

OCTOBER EDITION, 2024



# RODEO REACH

CLUB MAGAZINE OF THE ROTARY CLUB OF DEONAR



**ECONOMIC & COMMUNITY DEVELOPMENT  
EDITION**



A group of cyclists in various team jerseys (blue, black, red) are riding their bikes in a race. The lead cyclist is wearing a blue jersey with 'Saxo Bank' and 'monol' logos. The background is slightly blurred, showing a sunny day outdoors.

EVENT ANNOUNCEMENT

JOIN US ON  
30 NOV 2024  
FOR THE  
CYCLOTHON TO  
SUPPORT  
EDUCATION FOR  
RURAL  
CHILDREN



Contact Rtn. Nalini Kannan for details or to inquire  
about participation and sponsorships  
+91 95942 14090

This event is jointly organized by the Rotary Club of  
Deonar and St. Gregorios High School



## EVENT ANNOUNCEMENT

# Pedal with Power to Empower .

*.....creating pathway to empower girl child in 176 villages of Karjat Taluka.*

St. Gregorios School, in collaboration with the Rotary and Rotaract Clubs of Deonar, is thrilled to announce a meaningful and high-energy Cyclothon event on November 30th. As the sun rises, students of St. Gregorios School will pedal off at 5:30 a.m., uniting for a noble cause—raising funds to provide bicycles to children in remote areas of Karjat who often walk 8-10 kilometers each day to attend school. This Cyclothon also marks two milestone celebrations: the 25th anniversary of the school's Interact Club and the 30th anniversary of St. Gregorios School itself. Together, students, Interactors, Rotaractors and Rotarians are embracing this event to make education more accessible for all.

“The Rotary Club of Deonar is honored to join hands with St. Gregorios School for this incredible initiative,” said Rtn.Rajashri Mokashi President of the Rotary Club of Deonar.

This Cyclothon represents more than a physical journey; it is an expression of solidarity, compassion, and the belief that all children should have access to education. We invite Rotarians and community members to contribute by participating in the event or supporting through sponsorships.

Our own Michelangelo, Rtn.Jhankar has designed the logo of the event.

“There's something especially powerful about children helping children,” shared Ms. Sarah D'Souza, Principal of St. Gregorios School. “This initiative speaks volumes about our students' character, their empathy, and their dedication to creating positive change. We are also grateful for the support of the Rotary Club of Deonar and the entire community, which is essential to making this Cyclothon a success.”

Our Rotarians, Rotaractors and the school have been deeply engaged in planning and organizing the Cyclothon, seeking pledges and donations to maximize the impact of this campaign. They have reached out to local businesses and families to sponsor segments of the ride and provide additional funding for bicycles. Through sponsorship opportunities, Rotarians and community members can make meaningful contributions to this cause, supporting not only a child's commute to school but also their access to education.

This Cyclothon will commence at St. Gregorios School, with students following a scenic and lit route, cheered on by school faculty, family, and community supporters. VIP guests including Triathlon athletes, Senior officers from Law enforcement and Civil Defence will also ride in solidarity with the children and the Rotarians.







Dear Friends

Celebrations continued in the month of October. Perhaps the most widely celebrated festival of Diwali, that's been in October this year, brought with it a great many new projects and fellowships. Children and adults, all across the spectrum, look forward to this time of the year – especially because it underlines the concept of family. The Rodeo family was no exception.

This month, we got a great line-up of articles yet again. We tried to focus on the theme of Economic and Community Development. I found this photograph that I took at a nearby village to be particularly reflecting on this theme. Economic and community development is all about reaching the last mile... and these kids were signifying the hope that Rotary projects bring in. Joy and happiness along with innocence – these are some of the most important assets for any society to retain.

We begin with a quick overview of what development means beyond economic metrics, then go about looking at how venture capitalists have tried to assist in this process. We have a medical article on dental compeoneers, one on hobby development. We are also looking at TRF in our Director's spotlight this month. Crucial tips on banking technologies, a Brazilian sojourn and our regulars... We have a huge line-up again in this edition.

Thanks all for your continued support. Hope you enjoy the edition as much as we did, when we worked for it. Up next, Gunjan introduces us to the articles in the contents section – in her own unique style. Have fun friends!

Yours in Rotary Service  
Nick a.k.a. Dr. Leopard  
Editor

On behalf of the Magazine Team:  
Gunjan Jain      Devadatta Chandgadkar

Support Members and Patrons:  
Suresh Menon      Alka Murli  
Moksh Juneja      Rajashri Mokashi



Upcoming Event Announcement: Page 1

*The upcoming Cyclothon on 30 Nov, 24  
and the details of the project as given by  
Shanmukhasundram Vidynathan*



Message from the Editorial Team: Page 3

*The festive month message for us all by  
Lead Editor Dr Leopard*



Straight Talk: Page 7

*The monthly presidential message by the  
Club President Rajashri Mokashi*



Message from the GML Team: Page 8

*This month, 3141 GML Editor Sree  
Nandy, has sent a special message to us.*



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Economic & Community Development: Two Sides of the Same Coin:: Page 9 by Capt. Prashant Rangnekar

*This is the story of Heer and Ranjha. Confused? Not the one you're thinking of. Mr. Prashant Rangnekar delves into the intertwined journey of Heer representing economic development, and Ranjha symbolizing community growth, emphasizing how each drives the other. Through vivid examples and personal experiences, he reveals the essence of true development—both financial and social. You will surely enjoy this insightful read to understand how thriving communities build sustainable economies!*



Director's Spotlight: A.V. Suresh Page 12

*An insightful interview with A.V. Suresh, a distinguished alumnus of the University of Madras and IIM Calcutta. He shares his journey from leading roles in the corporate world to a life dedicated to social impact. As a seasoned Rotarian, Suresh discusses his strategic goals for Rotary's fundraising efforts, the challenges of community projects, and the transformative power of The Rotary Foundation. Enjoy this candid conversation with a visionary leader who blends professional success with a passion for community service.*



How Venture Capital is Powering Social Impact: Blending Profit with Purpose:: by R/Ann Pallavvi Agarwal on Page 15

*Looking to raise funds for your next venture? In this insightful article, Pallavvi Agarwal explores how venture capital is evolving to blend profit with purpose. Discover inspiring stories of impact-focused investments that are driving social change while fostering economic growth. Dive into this insightful piece to see how strategic funding is making a difference!*



Transforming Smiles with Componeers: A Cost-Effective Solution:: by Dr. Meera Chandramouli Page 17

*Who doesn't want a Hollywood-like smile without burning a whole in their pocket? Dr. Meera Chandramouli introduces Componeers, a breakthrough in dental aesthetics that offers a picture-perfect smile at a fraction of the cost of traditional veneers. Discover how these pre-manufactured shells can transform your smile in just one visit, making quality dental care accessible for all. Dive into this fascinating read for a brighter, more confident smile!*





A Journey Through Brazil: Rotary Adventures and Amazonian Wonders:: by Vidhya Subramanian

Page 19

*In Brazil, every landscape is a masterpiece painted by nature. Join Mrs. Vidhya Subramanian as she takes you on a vivid journey through Brazil, from the vibrant streets of Fortaleza to the breathtaking landscapes of Jericoacoara and the depths of the Amazon rainforest. Discover inspiring Rotary moments, exotic adventures, and unforgettable experiences. Get ready to explore Brazil through her eyes!*



Digital Banking in India – Part II:: by Devdatta Chandgadkar on Page 27

*Rotarian Devdatta continues to delve into India's digital banking landscape, focusing on innovations like NACH and the Bharat Bill Payment System. He explains how these advancements are transforming financial transactions, enhancing convenience, and promoting a cashless economy. Learn how digital banking is shaping India's future!*



Monthly Secretarial Reports:: Page 29

*A quick roundup of the projects completed in the month of October 2024*



Hobbies and Me by Nayana Das on Page 23

*It's never too late to embrace a passion! In this lively piece, CA Nayana Karnik Das delves into the world of hobbies, sharing how hobbies are more than just pastimes—they're vital for mental well-being, confidence, and happiness. From painting with watercolors to nurturing orchids in the challenging Mumbai climate, Nayana offers a personal and insightful take on how hobbies enrich our lives.*



Project Touching Little Hearts:: by Jaisal F. Jersey Page 32

*In this heartfelt article, Jaisal F. Jersey shares a moving journey of saving young lives through Rotary's Project Touching Little Hearts. With stories of hope, courage, and the tireless efforts of dedicated Rotarians, this piece highlights how the power of compassion can transform lives. Witness the incredible impact of pediatric heart surgeries on children and families who had no other lifeline.*







*"Try to be a rainbow in someone's clouds"*

I felt fortunate to hear Shraddha share her inspiring journey from being a disabled child to becoming fully able after musculoskeletal surgery at a camp led by Dr. Mayuresh Warke, along with our Rotarians, Dr. Himanshu Bendre and Dr. Pramod Kale, in memory of the late Dr. Joy Patankar. She had returned to the camp held this month, to have her son undergo a similar surgery, embodying the lasting impact of our dedicated work, sustained by Rotarians across clubs for over 30 years.

A similar experience unfolded when the Medical Avenue team recognized the health workers at the Health Post in Cheetah Camp on World Immunization Day, where these tireless workers go to great lengths to ensure every child in the community receives polio drops. Our simple words of appreciation served as powerful encouragement for their relentless efforts.

Sponsoring the wheelchair cricket tournament, we witnessed firsthand the joy it brought to the players, and simply being there to cheer them on added a new level of happiness to the event. Sharing Diwali kits with kids on the streets and seeing their smiles was a truly fulfilling experience.

All these moments made me realize how privileged we are to bring a little color into others' lives.

I simply want to say, long live Rotary and long live Rodeos—let's continue our good work!

YIRS,  
Rajashri




*Nikhil Gurjar*

EXCLUSIVE PHOTOGRAPHY



## MESSAGE FROM THE GML EDITOR



Dear Editor Nick and Fellow Rotarians at RC Deonar,

I want to take a moment to commend your ongoing efforts in producing the vibrant and professionally crafted Rodeo Reach. Each edition is created with a great deal of heart and skill that the editorial team brings to the fore.

The written word holds power and permanence, making a club bulletin an effective tool for leaving an impression on key stakeholders, including sponsors, partners, and members. Building community connections is not just about the lives we change but also about the stories we tell. This makes the bulletin a powerful, though often underutilized, asset within Rotary.

Your magazine highlights your projects and events and covers engaging general-interest topics, such as food, travel, and health, making it a delightful read for a broader audience beyond the club.

RC Deonar has a distinguished legacy, having undertaken marquee projects and produced leaders of stature. Your bulletins will serve as a valuable repository, preserving the club's history and standing as a testament to the collective good work done for the community.

Always yours in Rotary  
Sree Nandy



# DEFINING DEVELOPMENT!

*Economic and Community Development are technical terms per se. However, the depth or the gravity of our understanding actually varies with how we are able to reflect on them. This feature article speaks of how one should look at these terms and get a broader understanding of defining development. Brought to us by our own Rotarian*

***Captain Prashant Rangnekar***

The Economic & Community development are two faces of the same coin, and go hand in hand. They are like the Heer & Ranjha – one cannot survive without the other!

When considering the economic development, a lot of financial jargon is put up, ( GDP per Capita, level of industrialisation, income distribution and so on) which though quite relevant as a yardstick, is not easily comprehended when considering the perception of a common man and how he sees it. For most what they see (and perhaps smell in third world context) is what they believe. If you are a traveller and visiting any new place, if you see clean and well kept roads, neat surrounding structures, clean air bereft of unwanted smells, easy access to public transport, good greenery, no homeless people on the streets, safer surroundings specially for ladies & children, we perceive it as an economically developed place, and a community which is well to do, and civilised.

In fact when visiting good places in India having all or most of above qualities, we sometime (rather proudly) say..."you wont believe this is India, looks like we are in a foreign ( developed world ) land" and when in more jovial mood we often say, "yeh jaga toh foreign ko takkar degi", this place can rival any foreign location!!







The financial parameters are of course the more tangible ways of measuring both economic & community growth, but while on this subject, does 'Ease of doing business' matter? Well it should, as it also means that the Administrators are keen on development of the region and the community does not believe in 'dubious source of income', which means the moral fabric is strong and ethics play an important role for the community.

Economic development typically refers to the process of improving the financial health of a region by increasing incomes, creating jobs, and boosting productivity. Community development, on the other hand, focuses on enhancing the social, cultural, and environmental aspects of a community to create a more cohesive and supportive living environment.

While talking about a cohesive & supporting living environment, it reminds me of my visits from ships to distant lands. When the ship used to call African or some of the Asian ports, we were cautioned about avoiding stepping out after sunset and even in daytime to venture out in groups & to exercise extreme caution.

When the ships transit thru Suez canal in Egypt, besides the official canal tax that the ship pays for transit, there is another unwritten 'tax' to be paid by way of 'bakshis' for the local Pilot, and his 'support team' which is paid in various forms – cigarette cartons, boxes of tea & coffee, and so on, and all these extra expenses or say 'voluntary' give aways have to be accounted for and provision made in ship's budget. Unsafe & corrupt practices such as above, immediately tell us the real story on both the economic & community development of that region.

While when the ship is in US or in European ports, there was no such precautionary notice, and on the other hand the persons from local community were happy to visit us on board and offer services in the form of transport to nearby town, or get newspapers for us or even arrange sweets during festivals. The point to make here is, how the community develops and reaches out to provide care for others as its economy develops. However, economic development alone cannot ensure long-term prosperity without concurrent community development. Communities are the foundation on which economic activities are built.





When communities are empowered through access to education, healthcare, housing, and safety, individuals are better equipped to participate in and contribute to the economy. Moreover, community development helps build local identity and pride, fostering a sense of belonging and social responsibility. When people feel connected to their community, they are more likely to invest their time and resources in its economic growth. Local leadership, civic participation, and grassroots initiatives are essential components of community development that can drive both social and economic progress.

What we do through our Rotary Clubs is an excellent example of how the community comes together with a single minded purpose of driving grass root initiatives for the economic development of the marginalised population.

In conclusion, economic and community development are mutually reinforcing. Economic development provides the financial foundation for better community services and infrastructure, while community development builds the social framework necessary for economic success.

## YOU SAID IT

R K LAXMAN



Every one of them came late. Complained about bad roads, potholes, traffic jams, lack of police presence, discussed them in detail for four hours and left. There was not a word about economic growth. The meeting was to discuss that.



# THE ROTARY FOUNDATION CHAIR

*October is the month with the RI theme of Economic and Community Development. In line with this theme, we are interviewing our TRF Chair*

**AV Suresh**

*to get to understand a little more about his portfolio.*

*AV Suresh or AVS as he is called lives by the following principle:*

We make a living by what we get, but we make a life by what we give. Only a life lived for others is a life worthwhile.

**RR: Tell us something about yourself**

AVS: A Cartwright Gold Medalist in Bachelor of Mechanical Engineering (Hons) from the University of Madras (1978) and an alumnus of India's premier Management institute - IIM Calcutta (1981). Ex-eureka Forbes and FACIT Asia (retired as President and CEO). Post-retirement in 2017, Director in three companies (water purification products and cleaning chemicals); mentor, coach / consultant to many.

I was a member of Rotary club of Bangalore Cantonment for 4 years and then joined Rotary club of Deonar in 2009 and been working on multiple community projects, was the President of the Rotary Club of Deonar in 2016-17. Also a trustee at Tandarust Bharat Foundation (NGO working on safe drinking water – targeting rural areas), and Managing Trustee of Avanti Foundation (working on skill development, education and empowerment – targeting women and underprivileged youth).

A sports enthusiast, I have won All India Inter Engineering Tennis tournaments and many others. I am a Trinity 2nd level certified drummer and love to travel and explore new places.

My son, Ashwin, is an entrepreneur in manufacturing and marketing industrial and domestic cleaning chemicals and filters for water purification systems along with his wife Niyati and I have an adorable grand daughter two and a half years old





**RR: Could you introduce us to your team members please?**

AVS: Kulbhushan Jetly, Kannan Iyengar, Shanmukha Vaidyanathan, Sudhir Mehta, Padma Kapoor, Alka Murli

**RR: Could you please tell us about the goals of your portfolio, for the current rotary year?**

AVS: Motivating Rotarians to contribute towards The Rotary Foundation (TRF) is the primary objective of this team. Our goal is to contribute a minimum of USD 50,000 towards TRF from our club in the year 24-25. This is in addition to the Arch Klumph Society (AKS) membership commitment of USD 250,000 by our Rotarian Lalit Chadha.

The Rotary Foundation transforms our gifts into service projects that change lives. By giving to the Annual Fund, we make sustainable projects possible, improving lives both locally and globally by fighting diseases, providing education, protecting the environment, and more. When you donate to the Annual Fund, a portion of, that gift later becomes available to our district through District Designated Funds. This lets our district focus on the projects that are most important locally. and to the clubs in the District.

When you donate to the Annual Fund- share:

- For three years, your contribution is invested.
- After three years, that money is made available to fund projects after deducting 5% for expenses. Half of the funds goes into your district's District Designated Funds (also known as DDF). Your district can use it to help fund local and international projects. It decides how to use the money. The other half goes to the World Fund. This money is used for grants, grant matches, Foundation programs that are available to all Rotary districts, or aid where the Trustees determine it to be needed most. We have received about USD 100,000 for our Global Grants projects through this.

**RR: Is there any extraordinary push for TRFs this year? if yes, could you explain the initiatives please?**

AVS: TRF has multiple avenues for contribution, including: Arch Klumph Society membership through a contribution of USD 250,000; Annual Funds towards common causes; EREY (Every Rotarian Every Year) - each Rotarian contributing a minimum of USD 30; 100% Foundation Giving Club: An average of USD 100 per capita giving and every Rotarian participating with at least USD 25, targeting a minimum of USD 8500 towards TRF; 100% Paul Harris Fellow (PHF) Club: All Rotarians



(Cont'd)

becoming a PHF by contributing USD 1000 personally or using applicable District schemes. Currently, if you give USD 350, the District contributes the rest to make you a PHF and also multiple Paul Harris Fellow.

There are also schemes like Endowment Fund: Commitment of USD 1000 or more through an outright gift or in an estate plan/will; Major Donors contributing cumulatively USD 10,000 over time, with different levels of recognition; Contributions towards Polio eradication; Global Grants (GG) projects like Touching Little Hearts (TLH).

Hence, based on these recognitions and goals, we are approaching each Rotarian individually to become EREY, Major Donors, contribute towards our Global Grant projects, become PHF, Paul Harris sustaining members, Arch Klumph Society members, Polio Plus eradication supporters, and more, based on their current contribution levels and plans. We are pushing the concept of doing good and working on individual members' contributions helping them reach the next level of recognition. There are several schemes of the District encouraging contributions to TRF.

**RR: What specific challenges does this avenue face? And what are the strategies to address these challenges?**

AVS: A common challenge is the perception that contributing to TRF projects, which may not be immediately visible, is less impactful than supporting local club projects. However, both are essential. By contributing to TRF, we also receive support from our District and RI International for Global Grant projects and contribution from our club is mandatory for matching grants. This understanding needs to be communicated effectively to our members, and we propose holding sessions in the club on this topic of multiplier effect of Global Grant contributions.

Our strategy includes a targeted approach to individuals at different levels of giving, focusing on collections towards GG projects, and exploring CSR funding opportunities through TRF.

Contributing to TRF also brings pride and recognition, such as PHF pins, AKS recognition at Rotary Headquarters in Chicago with donor photos in the hall, and various other accolades. The aim is to inspire and motivate donors towards a worthy cause.

As of September 24, our club has: 63 Paul Harris Fellows, 4 Benefactors, 76 Rotarian Donors, 2 Arch Klumph Society members (Rtn. T.N.Subramanian and Rtn. Kulbhushan Jetly) contributing more than USD 250,000, An all-time giving total of USD 1,099,203 (over USD 1 million) and we have got back more than USD 100000 towards our Global and District Grant projects. Our targets this year:

- 100% Paul Harris Fellow club status
- EREY participation
- Two Global Grant projects
- Over USD 50,000 in collections

**RR: Could you explain the leverage in the points system? That is how are transfers of TRF points done? How does it benefit the clubs?**

AVS: Each dollar contributed earns Foundation Recognition points. These points can be transferred to other Rotarians to help them reach certain levels.

The process of transferring points involves coordination through the club, district, and regional office. For example, if I contribute USD 1000 I get 1000 Foundation Recognition points. If a Rodeo contributes USD 300, I can transfer 700 points to him/her and he/her can become a PHF. These points are accumulated for every dollar donated by a Rotarian and reflected in the statement.

**RR: How does the district support the avenue? What additional support would you expect from the District for this avenue in future?**

AVS: The District TRF team keeps us informed about achievements, progress, targets, and recognitions. They guide our approach and plans, helping us achieve benchmarks. The District introduces motivational schemes to encourage contributions towards TRF. There are periodical updates and posters from the District team on major contributions of Rotarians of various clubs thereby motivating others to contribute and also creating a competitive spirit.

Further support could include higher District fund contributions for local projects on a sharing basis and increased communication on TRF-funded projects to ensure transparency and understanding of our contributions' impact on humanity globally.

**RR: Any closing remarks for us?**

AVS: When we give cheerfully and accept gratefully, everyone is blessed. Always give without remembering and always receive without forgetting.



# VENTURE CAPITAL & DEVELOPMENT

*Rotary Ann Pallavvi Agarwal, Ex- Inflection Point Ventures (a VC firm), is currently on a sabbatical and exploring modeling. She gives us an insight into how Venture Capitalists act as development catalysts. Upkeeping with our theme for the month, she focuses on How Venture Capital is Powering Social Impact: Blending Profit with Purpose, in this particular theme feature.*

As the startup ecosystem grows, so does the need for access to credit and finance. Venture capital (VC) has stepped in not only to provide funding but also to offer invaluable knowledge, networks, and mentorship. Investors and firms are realizing that with their collective resources — expertise, networks, and financial backing — they can support meaningful social causes while driving the economic growth of an **Atmanirbhar** (self-reliant) nation.

Unlike traditional philanthropy, which tends to focus on grants and donations, venture capital takes a more strategic approach to social impact. VCs are embracing a concept known as "**venture philanthropy**," where they provide both financial and non-financial support — such as strategic advice and operational expertise — to businesses with social missions. For instance, **Social Venture Partners** (SVP), a global network of venture philanthropists, invests time, money, and expertise in nonprofits, helping them scale their impact.

More and more investors are showing interest in social enterprises — companies with a clear social or environmental mission. These businesses are tackling global challenges head-on, and funds like Acumen are supporting them with capital. **Acumen**, for example, is a nonprofit global venture fund that focuses on sectors like clean energy, education, agriculture, poverty and healthcare, ensuring that their investments align with making a positive difference.





**Impact investing** is one of the key ways VCs are blending profit with purpose. Impact-focused VC funds target startups addressing social and environmental issues while still generating financial returns. In 2021 alone, \$1.2 billion was invested in cleantech and sustainability-focused startups, addressing challenges such as pollution and renewable energy.

**The Omidyar Network**, founded by eBay's Pierre Omidyar, is another example of a VC firm that also operates with a philanthropic mindset, backing startups that focus on social impact. **Breakthrough Energy Ventures**, backed by Bill Gates and other prominent investors, supports startups aiming to reduce carbon emissions and foster long-term environmental benefits.

VCs are increasingly supporting initiatives focused on Diversity, Equity, and Inclusion (DEI) as well. They are investing in innovative healthcare and life sciences startups that not only generate profits but also work to solve pressing health challenges, especially in underserved regions. For example, Zipline, a drone delivery service that brings medical supplies to remote parts of Africa, has received backing from VCs for its efforts to make healthcare more accessible.

In addition, the Gates Foundation has partnered with VC firms to support healthcare initiatives, particularly in the areas of vaccines and medical technology. The goal here is long-term, sustainable impact—helping innovations grow into self-sustaining businesses. This strategy, known as **catalytic philanthropy**, uses investment to fuel scalable solutions to global challenges.

Education is another area where venture capital is making a difference. Byju's, an Indian edtech

unicorn, was created with the goal of making quality education accessible to rural areas and received significant backing from VCs who believe in its mission.

Some VCs are going a step further by pledging to donate a portion of their profits to charitable causes. The **1% Pledge** movement encourages entrepreneurs and VCs to commit 1% of their profits to philanthropic efforts. Companies like Salesforce, Atlassian, and Twilio have joined the initiative, channeling a portion of their equity toward social good.

Corporate Social Responsibility (CSR) initiatives are also gaining traction within venture capital-backed companies, especially in the tech sector. Firms like Google and Microsoft have dedicated CSR divisions that focus on social impact, whether it's supporting educational programs, promoting sustainability, or contributing to humanitarian efforts. These initiatives are often aligned with the firms' philanthropic goals and are funded by their VC-backed success.

Diversity in entrepreneurship is another area where VCs are making a significant impact. By funding startups led by underrepresented groups—such as women and minorities—VCs are helping to close the wealth gap and promote social equity. Funds like Impact America Fund and Backstage Capital are specifically focused on investing in founders from underrepresented communities, helping to address the systemic inequalities in venture funding.

Venture capital is evolving beyond its traditional role of chasing financial returns. VCs are increasingly embedding social and environmental goals into their investment strategies, becoming a force for good by blending financial success with scalable, impactful solutions.



# COMPONEERS

Healthcare advances in Dentistry are highlighted by our own **Dr. Meera Chandramouli**

*As she speaks of a technology that is currently viewed as a cost-effective solution to certain dental problems. Here's the article that is reproduced for our information.*

## Introduction

In our routine OPD all of us get patients with that one single crooked tooth, gaps between teeth, with discoloured teeth. We generally offer them porcelain laminates and veneers which not all patients can afford. We all know that imperfect front teeth can impact one's self esteem and sense of self worth. Don't you think that we should offer these patients as much as dentists?

## Smiles

Yes all of us would love that million dollar smile of a Hollywood/Bollywood actress. This flashy smile of these actors and actresses are generally a result those porcelain laminates/veneers. These porcelain laminates and veneers usually cost around \$1000-2000; quite expensive for the general population. What if we can get this smile at half the cost, lesser time, with the desired aesthetic result? How? The answer: the "Componeers" from Coltene-Whaledent.

**Componeers** are pre-manufactured thin shells of tooth coloured material that look like teeth. These thin shells come in various shades, shapes and sizes of teeth. They can be further trimmed, sized and shaped to fit your natural tooth/teeth. They can be permanently fixed to your upper or lower anterior teeth. They can be used to correct chipped teeth, gaps, crowding, and crooked, stained or discoloured teeth.

Case selection with proper diagnosis, X-rays, and appropriate treatment planning and getting informed consent of the patient. The procedure is usually painless, however to avoid any sensitivity/pain minimal anaesthesia may be necessary. A local infiltration/ intraligamentary anaesthesia should keep the sensations at bay.





The next important procedure is to take the shade of the tooth/ teeth. Daytime it would be advisable to rely on direct sunlight for shade selection. Nighttimes it is better to rely on white light in dental office. After shade selection, comes the componeer selection. Componeer of the same shade, size and shape of the tooth would have to be selected.

The tooth preparation is similar to that of porcelain laminates. However the preparation time is lesser and more conservative, as componeers are thin shells the amount of tooth reduction would be less too. After tooth preparation the "componer trial" is mandatory. It is possible even now change the earlier decision and choose an entirely different componeer for use. The originally selected componeer can also be trimmed, reduced, shaped and sized to match the desired effect. Once componeer trial is taken, the tooth preparation and componeer trial is satisfactory; it's time to lute the componeer. Componeers are handled with a special tweezers given in the kit. Luting is usually done with dual-cure composites. The tooth and the componeer are both respectively, etched and bond applied and cured, both are treated now to the dual cure composite. Now the componeer is placed over the tooth surface, adjust the position, the alignment of the tooth as desired. Dual-cure composites offer a longer working time.

Once the desired positioning is achieved the componeer is pressed hard over the tooth to remove any voids/airbubbles, tapped from the top, and light-cured. Excess to be removed, trimmed, reduced, final shaping, polishing, achieved with the finishing kit provided with the componeer kit. interproximal spaces can also be finished with strips provided.

### Componeers vs. Porcelains

Componeers are attractive as porcelain especially as is easy to polish. They are aesthetically pleasing and used for smile designing giving the patient a new smile. Componeers usually is a one visit procedure while porcelain takes a couple of sittings. No laboratories involved, so lab time and expenses reduced. Tooth reduction with componeers is minimal and conservative than for porcelain. Tooth can be shaped, sized trimmed, reduced as desired. For porcelain the shade, the size, the shape, the polish and glaze are all determined by the laboratories while here the dentist can make the choice and finish it to his and patients satisfaction. Porcelain can break, get crushed, chip-off, fracture and are unrepairable, while componeers can be refixed and repaired are unbreakable. Even mild discolouration can be masked with a similar shade composite. Less expensive than porcelain with high aesthetics can give many a new smile.



A few cases for reference

(Cont'd)

### Conclusion

even though porcelain is brilliant, glassy and glossy with a permanent finish, since it is expensive, it cannot be afforded by many. Componeers may be the solution to an average working class population: the students and professionals, who would be only too happy to have a new smile.





# BRAZIL SOJOURN



*PP Vidhya Subramanian tells us about the wonderful trip to Brazil as part of their recent RI tour commitments.*

47° Instituto Rotary do Brasil Fortaleza - 29 de agosto  
a 01 de Setembro de 2024  
Not so difficult to understand??!!

RI Director Antonio Henrique Barbosa de Vasconcelos and his partner Renata invited Raju and me to their Zone Institute. Our experience of Brazilian hospitality is etched in our mind and soul forever.

The opening ceremony commenced with a Flag March with dignitaries from 20 countries walking down the central aisle holding their respective flags. The proceedings were in Portuguese but the simultaneous translator device made it easier to understand.

Raju started his address on day 2 in Portuguese for the first 3 minutes. Our friends, Andriano and Alise helped him translate and took lessons the previous day to make sure the diction was right. He became an instant favourite with the local Rotarians posing for endless pictures. The three-day event ended with a lot of inspiring talks only for an unforgettable vacation to begin.....



**Jericoacoara**

situated along the coast beckoned us with its natural beauty. It stands as a testament to nature's grandeur with sand dunes, beaches, lagoons and crystal blue sea. We were introduced to a new water sport – Kite Surfing. Encompassed by the Jericoacoara National Park, the beach remains pristine and protected.







### Manaus City

#### 1. Palacio Rio Negro

Built by a German Rubber Baron, this was his mansion. Later the palace was purchased by the Governor of the state of Amazonas.

#### 2. Adolpho Lisboa market

This is an old Municipal wholesale market building selling various wares.

#### 3. Teatro Amazonas

An Opera House in the heart of the Amazon rainforest. Inaugurated way back in 1896, it is one of the most magnificent and beautifully preserved monuments.

#### 4. Encontro das Aguas –

The confluence between the pale sandy-coloured River Negro and the dark whitewater Amazon River, Solimões. Both the river waters run side by side without much mixing for 6 kms. Besides the difference in temperatures, the pH levels of both the Rivers vary. Hence this phenomenon.





### Amazon River Cruise

We explored the Amazon rainforest on a 4-day jungle adventure tour from Manaus. We paddled a canoe through the small tributaries of the Rio Negro to fish for piranhas. The adventure grew after dark when we viewed alligators and other nocturnal nightlife in the jungle. We were taken on a trek through the forest with a nature guide to learn about medicinal plants and their traditional uses and learnt their farming methods during a visit to a local indigenous tribe, the Caboclos. We also planted native trees in the community. Accommodation, meals and round-trip transportation from Manaus were on board the quaint wooden boat.

..... And thus a 2-week vacation in Brazil came to an end. As we took the flight from Manaus to Sao Paulo and as we boarded the International flight, we carried back a treasure of memories of a lifetime.







**Rotarian Nayana Das** writes about hobbies and how they go a long way in personal development. A talented painter, she also is fond of tulips and has Tulip gardens at her place! Read on...

## HOBBIES AND ME!

Hey ho, and here I am writing for Rotary after a hiatus of 10 years! Remembering with fondness and a tinge of nostalgia the writings done for PDG Raju, PDG Lata Subaraidu, PDG Ajay Gupta, the innumerable GML articles with Dr. Laxmikant Kasat and last but not the least being the club editor during Prez Shridhar's term!

But all good things wane, and other good things take their place, isn't it? So when Nick asked me to write about "Hobbies" after he hitched his wagon to my Facebook bandwagon and realised what I'm upto on the side, I engulfed the topic wholeheartedly.







Hobbies are an important form of creative expression. Just as exercise releases and increases energy in the body, creative energy also needs a form of expression. Whatever hobby we choose, it is an important aspect of our wellbeing. It can enhance our ability to relax, rest our brain and recharge our spirit.

There are several benefits to pursuing a hobby:

#### **Stress Buster**

Doing something non-routine is a good way to deal with the stress. Non-routine activities take away your mind from routine and stressful activities. Thinking and doing things which we like relieves our stress. It replenishes our energy. It recharges our brain.

#### **Makes you Happy**

Anything which relieves your stress makes you happy. Even looking forward to doing something you like also makes you feel happy. Research has shown that anticipating something positive unleashes positive emotions that can help us live happier lives.

#### **Builds Confidence**

When you learn something new and pursue it as a hobby, your overall confidence level goes up. You feel happy and confident about what you know. This has a positive impact on your career and personality.

#### **Makes you a more Interesting Person**

When you know something very dearly and are passionate about it, you master the activity. Masters are 'go to' person for others. People would like to know more about your hobby your passion, and yourself. Your insight into what you know makes you an interesting person for others.

#### **Helps you deal with boredom**

This is a very big challenge. Recent surveys indicate that anywhere from 30 to 90 percent of Indians report feeling bored at some point in a typical day. Young people seem particularly vulnerable, with surveys showing 91 to 98 percent reporting daily bouts of boredom.

A good hobby could be an answer to this boredom phenomenon.

#### **Makes you waste less time**

If you have nothing to look forward to doing in your free time, you will waste your free time doing nothing. At such times a hobby is a good investment of the time.

#### **Good for your mental health**

Engaging in an interesting activity boosts your mental health. Anything which gives us happiness is an antidepressant. You have read above how hobbies can boost your happiness. Good mental health is as good as good physical health. Pursuing a good hobby is a good way to deal with the depression.

#### **Good for your physical health**

If you pursue a hobby which is an outdoor sport or swimming, it not only gives you happiness but it also makes you physically fit.

Hobbies and activities beyond your routine chores give you an important perspective on life.

Find time for a hobby. We all are time-starved career professionals. But hobbies are not the things to be pursued after retirement. Life is not to be lived in sequence, it all happens parallelly. Do you eat only on Mondays, work on Tuesdays, and sleep on Sundays? No, daily you find time for our routine activities. Likewise, your hobby also deserves some time from you, daily.

So,  
Hobbies can change our lives  
Can fulfill our dreams  
Can mitigate hindrances  
So,  
Live your life  
Transform your life  
Find time to pursue a hobby!

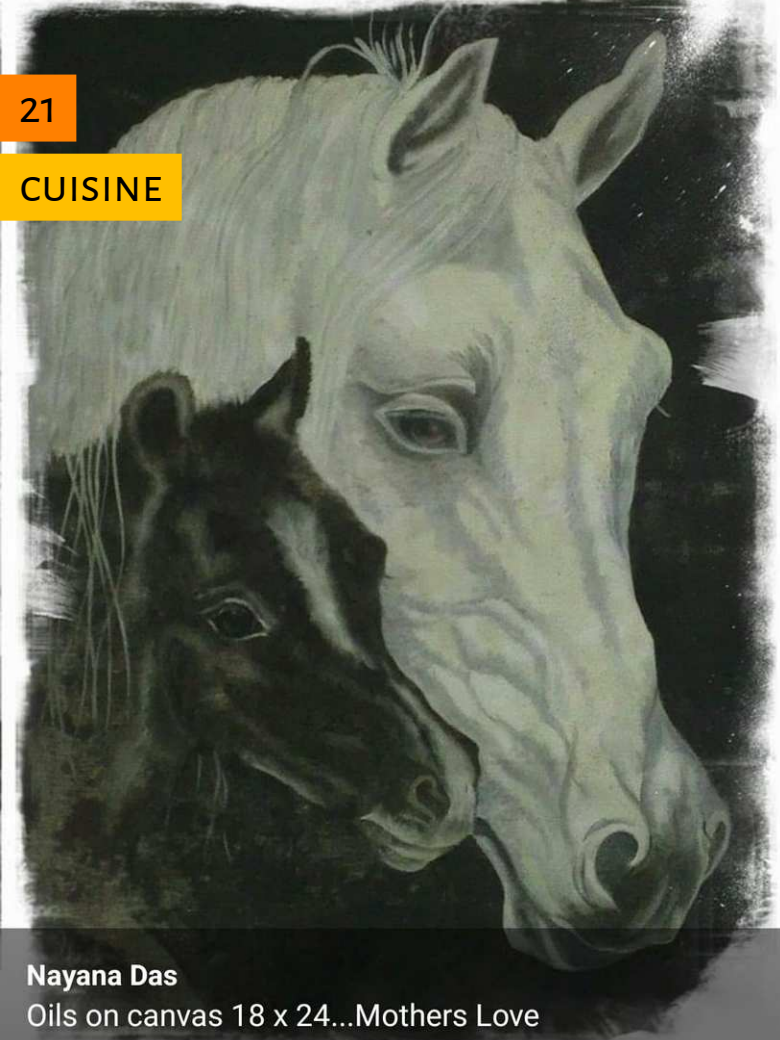
On the personal front and at the micro level, I seem to have dug my fingers into many pies, but two that surely cut the grade are my forays into art and cultivating orchids. That's right. One creative the other exotic! One doing the gamut of art, from oils and acrylics to pastels and my love of all times watercolour! The other growing primadonna orchids in Mumbai, which with its climate is really quite hostile towards these exotics!

So seen many successes, and many failures! Hobbies teach you to take the highs of success with the lows of failures. And yet they do not impact severely as they are not our bread and butter.

Cheers to a good life,

CA Nayana Karnik Das.





Nayana Das  
Oils on canvas 18 x 24...Mothers Love







**Dr Devdatta Chandgadkar** continues his earlier discussion on Digital Banking in India. The understanding of these technologies and mechanisms are important for all users of digital banking platforms.

## DIGITAL BANKING IN INDIA - II

Digital Banking is discussed in detail in the first part of the article. We will discuss about the different services users can opt through digital banking in this article.

The National Automated Clearing House (NACH) is a significant innovation in India's payment landscape, managed by the National Payments Corporation of India (NPCI). Launched to facilitate seamless and efficient interbank transactions, NACH plays a crucial role in the country's move towards a digital economy.

### What is NACH?

NACH is an electronic payment system that allows for the bulk and recurring transfer of funds. It streamlines the process of collecting and disbursing payments, making it ideal for businesses and government agencies that handle large volumes of transactions. It enables both credit and debit transactions, accommodating various payment types, including salaries, dividends, and utility bills.



### Key Features of NACH

1. Bulk Transactions: NACH is designed to handle large volumes of transactions, making it efficient for organizations that need to process multiple payments simultaneously.
2. Recurring Payments: The system is particularly useful for recurring payment scenarios, such as monthly subscriptions, EMIs, and utility bills, enabling automated debit from the customer's bank account.
3. Pan-India Reach: NACH is available across all banks and financial institutions in India, ensuring widespread accessibility for both consumers and businesses.
4. Real-time Processing: While NACH operates on a scheduled basis, it ensures prompt settlement of transactions, contributing to quicker fund transfers.
5. Security and Reliability: NACH adheres to stringent security protocols, making it a reliable platform for financial transactions. It minimizes the risk of fraud and ensures data integrity.

### Benefits of NACH

- Efficiency: By automating payment processes, NACH reduces manual effort and minimizes the chances of errors, leading to greater operational efficiency.
- Cost-Effectiveness: Organizations can save on transaction costs associated with traditional payment methods, such as cheques or cash.
- Convenience: Customers benefit from the ease of setting up automatic payments, ensuring bills are paid on time without manual intervention.
- Enhanced Cash Flow Management: Businesses can better manage their cash flow with predictable payment cycles, improving financial planning.

### Use Cases of NACH

1. Salary Payments: Employers can use NACH to automate salary disbursements, ensuring employees receive their payments on time.
2. Utility Bill Payments: Consumers can set up automatic debits for monthly utility bills, eliminating the need for manual payments.
3. Loan Repayments: Financial institutions can utilize NACH for efficient collection of EMIs, enhancing the loan recovery process.
4. Government Subsidies: NACH facilitates the direct transfer of subsidies and benefits to citizens, improving the efficiency of government disbursements.

Interest payments, Repayment of Loan and dividend on shares are the few examples of periodic payments every one can think of. IF the customer has kept a fixed deposit with a bank or a corporate entity, he/she can receive its payment to the designated Bank account through NACH. (National Clearing). Customer is giving a credit mandate to the bank for getting interest payment. In credit mandate customer has to give 15 or 16 digit account no (in few banks it is less than 15 digits) and the IFSC code of the Bank where the saving or current account no is there. Similarly if shares are held in demat account, it will have linked saving or current account. In such linked account, whenever dividend is declared, it is credited directly to the account through NACH.

Gone are the days when user used to give post dated cheques for availing loan from a bank or NBFC. Customer has to give a e-Mandate for debiting his account on a monthly basis for a given period of time. It is a electronic cheque given by the customer for a fixed amount for aspecific period of time. In the early period, this service was titled ECS debit facility. Customer used to give a mandate duly signed to the Bank or NBFC giving a loan. The physical mandate scanned used to be sent to the Banks through NPCI (National Payment Corporation of India). Usually in this system, 30% of the instruments used to be returned for mismatch in signature.

This system has been replaced by NACH debit. This system operates electronically. Customer has been enabled to give NACH debit mandate through internet Banking or Mobile Banking or through a portal provided on the website of the Bank. In the portal, customer has to give details of account such as account no and IFSC code as also the name of the bank from where loan is availed and its IFSC code. The verification of customer is done based on following three

Options:

1. Debit Card
2. Aadhar No
3. PAN No

Customer will receive OTP on entering the details of any one of these options. The information will be sent to the Bank of the customer through NPCI. Once the account is verified, the NACH debit would be operational. NACH debit has enabled customers to purchase electronic goods or four wheelers with minimum documentation without hassels.

(To be continued)



# Blood Donation: Camp 3

07 October 2024

91 bottles of blood collected at Ghatkopar Railway Station Mumbai on behalf of Rajawadi Hospital Blood Bank,Vidyavihar



# Project Nazariya

20 October 2024

RCD supported the economically dependent children -20 creative youth from 3low income communities in Mumbai to learn the art of filmmaking and put together the film showcase at the Lower Parel 'Museum of Solutions'.







# Planting Fruit Trees: Vijay Army School

22 October 2024

Vijay Army School is registered under the provisions of the Maharashtra Education Board. The school is a residential school for economically dependent tribal children-the vast campus area with wild vegetation, has been provided for planting fruit trees. Site visit done by PPs - sapling provided gratis by FoT and PP Vidhya - horticulturist support and gardener appointment for sustainability



# World Immunisation Day

26 October 2024

The Polio Check-post was set up at Cheeta camp health Center, Shahaji Nagar Maternity Home, Mankhurd. We participated in actually giving Polio vaccine drops to a few children there and later felicitated the Polio Warriors, the ASHA workers who have been carrying out this cause for over 25 years now. We really appreciate their care, commitment and compassion over such a long time and counting... They are indeed the Nation Builders in their own rights!



# Diwali Happiness Kits Distribution

27 October 2024

Rtn Rohan as the spearhead and supported by Rtn Prabodh successfully executed this project -Rtn Rohan generated Rs 100000 for distribution of 200 kits @ Rs.500 each-each kit comprises ladies,faraal,artmaterial, t-shirt/top/drawing book, crayons,sparklers for children age group 2-15 years-localvolunteers are identified to target the project to spread happiness to the needy.



# Rotary/ Foxpassers Football League

27 October 2024

Distribution of football jerseys to participating children: The core idea is to provide youngsters of Govandi an opportunity to create positive change in community by keeping them engaged in constructive activities. This also helps keep the children away from the ever present problems of violence, substance abuse, and other vices.







**Jaisal Jetsey** explains the Project Touching Little Hearts and impresses the need for contributing to this noble cause. This project has also received global grants and is one of the flagship projects at Rotary Club of Deonar.

## TOUCHING LITTLE HEARTS!

It was sometime in October 2019 that I first held a seven day baby who had undergone Corrective Paediatric Cardiac Surgery in my arms. Words are just not enough to describe the emotions that ran through me on that afternoon and the joy on the face of the mother. I had tears rolling down my eyes then and even today as I recollect that day.

That is also when I realised one thing - the power that Rotary has to save a child from certain death.

In India, with a birth rate of about 24 million per year and with 1 in 100 live births having Congenital Heart Disease (CHD), it is estimated that nearly 3,00,000 children are born every year with Congenital Heart Defects. With advancements in technology, Corrective Paediatric Heart Surgeries are now available.

However, less than 5% of these children have access to advanced facilities carrying out Corrective Paediatric Heart Surgeries. The fallout of this is catastrophic. The pool of untreated children suffering from CHD just keeps ballooning year after year.



## CALL FOR FUNDS

This is because the rest are from the economically backward and underprivileged segments who do not have the resources to undergo the lifesaving Corrective Surgeries. They are left to live a short life filled with pain, despair and hopelessness.

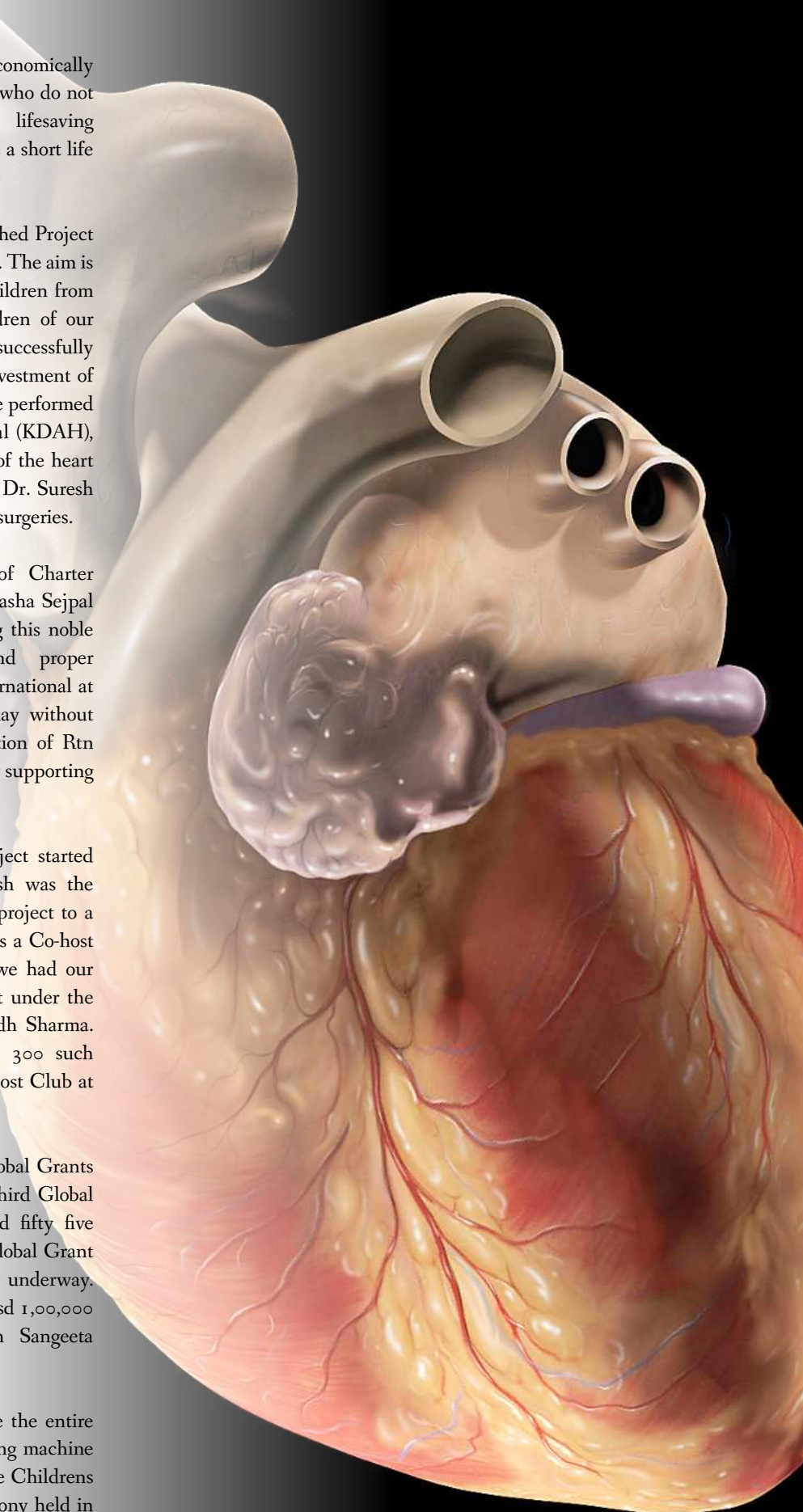
Rotary District 3141, Mumbai has launched Project Touching Little Hearts sometime in 2012. The aim is to give the gift of healthy life to such children from the economically under privileged children of our society. Under this Project Rotary has successfully supported about 3,000 surgeries at an investment of about Rs. 30 crores. All these surgeries are performed at Kokilaben Dhirubhai Ambani Hospital (KDAH), Versova, Mumbai. KDAH has the state of the heart equipment, a highly trained team led by Dr. Suresh Rao and a great track record of successful surgeries.

We have to make special mention of Charter President Rtn Parth Sejjal and Rtn Natasha Sejjal for initiating this Project and supporting this noble cause with compassion, advice and proper documentation acceptable to Rotary International at every stage year after year, day after day without demur. We also recognise the contribution of Rtn Khuzem and Rtn Nazneen Sakarwala for supporting this cause whole heartedly.

The journey of our Club into this project started during the year when Rtn A V Suresh was the President. Rtn Liladhar Parab took this project to a new level with substantial contribution as a Co-host during his year as President. In 2021 we had our Clubs first Global Grant for this Project under the leadership of then President Rtn Prabodh Sharma. Our Club has so far supported about 300 such Surgeries either as a Lead Club or Co Host Club at an investment of about Rs. 3 crores.

Since 2021 our Club has done three Global Grants for this Project as the Lead Club. Our third Global Grant Gg2239588 where we supported fifty five surgeries has just got over. Our fourth Global Grant Gg 2462251 for USD 1,05,725 is now underway. This is when we crossed that barrier of Usd 1,00,000 thanks to the initiatives of IPP Rtn Sangeeta Shahani.

Our Club was also the first to recognise the entire team of Doctors, Anesthesists, Heart Lung machine operators, Nurses and support staff of the Childrens Heart Centre during a felicitation ceremony held in KDAH in December 2023.





Rotary International Director Raju Subramaniam and Dr. Santosh Shetty, Executive Director of KDAH were present on the occasion. Co-host clubs and donors who have supported our Global Grants for this project were also felicitated on this occasion.

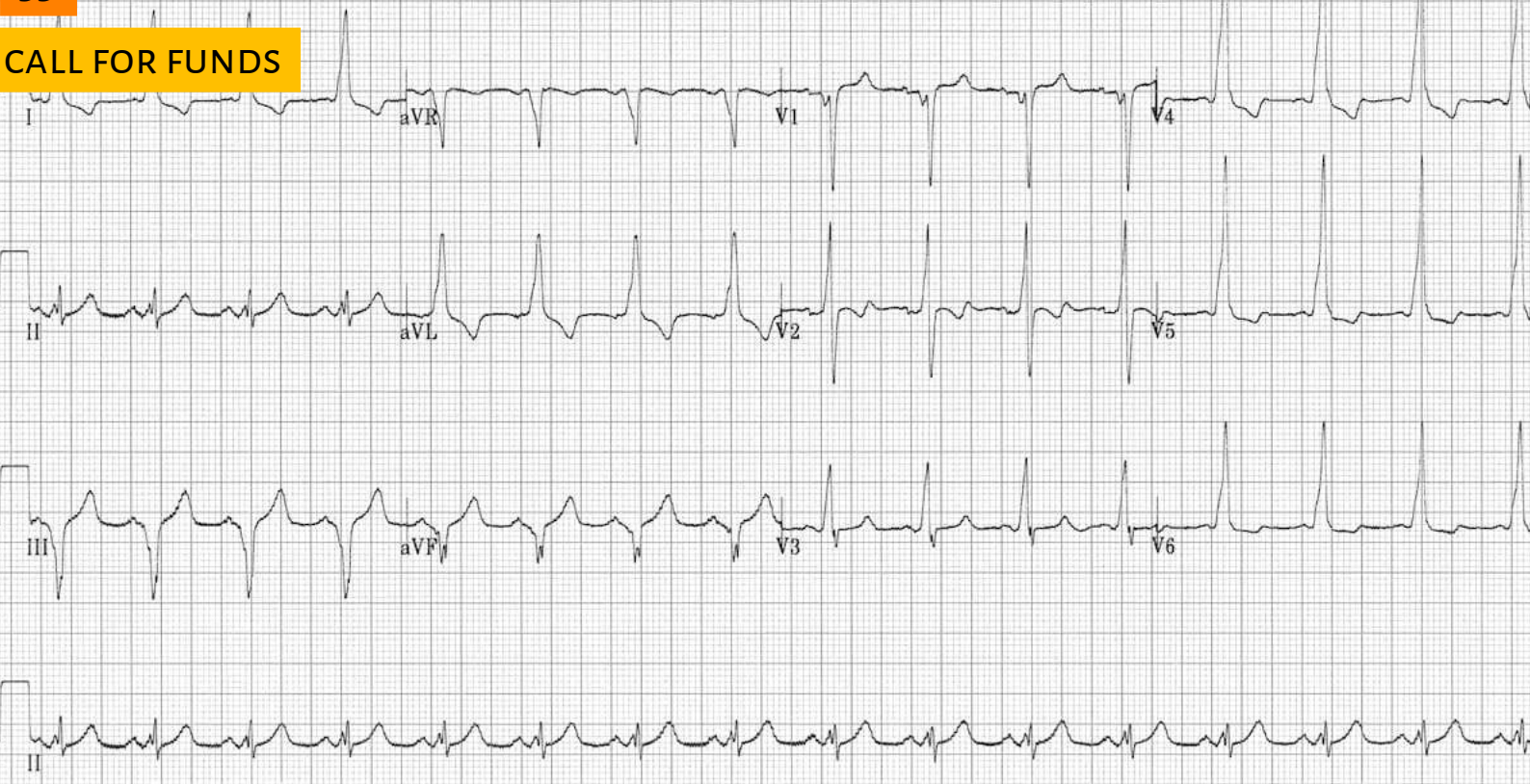
During this journey we have come across many anecdotes that keep motivating us. Recently a zero day baby was operated under our Global Grant Gg2239588. The child was found to have CHD during the fetal 2D Echocardiogram stage. The parents were advised to deliver the baby in KDAH. On birth the child was shifted from the Delivery Room straight to the Operation Theatre. The anomaly was rectified within few hours of birth. Another child aged about three years celebrated her birthday for the first time with the doctors and support team of the Childrens Heart Centre in KDAH.

The patient load factor from all over India is very high. Rotary is their only hope.

Our Club has thus initiated our fifth Global Grant for Paediatric Cardiac Surgeries under Project Touching Little Hearts. The Global Grant Application Number is Gg2570607



## CALL FOR FUNDS



There is no greater satisfaction and nothing as noble as giving the gift of life to a child. I am truly thankful to Rotary and Rotary Club of Deonar for giving me and Team TLH the opportunity to touch so many souls. You also can by supporting Gg 2570607.

You may get in touch with me or PP Rtn Prabodh Sharma for any further information you may need to support Gg2570607. (Tel No. 98201 38247)

#### Appeal

To contribute to the Little Hearts Project, please consider donating to the UPI code here.

यूनियन बैंक ऑफ इंडिया  Union Bank of India



ROTARY CLUB OF DEONAR  
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BHARAT INTERFACE FOR MONEY | UNIFIED PAYMENTS INTERFACE

**Rotary**  
Club of DEONAR  
RID 3141

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