpose society, it also engages in running hotels, real estate, tour operating business, investment agency. Its website displays all information except, the most essential - the audited financial statements and audit report - as if there is something to hide. Another such Society, by paying heavy commission to agents, mobilises deposits and recruits new agents to collects crores of deposits from family members, friends, and acquaintances. Goa government is in the dark about their operations and financial position in the absence of any legislation to regulate MSCS. Early action is needed to safeguard the interest of Goan depositors. Due to low interest rates offered by nationalised banks, depositors are tempted to invest at high rates, unmindful of the safety of their principal invested.

Most of the co-operative credit societies, except Employees Credit Societies and societies managed though retired bank officials are financially weak and unprofessionally managed by persons who lack financial skills and experience. To attract deposits in view of competition,



they offer high interest rates of around 12-13% and lend at 17-18% to unsafe high risk borrowers where repayments are doubtful. With the result overdue (NPAs) of these credit societies are rising to unsafe levels.

The Office of Registrar of Co-operative Societies is bureaucratic riddled with red tape. There is no special technical staff or mechanism to isolate such societies to provide guidance and corrective action. There is no internal surveillance system or other mechanism for monitoring. This issue is further compounded with frequent transfers of Registrars whose tenure should be minimum three years to get proper results. CCSs are not supervised by the Reserve Bank of India and are also not covered under deposit insurance scheme under the Deposit Insurance and Credit

cooperative credit societies was to make available funds to members at reasonable rates through mutual contribution of members to safe guard from clutches of money lenders. With the penetration of banking and credit facilities to rural and urban areas through a network of nationalised and private banks, Non-Banking Financial Companies (NBFCs), fin-techs, and Pradhan Mantri MUDRA Yojana (PMMY), loans are available at low interest rates. Thus, role of credit societies is significantly reduced in the Indian economy. In Marcela gram-panchayat, there are about 20 credit societies, 5 nationalised and 2 private banks; this is same case throughout Goa. The government should therefore discourage registration of new credit societies by raising the capital bar

Guarantee Corporation (DICGC). The original objective of promoting

It is reported that **₹12,000** crores worth of deposits of Goans are lying invested with different cooperative societies. There are about 2.500 co-operative credit societies in Goa under the control of the Goa Registrar of Co-operative Societies (RCS)

significantly. Government should also modernise existing societies by providing them integrated banking software which will keep record of each and every transaction, provide information about day to day inward and outward fund flows, cost of funds, returns on advances, draw daily profit and loss account etc. This should be made available to all societies free of charge or nominal rate. A special technical cell in the Registrar's office should continuously monitor and isolate weak societies for corrective action. The Government should provide standard procedure guidelines for recovery of loan dues to be adopted as policy by all co-operative credit societies. Board Members should be made accountable for violation of recovery guidelines in case of any default in loan due to such violation. The Government should also take initiative for professional management of these cooperatives through competent, trained, and qualified persons so that the cooperative as a business enterprise prospers.

In order to imbibe professionalism in the functioning of societies, it is imperative that co-operative education and training in relevant areas are organised by government at regular intervals for all categories of cooperative personnel so as to upgrade their awareness and competences so essential for cooperative success.

All these measures are secondary. Primarily it is absolutely essential for every investor to know that high interest not aligned with the market is fraught with great risks. No amount of agitations, protests, police complaints, and court fights is going to help them to get their hard earned life savings. Always remember the dictum of 'Caveat Emptor' (Buyer Beware) Ke

The Columnist is a Chartered Accountant. He has authored books on accounting and taxation. Email: verlekar@bsnl.in



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THE CROWN GOA

An Oriental Delight

Ingredients

The Crown Goa brings to you a delectable Pan-Asian cuisine that thrills your Indian taste buds and caters to your individual palate

By NIKITA LUIS

he Crown Goa is an exceptional hotel provides top-notch services and a delightful experience with its scenic view, elegant interior and hospitable staff along with a diverse assortment of cuisine that caters to Indian tastes.

Having brought forth various food fests throughout the years, The Crown Goa finally decided to give in to the craze for Asian cuisine thereby hosting the Pan Asian Food Festival at the hotel's Harbour Cafe, held from 1st to 20th October. The curated menu presents a sizable amount of soups, appetisers, and main courses. However, this food fest is unlike any other. This time, you get to participate in the making of your own dish!

Asian cuisine, though craved by many, is hardly produced in its complete authenticity. Dishes today are recreated, transformed, and modified. Sadly, its originality suffers a loss and the dish is no longer the same. Hence, here comes the cuisine festival that strives to retain the foundation of every dish on the menu while also catering to Indian needs.

Chef Kanchan Sardesai, the executive chef, explains that the food fest preserves the authenticity of the delicacies while allowing diners to personally choose their own ingredients. Peculiar, right? The main ingredient of the dish, of course, remains unchanged; however, you can decide



Chilli Basil

One can simply go around and decide what fits their palate the best. Indeed, the chefs are present and gladly willing to assist you. But that's not all. They even prepare your meal right before you!

The concept behind this remains that each individual has a different palate and through this food fest, The Crown Goa seeks to satisfy each guest, allowing them to experience a blast of the much-enjoyed Asian cuisine while feeling the familiarity of Indian spices (speaking from experience).

> exploring the On culinary fiesta ourselves, we first were introduced to an interesting selection of soups, the majority of which took courage to pronounce. Nonetheless, enjoyed

the Lung Fung Soup, a classic Chinese soup, with a delightful amount of minced chicken, ginger, and other Indian spices, all tossed into the broth whose every sip comes with a pleasant taste of garlic. And who doesn't like garlic in their food? (If you don't, you can simply customise it differently)

The variety of soups includes Veg Talumein Soup, the Thai Tom Kha Gai soup, and more.

For starters, our taste buds relished the Shrimp Tofu, a maddeningly melting experience. This dish is a first experience for The Crown Goa, and I must say, a successful one. The delicacy is as the name suggests, an amalgam of shrimp and tofu fused with a ginger light soya sauce and rice wine. The delicate texture of the prawn sitting over the silken tofu literally melts in the mouth and puts you into a trance. The sauce poured over each piece of Shrimp Tofu brings the dish together creating a delectable explosion of mild taste and wild

wonderful blend of green and brown. The tender garden veggies are marinated overnight in a tangy cilantro chilli Thai curry marinade, deeply infusing the skewers with the sauce. While we thoroughly enjoyed the two dishes, guests may opt for more on the well-curated menu at The Crown Goa's Pan Asian Food Festival.

Finally, coming to the main course, the options were a varied range of gravies which can be savoured with a serving of either rice or noodles (or perhaps a little of both!). Buddha's Delight piqued our interest. The dish is a combination of mushrooms mixed with water chestnut and tossed with Chinese cabbage, bamboo shoots, onion and ginger, all cooked to perfection. gravy is beautifully The presented in a bowl with shredded Chinese cabbage and glass noodles that sit elegantly at the top.

The Chilli Basil Mushroom Trio was another of the exquisite dishes at the food fest. The combination of fresh mushrooms, Thai chillies,

Lung Fung Soup





crushed basil mixed with veg oyster sauce and browned garlic brought about a relatively spicier taste compared to the Buddha Delight's milder gravy.

Our main course also included the Chinese Char Sui and the Thai Massaman Curry. Despite being traditionally enjoyed with pork, the former is a chef's special combination of aromatic spices, garlic, hoisin sauce, rice wine, and honey that is slow-cooked with chicken or seafood, as per your cravings. The latter is an Indo-Thai curry made with nutmeg, coriander, a dash of cardamom, cinnamon, peanuts, and a splash of coconut milk.

Here's a tip! While the

dishes are to be enjoyed with either rice or noodles, the Massaman Curry goes best with a bowl of hot steamed rice. The pleasant burst of flavourful cinnamon with each spoonful is an experience in and of itself and blends well with a scoop of rice. While that was sadly all we could eat, the Pan Asian Food Festival at The Crown Goa has a lot more to offer, such as the Thai Seafood Pad Cha and Corn Veg Spheres in Hot Garlic Sauce. The diverse menu brings together oriental cuisine with a delightful dash of Indian spices while undoubtedly retaining its original authenticity. It is an experience that leaves you reminiscing for days M





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10 music maestros honoured by Goa's award winning club Celebrating Teachers' Day this year, The Rotary Club of Panaji Riviera organised its annual award show 'Vocational Excellence Award 2023-24', to commemorate prominent personalities in music education.

The event was held at Clube Tennis de Gasper Dias, Miramar and various teachers from Goa's music community were felicitated at the hands of Prince Jacob Fernandes, tiatrist. These include Prof Antonio Peregrino Da Costa, Ustad Chhote Rahimat Khan, Francisco Xavier Azavedo, Anand Raikar, Pandit Tulshidas Navelkar, Carlos Gonsalves, Taranath Holegadde, Rohit Wankar, Roque Diego Lazarus, and Tukaram Govekar. The award recipients performed spontaneously after the felicitation programme in the presence of assistant governor of Rotary District 3170, Rtn. Abhijeet Walke 📧





Francisco Xavier Azavedo

Ryan Costa

Rohit Wankar

Taranath Holegadde Chhote Rahimat Khan

Anand A. Raikar Antonio Peregrino de Costa Prince Jacob



Clare Marchon D'Souza

Shalini Xavier



Sandra Fernandes



Carlos Gonsalves



Tukaram Govekar





Roque Diago Lazarus Pt Tulsidas Navelkar



Dr Rohan Fonseca



Christina D'Souza



Dr Mahesh Pai



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Theius Joseph is Interim CEO at FiiRE

Thejus Joseph has been appointed as Interim Chief Executive Officer at the Forum for Innovation Incubation Research and Entrepreneurship (FiiRE). He has completed his Management Development Program, Entrepreneurial and Small Business Operations from Institute Indian of Management (IIM), Kozhikode as well as the Water Accelerator Program, Entrepreneurship/ Entrepreneurial Studies from IIM, Ahmedabad. Joseph was selected for the

MIT Global Entrepreneurship Teachers Bootcamp, an opportunity few manage to attain. Previously, he has worked as Chief Operating Officer at FiiRE for two years. He has also worked as an Accelerator Lead, Marketing Strategist, Incubation Manager, Assistant Manager-Incubation, Analyst.

Moreover, Thejus was the driving force behind India's largest incubation program - Lab32 that had 155 startups that created job opportunities, fundings and awards E

Dr Sneha Gitte, IAS, appointed Collector North Goa and Member Secretary GCZMA

Dr Sneha S Gitte, has been appointed as Collector of North Goa. According to a government order, Gitte, a 2019 batch IAS Officer of AGMUT cadre, will continue to hold the additional charge of Director (Environment) and Member Secretary of Goa Coastal Zone Management Authority (GCZMA) with effect from September 29, 2023. Previously she was appointed as Special Secretary, Home and Personnel



and was holding the additional charge of Chief Inspector of Factories and Boilers. She holds a MBBS degree from NAIR hospital and college and graduated in 2016 E

Orty Fiona Soares is the new President of the Indo-Portuguese Friendship Society



Arch. Orty Fiona Soares has been elected unopposed at the recently held elections of The Indo-Portuguese Friendship Society for 2023-2025. President Orty will spearhead the team followed by Atul Naik, Senior Vice President; Christopher Menezes, Secretary; Ethelvina Bruto Da Costa, Joint Secretary; Ameet Savio Pinto, Treasurer; Vice Presidents, Elmano Dias, Francisco Martins, Dr. Carmo Gracias; Members Marlene Meneses, Alexinho Monserrate, Adv. Adbrona Vaz e Valladares and Ana Rita Chico who is the Immediate Past President. Rene Mendes was elected Chairman and Dr. Luis Anand Colaco the Secretary of the General Assembly E

Governor of Goa. P. S. Sreedharan Pillai felicitated for completing 50 years as a writer



P.S. Sreedharan Pillai was felicitated for completing 50 years in pursuit of literature at a function held at the Press Club in Thiruvananthapuram. Filmmaker Adoor Gopalkrishnan said that Pillai had authored over 200 books, including poetry, travelogues and political commentary. Pillai was presented with a memento and shawl at the function and inaugurated the PG Diploma course of the Institute of Journalism under the Press Club. Pillai

is a politician, lawyer, and author, who is currently serving as the 19th and current Governor of Goa since 2021. He also served as the Governor of Mizoram from 2019 to 2021; he was also the Bharativa Janata Party president of Kerala state from 2003 to 2006 and again from 2018 to 2019 E

Sunil Kumar Singh bags JC Bose Fellowship



Prof. Sunil Kumar Singh has been selected for the prestigious JC Bose Fellowship by the Science and Engineering Research Board. He is the Director of CSIR-National Institute of Oceanography, Goa. Prof Singh hails from Bihar, is a geochemist and a former professor at the Physical Research Laboratory, Ahmadabad. He is a former scientific Steering Committee and incumbent member of the Data Management Committee of GEOTRACES,

an international forum for research on the marine biogeochemical cycles of trace elements and isotopes. He is a recipient of many awards like the National Geoscience Award and an elected fellow of the Indian Academy of Sciences. Prof. Singh has played a significant role on studies on low temperature, elemental and isotope geochemistry and his researches are reported to have assisted in widening the understanding on the Himalayas and its role in modulating the long term global climate E

BUSINESS GOA Goa's Only Business Magazine

1. Pierre Omidyar founded which popular online auction company in 1995 out of San Jose, California?

2.What mythical term was first popularized in 2013 by venture capitalist Aileen Lee to describe a startup with a market valuation of more than \$1 billion?

3.The Oculus Rift is a virtual reality headset that is owned and sold by what internet tech conglomerate?

4. What Swiss watch making company is a contraction of the phrase 'second watch?'

5.Headquartered in Dhahran, Aramco is a state-owned oil and natural gas corporation of what country?

6.Most famous for its iconic trench coats, what British fashion company was founded in 1856 in Basingstoke, England?

7.What company is currently the longest running continuous sponsor of the Olympic Games?

8.A couple of German immigrants started a monocle business in Rochester, New York: those are the humble beginnings of what contact lense-making juggernaut?

9.Identify the entrepreneur in the picture



Answers to BG Quiz 171: 1.200 2. Union Bank of India 3. Morgan Stanley Capital International-MSCI 4.Finance Minister 5.World Bank President 6.Virtual Digital Assets 7.SEBI 8.Infosys 9.Bank for International Settlements 10.Sridhar Vembu, co-founder of ZOHO Corporation

Email your answers to businessooa.media@gmail.com First all correct entry will get 1 year's subscription to Business Goa

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