Rotary Kharghar Midtown









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RI President **Rtn Gordon McInally**

Dist. Governor Rtn Manjoo Phadke

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President: Rtn Anup Gupta

The Official Bulletin of Rotary Club of Kharghar Midtown

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Rtn Anup Gupta President 2023-24

President's Message

Dear Friends,

Secretary: Rtn Dr. Ravikiran Kumar

I warmly welcome you all to the 3rd edition of Prayas. This year we have transitioned with vibrant projects that have served many beneficiaries. We began the year with our show stopper project of Cervical Vaccination by vaccinating 50 girl children from Murbi School, Kharghar. We also took up the responsibility of repairing the School's infrastructure as it was in poor condition &

also donated 50 sets of Uniform to the students. There were regular visits to Senior Citizens Home where we donated Toiletries and other requirements and in the process we shared some very beautiful moments with the inmates. We provided Diet Meal/Protein supplement to TB patients in coordination with UPHC. During the Pulse Polio day, we supported Medical Workers with logistical movement and supply of food refreshments.

Our regular Family Meets were very enthusiastically attended by the members and their families to enjoy the DRT sessions, Valentine's Day celebration, a Guest Speaker on Sleep Disorder and honoring Women on Women's Day that was celebrated with great gusto. Our monthly Business Meet and BODs were conducted as planned.

Finally, a new Interact club was formed at Empyrean school and plans are in place for projects to be done. Blood group identification camp was organized at our Interact club at Murbi School.

All efforts are now directed to make our Fund raising Musical evening Lyrics with Laughter, to be held on 12th April, a great success

Importantly, Our Assistant Governor, Rtn. Vishram Ekambe graciously visited our club to check if our processes were in place and guide us for any gaps. As always he has been a great support to our club and kept guiding us whenever needed.

Last but not the least, we now eagerly look forward to Official Club Visit by our District Governor, Rtn. Manjoo Phadke on the 22nd of March at Kharghar.

My best Wishes to the bulletin team to have done a great job!!

Rtn Anup Gupta President 2023-24

Salutation Family,

Another Quarter... Another Recap... Another Prayaas Edition. After the last quarter, we had quite a few family gatherings like a talk on Modern lifestyle, sleep associated diseases with guest speaker; We also had a very good gig to celebrate the Valentine's Day with all beautiful couples of our RCKM.

Considering the seriousness of young children's health and RI's focus on New Gen and Disease prevention, we, in association with IAP (Indian Academy of Paediatrics) signed a MOU to nurture the younger minds on national initiative SSS - Sankalp: Sampoorna Swasthya is a community-facing, school-based, innovative, holistic healthcare program with high focus on prevention of noncommunicable diseases (NCD) and to give fair idea on 'good nutrition, adequate physical activity, sleep Hygiene, green time vs screen time'.

A group of interested Rotarians from our club came forward to get trained by the experts of IAP so that they can volunteer themselves to train/teach these kids on the above-mentioned aspects. Thanks to our Hon. Rtn Dr Chitra Kulkarni for bringing up this one to us.

Secretary Speaks

We also did an excellent project i.e. Vaccinating the Underprivileged girl children for Cervical Cancer vaccination by vaccinating (1st dose) around 50 students, 2nd dose will be after 6 months, thanks to all our donors who came forward and contributed generously.



Rtn Dr. Ravikiran Secretary 2023-24

We also had a successful AG visit which is a mandatory visit by our AG Rtn Vishram Ekambe to submit club's report to DG before the DG's OCV visit. Not to forget, we celebrated the women's day on the same day and recognized all women for their hard work that they put in.

To add another feather in our 18 years' rich experience, Lyrics and Laughter, a musical event performed by visually impaired artists, is set to take place in April as our annual fund-raising event to support vaccinating 300 girl children. I am beyond content to say that we will be Co-hosting a **Rotary Kharghar Midtown** district event i.e.

{Continued on page 2}

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District Youth Seminar amid the month of April. Looking forward to seeing you all on our most waited evening i.e. DG's OCV.

As Rotarians, let's embrace inclusiveness wholeheartedly, recognizing the unique value everyone brings to our community. Together, let's foster an environment where diversity thrives, and everyone feels valued, respected, and empowered to contribute towards a brighter future for all. Dear fellow Change makers, Ensuring the health and vitality

of our club is paramount to our collective success in serving our communities. Let's commit to open communication, mutual respect, and active participation in club activities. By fostering a culture of collaboration and support, we can strengthen our bonds, inspire greater engagement, and continue making a positive impact in the world.

Hail RCKM... Hail Rotary. ! Jai hind!

Yours in Rotary Service, Dr. Ravikiran Secretary 23-24



PE Rtn Shailesh Patel **Service Project Director** Year 2023-24

Serving Humanity is ROTARY'S Motto and with this great thought process, before the year began, we made a very optimistic calendar of Projects for the Rotary year 2023-24.

- I am very happy to share that in the last 9 months we have executed almost 53 projects and that too across the spectrum and not limited to any one or two areas.
- On 22nd December we distributed Spectacles to 30 Asha Workers. I am happy to share that the total cost was sponsored by Members of our Club.
- On 6th of February a Seminar on Special laws for Ladies was conducted by Adv Santosh Chavan at Saraswati College and more than 125 ladies attended the session.
- We have also taken up a Project to coach School Teachers & Students for English language with the help of Guruji Foundation. This is a complete online coaching and the feedback received from the teachers and students is awesome.
- On 20th December, we distributed Notebooks & pencils at ZP School Belpada. More than 200 Students were the beneficiaries.
- As a part of District Initiative our club has also participated in Project Mission Friday wherein, we all are trying to contribute towards conservation of Environment by pledging various activities.
- To save water District has initiated a project of water conservation by use of Aerators. Club has taken up the challenge and till date as a club we

Service Projects: Heart of Rotary

have installed more than 400 aerators in various residences. The Drive is still On and we are aiming to install 1000 Plus aerators during the year.

- > Our own Rtn Dr. Kiran Kalyankar is > conducting health check up camps at Manu Smruti on weekly basis, ensuring that inmates are always in pink of health.
- Blood Donation Camp was held at ITM College Kharghar which was yet another synergy project done by Club and more than 140 pints of Blood was collected during this drive.
- In our endeavors to educate common man, how to handle Patients undergoing heart attack, > two such sessions were conducted by our Club. One at A C Patil Engg. college which was conducted by Dr. Bhokhare. Almost 40 students attended this session.
- The second one was Basic Life support and Awareness on Cancer was done at Manu Smruti with the help of Onco society Panvel. More than 100 Participants have benefited from the session.
- Health checkup camp for Kids ➤ 'Sankalp Sampooran Swasthya' in association with Indian Association of Pediatrics was conducted at ZP School Murbi Village. More than 165 Students got the benefit from this session. Camp was conducted by Rtn Dr. Komal, Rtn Dr. Amog and Rtn Dr. Chitra Kulkarni.
- Our Club has taken one more major step towards helping TB patients. Thank you, Dr Komal and President Anup, for taking the lead for this project. On 27th of October & 22nd December groceries were donated to 10 TB Patients and again this will continue every alternate month.
- On 20th December we conducted Blood group testing, Tetanus Vaccination and distribution of vitamins at PHC, Kharghar. More than 190 people got benefited from this service Project.

- On 17th January a Seminar on Awareness of Mental Health for Youth was organized, and more than 250 Students attended this Seminar.
- For the Second time in the history of Rotary Club of Kharghar Midtown, we have vaccinated 50 Young Girls to protect them against Cervical Cancer. The cost of this project was Rs. 1,25,000 which was funded by 3 members of the Club. Thank you, donors, for your generous contribution. Looking at the smile on the faces of girls we have decided to continue this project on yearly basis and the next Target set is for 300 girls for the year 2024-25.
- On 16th Feb we distributed Vitamin supplements to Students with the Help of IAP and ONGC. More than 50 students were benefited from this drive.
- Synergy Project is something we love to do. One of such Synergy project in association with Rotary Club of Panvel Symphony was done where in our Club contributed Rs. 16250 towards meals for 13 days to feed 50 students.
- One more such synergy Project was done in association with Rotary Club of New Panvel wherein 10 Clubs came together and have awarded stalwarts from various parts of Panvel and Kharghar for their remarkable contribution to the society.

With all Projects we have touched more than 8200 lives and have spent more than Rs. 2,90,000. There are going to be many more such projects in future too. Looking forward to your support & Participation ...Let's together CREATE HOPE IN THE WORLD!

In Rotary Service,

PE Rtn. Shailesh Patel Service Project Director RY 2023-24





SubEditor's Message

Hello Friends, Namaskar,

in me & giving me the opportunity to serve as Subeditor to this special edition of our DG visit. This journey was comfortable with the help of my able and dedicated team Rtn

hands of our dynamic DG Rtn Manjoo Phadke . We furnish Director's Report on the impactful projects done till date. Our club is one of the Vibrant Club of District 3131 and the finest District 3131 leaderboard at 1st Position in Learning Center on Rotary Medical Mission team who has been performing plastic

Surgeries by travelling to Jammu and Kashmir since 2022. Our Dream project Cervical Cancer Vaccination to the underprivileged girls is elaborated by Rtn Dr Komal Gundewar. We also have been providing medical services to old age home Manusmriti, administered by PP Rtn. Dr Kiran Kalyankar. We have made our Director Rtn Kamlesh Agarwal for his untiring efforts.

We showcase here skill and talent of our family members in **creative corner**. We have dynamic lady Rotarians Rtn Dr Arti Bhatia and Rtn Dr Sapna Modi who have recently published Team of RCKM Charitable Trust the Office bearers and new trustees and wish them all the best for their tenure. Have all the colors in your life, be happy and energetic! We are trying to showcase its family members.

Please feel free to give your feedback & suggestions on

SubEditor - Rtn Shubhangi Malandkar

Cervical Cancer Vaccination Drive

Cervical cancer is the fourth most common cancer in women globally with an estimated 604 000 new cases and 342 000 deaths in 2020. In India, cancer of the cervix uteri is the 3rd most common cancer with an Incidence rate of 18.3% (123,907 cases) and the second leading cause of death.

Cervical cancer is caused by persistent infection with the human papillomavirus (HPV). Persistent infection with high-risk HPV can cause abnormal cells to develop, which go on to become cancer. HPV infection of the cervix (the lower part of the uterus or womb, which opens into the vagina – also called the birth canal) if left untreated, causes 95% of cervical cancers.

Typically, it takes 15-20 years for abnormal cells to become cancer. Risk factors for cancer progression include the grade of oncogenicity of the HPV type, immune status, the presence of other sexually transmitted infections, number of births, young age at the first pregnancy, hormonal contraceptive use, smoking. Prophylactic vaccination against HPV and screening and treatment of pre-cancer lesions are effective ways to prevent cervical cancer. Cervical cancer can be cured if diagnosed at an early stage and treated promptly. As a priority, HPV vaccines should be given to all girls aged 9-14 years, before they become sexually active. The vaccine is given as 2 doses. People with reduced immune systems should ideally receive 3 doses. Some countries have also chosen to vaccinate boys to further reduce the prevalence

of HPV in the community and to prevent cancers in men caused by HPV. Women should be screened for cervical cancer every 5-10 years starting at age 30. Women living with HIV should be screened every 3 years starting at age 25. The global strategy encourages a minimum of two lifetime screens with a highperformance HPV test by age 35 and again by age 45 years. Precancers rarely cause symptoms, which is why regular cervical cancer screening is important, even if you have been vaccinated against HPV. Women should see a healthcare professional if they notice unusual bleeding between periods, after menopause, or after sexual intercourse, increased or foul-smelling vaginal discharge, symptoms like persistent pain in the {Continued on page 4}







Glimpses Cervical Cancer Vaccination Drive

{Continued from page 3}

back, legs, or pelvis, weight loss, fatigue and loss of appetite, vaginal discomfort, swelling in the legs.

WHO Response

All countries have made a commitment to eliminate cervical cancer as a public health problem. The WHO's Global strategy defines elimination as reducing the number of new cases annually to 4 or fewer per 100 000 women and sets three targets to be achieved by the year 2030 to put all countries on the pathway to elimination in the coming decades:90% of girls vaccinated with the HPV vaccine byage 15 70% of women screened with a high-quality test by ages 35 90% of women with cervical disease receiving treatment. Modelling estimates that 74 million new cases of cervical cancer can be averted, and 62 million deaths can be avoided by reaching this elimination goal. As a part of this Elimination Goal, Rotary Club Of Kharghar Midtown on 10th of Feb 2024 held the project of vaccinating girl child between the age of 9-14 years at Zilla Parishad school of

Prevention is Better than Cure.....

MURBI village, KHARGHAR. 50 girls were given HPV vaccine with prior consent from the parents. 4 pediatricians Rtn Dr Chitra Kulkarni ,Rtn Dr Amogh Shahane , Rtn Dr Swati Likhite, Dr Sunita Ingle, members of Indian Association of Pediatrics and 1 dermatologist Rtn Dr Komal Gundewar from the club injected the vaccine. The Vaccine (CERVAVAC) was procured from the serum institute of India at subsidized rate. All the necessary arrangements like emergency medicine tray and well-equipped ambulance were made available. Post vaccination all the children were given refreshments and were observed for half an hour. The 2nd dose for the vaccine will be given after 6 months. We are very thankful to all the donors who supported us for this vaccination drive. nevertheless, it is the team effort of all the members of our club which made this event successful

Rtn. Dr. Komal Gundewar **Director Medical Services (2023-24)**

Kashmir nama

Rotary Medical Mission initially started as Polio corrective surgical camps. Now Rotary Medical Mission provides surgical treatment covering General and Laparoscopic surgery, Gynaecological surgery, ENT, Ophthalmology and super speciality branches like Plastic surgery, Urology and Cancer Surgery. Coming to Jammu and Kashmir Surgical Mission this is 3rd Mission in Post COVID times. I am fortunate to participate in all 3 Surgical Mission.

Our first mission was in North Kashmir in May22. I have worked at Kupwara district hospital. Second Mission was in September 23 in South Kashmir in which I have worked at Anantnag District hospital.

Coming to 3rd Mission which I have just finished from 24th February to 3rd March was in Rajouri and Poonch district. I was working in Rajouri Medical College associated hospital.

26 doctors from all across India in two teams worked at Rajouri and Poonch district hospitals. Rotary district 3131 & 3132 played a key role in organzing this camp. Rotary district 3070 was the Host District. This Mission was a collaboration of Rotary International and Government of Jammu and Kashmir. This mission was leas by PDG Rtn Dr Rajiv Pradhan from 3132 and project chairman PDG Rtn Dr Girish Gune from our own district 3131. Team started journey from Mumbai on 24th February. After overnight stay at -

Poonch team took 7 hrs to reach their destination. This mission was special challenge due to extreme weather conditions with temperature variations from 3 degree centigrade to 20 degree centigrade. Rotary Club of Rajouri Grand hosted a welcome dinner in our honour on 25th Feb night. We started Our surgical session on Monday 26th Feb after small Inauguration ceremony. It was very difficult for everyone to work due to very cold weather inside Operation Theatre (OT) also though there were warmers inside OT. There were many Plastic surgery patients awaiting surgery. I have operated patients with cleft lip and palate, Post Burn deformity, congenital anomalies, Nose deformities. In 6 days I have operated 13 patients with various problems. Due to unavailability of plastic Surgeon 5 patients were

specifically brought for me to Rajouri

Local doctors, hospital staff and local

people were very helpful in entire

which I finished in last two days of camp.

Mumbai team started to destination.

Rajouri team took 4 hrs to reach and

Apart from surgical work we had great time with Local Rotarians and doctors. We were specially invited as Guest of **Honour for Freshers** welcome Party as Rajouri Government Medical College campus on 28th Feb night. Lt Governor



of J & K His excellency Manoj Sinha was about to personally come and meet all doctors but due to bad weather conditions he could not make it but virtually he expressed his gratitude to all doctors and Rotary International. He also requested for another Mission in remote district of Doda and Kishtwan in future. Overall it was really satisfying experience for me for bringing back smiles on faces of needy patients. I am thankful to Rotary for giving me this opportunity to serve people of Jammu and Kashmir.

> Jai Hind PP Rtn Dr Sagar Gundewar



Welcome to the newly elected trustees of RKCT.

Rotary Kharghar Charitable Trust is pleased to announce & introduce our newly elected board of Trustees.





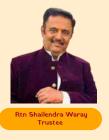






Rtn Dr Kiran Kalyankaı Vice Chairman

Rtn Praful Shah Joint Secretary













amlesh Agarwal
Trustee
Rtn Ritesh Kuma
Trustee

From the Desk of 'Rotary Kharghar Charitable Trust'

A heartfelt gratitude for trusting me and electing me as a **CHAIRMAN** of our Trust, **ROTARY KHARGHAR CHARITABLE TRUST**. I shall surely strive to do my best in whatever capacity that I can! I would require the wholehearted support from all **RCKM** members and **RKCT** Trustees as a family to take our club and trust to newer heights. As a new team, our vision is to get the **collective help** of all members of club & trust to give the best to the society.



Rtn Jayawant Tandel Chairman R K C T

Rtn Jayawant Tandel Chairman RKCT 2024 - 29

First and foremost, Congratulations to previous office bearers and trustees for putting up their efforts to run the Trust smoothly. Iam contented to take this position as Office Bearer i.e. **SECRETARY** of **RKCT**, and thanks for giving me this opportunity to continue the good work that have been put-up so far. Looking forward to completing the Hercules task of getting **80G & 12A** for our Trust at the earliest possible.



Rtn Dr Ravikiran Secretary R K C T

Rtn Dr Ravikiran Secretary RKCT 2024-29



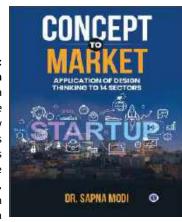
Motivation to write my book . . .

began writing my book when my daughters started their careers. With them pursuing their paths, I found a chance to channel my energy into a creative endeavour. This writing journey isn't just a personal passion but a way to explore ideas that developed during my busy years of parenting. It signifies a commitment to scholarly and creative pursuits, reflecting my response to the changing dynamics in

During a period marked by solitude at home and a sense of emotional distress stemming from the physical distance between myself and my children, who were actively engaged in their respective career pursuits, I encountered a notable emotional challenge. In response to these emotional struggles, I determined that undertaking the writing of a book could serve as a constructive outlet for self-expression and a means to navigate through this difficult period. The decision to embark on a literary journey was driven by a desire for personal growth, self-discovery, and the proactive management of emotional wellbeing during significant life changes. Top of Form The impetus behind my decision to write a book on design thinking is deeply rooted in a passion for fostering innovation and creative problem-solving.

ABOUT THE BOOK:

"Concept Market: of Application Design Thinking to 14 Sectors" is a great place to start if you're interested in exploring new ways of addressing problems and embracing change. This book is an all-inclusive guide to understanding, applying, and becoming an expert in the principles of design thinking. Look at 14 real-life examples that show how design thinking has changed businesses, from huge tech companies fledgling startups.



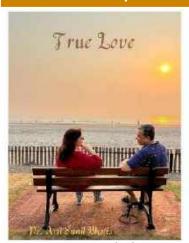
Rtn Dr Sapna Modi Ph.D in Management MMM, DMS, IATA, BSc **DEAN**

IES Management College & Research Centre, Bandra.

Learn about the human - centered approaches that help teams empathize with users, transform problems into opportunities, create groundbreaking prototypes, and develop products people want to use. This book is particularly beneficial for Academicians, Businesses, and Start-ups who wish to delve into the field of design thinking.

- Rtn Dr Sapna Modi

My First One!



Rtn Dr Arti Sunil Bhatia **Counsellor & Trainer NLP Practitioner & Self Esteem Coach** Prop. Zenith Counselling & **Conversational English Training Centre**

different situations: Tributes, life lessons & comic incidents. Through these poems, I have tried to weave a tapestry

 ${f T}$ he feeling while holding my First Book in my hands was truly surreal! I released my First Book of Poems 'TRUE LOVE' on 4th November 2023, on my dad's 75th birthday in his remembrance, as a tribute to him. This book has 21 poems, written mostly in free verse. These Poems depict different

of emotions, inviting readers to delve into the depths of introspection and empathy. I had always aspired to publish something of the sort, it felt like dream come true! The response since the launch has been humbling and I am overwhelmed by the outpouring support from the near and dear ones. It's available on Amazon & Flipkart. E-Book is available on Book leaf Publishing's Book store. Do grab your copy & please don't forget to share your valuable feedback! Would like to share, Couple of lines from few of my compositions in my FIRST book of Poems "TRUE LOVE".

TRUE LOVE

It's a wonderful feeling; Which does all sorts of healing.

HANDLE WITH CARE

Teach them to have a voice, When in trouble make some noise.

BUCKET LIST

Empty your bucket list, Refill it with new dreams Enjoy, Dance & Scream.

Rtn. Dr. Arti Sunil Bhatia





emotions in

The Four-Way Test

of what we think, say or do

- 1. Is it the truth?
- 2. Is it fair to all concerned?
- 3. Will it build good will and better friendships?
- 4. Will it be beneficial to all concerned?



Learning Centre Message

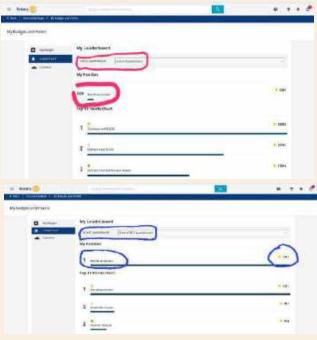
As we all know that Rotary is a **Voluntary** service organisation which works towards community service, but besides this, Rotary is also fosters on one's leadership and professional skills and development.

As we discussed earlier, on **RI** website we have an excellent knowledge hub i.e. Learning Centre where we may get to know at actual that what is Rotary is all about besides the practical knowledge which we have.

Though its 119 years young organisation, Rotary is evolving every day and one must know the recent updates about it by looking into this section which makes us updated on almost every point.

There are quite a few modules about Rotary and its avenues to learn about and after the module. we have a simple quiz thing, once we pass the test, we will be awarded with Certificate n badges.

A SPV named RLI (Rotary Leadership Institute) is the body which encourages members to take these courses as self-learning. Persuaded by self-interest, aim into the completion of these courses, have completed around 120+ of similar kind. As on date, considering the global and district leader board, standing at 1st position in our district 3131, and



overall global ranking of **559**th among **1.4Mil Rtns**. **RLI** (Rotary Leadership Institute) says... **We Convert members into Rotarians**

> Rtn Dr. Ravikiran Secretary 2023-24

Technological Innovation in Rotary: A Bridge Between Generations at 119 Years

As Rotary commemorates its 119th technological anniversary recently, we are confronted approaches to problem-solving, but with the dilemma between tradition and more innovation, The need to integrate have valuable insights, mentorship, innovation into technological humanitarian project necessitates us to understanding of the humanitarian reflect on both the past and the future. needs that continue to drive our Nevertheless, there is another challenge mission. The moment has come to reimportant equally complementary: attracting individuals who are already deeply focus is not solely on serving our involved in technological advancements communities, but on redefining service to join our mission, strengthening Rotary and utilizing technology as a tool to not just as a club of friends but as expand our impact. Rotary can become a community of problem solvers.

methods in this transformative context. this transformation. The involves bridges between generations, cultures, history, I urge all Rotarians, young and and different levels of technological old, to view technological innovation, proficiency. Rotary's invitation to and the inclusion of new generations not young people who have grown up in a as a threat to our tradition but as an digital world is not just about growing expansion of our legacy. Our doors and our membership, we are infusing our hearts should be open to the youth, and organization with perspectives, ideas, and energies.

While older Rotarians may view this learning. integration as a challenge, they may As Rotary marks its 119th anniversary, also see it as an unprecedented let us actively invite new generations to opportunity. The fusion of wisdom, join us, not just as members but as experience, innovation, and creativity indispensable partners in the quest for a can be unleashed through inter- better world. Make Rotary a place Young where generational collaboration. members have the ability to bring

fluency and new experienced Rotarians our and a deep

and evaluate the meaning young a Rotarian in the 21st century. Our a place where fellowship is the It's crucial to realize that true innovation foundation of significant innovations and goes beyond just using new tools and effective humanitarian actions through

> creating As we begin this new chapter in our ways, we should encourage them to join us in our collective journey of service and

> > respect, fellowship, innovation are united, leading us

towards our continuous mission of serving our communities. This is our challenge and, more importantly, a fantastic opportunity. Rotary's ability to transcend the concept of a club to become a genuine force for inter-generational change can be achieved by embracing innovation and youth. In this new dawn full of possibilities, may we reaffirm our dedication not just communities we serve but also to the future we can construct together.

Thus, Technological innovation, instead of being a hindrance, presents itself as an opportunity for growth and renewal. May we embrace this invitation with the identical spirit of friendship and service that has defined Rotary throughout its 119 years of history. Because, In the end, it's through innovation that we can keep up with our motto: "SERVICE ABOVE SELF" A sheer & Enthusiastic Rotarian

> Rtn Dr Ravikiran Secretary - RC Kharghar Midtown



FINANCIAL LITERACY . . .

All of us are aware of our education system & many of us know that there has to be more improvement in it. No doubt since last few years there has been many improvement in the curriculum and also many avenues has been opened in different fields. But still, I believe that handling finance (financial literacy) is far behind and it has to be introduced in school level with basics.

Given an opportunity, I am trying to cover some few basics in financial literacy. its a vast subject but due to some limitation I am starting with some basic concepts in financial literacy. Most of us might be aware of it. But, I am sure still many of us are not aware of it or has not thought about it in this way.

topic i : classification of income

TYPE OF INCOME	SOURCE OF INCOME
ACTIVE INCOME	SALARY, CONSULTATION FEES, PROFESSIONAL FEES, BUSINESS PROFITS
SEMI ACTIVE INCOME	RENTS, INTEREST ON LENDING
PASSIVE INCOME BUT NOT GUARANTEED	DIVIDENDS, BANK INTERESTS (RATE), TERM BASED YIELDS
PASSIVE INCOME AND	ANNUITIES, GOVT BACKED PENSION SCHEMES

🗩 वृष्टिक्षेपात

जिल्हा परिषदेच्या शाळेत शिबिर

रकाचर (कार्गीहरू) । देशरी कलक औरत खारगार विकटार न आणि हसियन

मुची कबातील जिल्हा परिषद् शाक्षेत शिक्षण प्रेमाना इतला प्रीची ने आहमी

वर्गातील देहार्युक्त अधिक कुर्वाची आतंत्रक त्यावसी वारण्यात अस्त्री आतंत्री रोडवें करण अपेन खारण विद्वाराजने वारण अद्यान है. विश्व कुरनार्थी, ही. सोवान कुरेसार, राजीर करकरकर, विभाक्त करकरण, व्यावस्था अपूर्ण पूजा,

मीना नुपत, जैना नामन्य संघातका गेरीका परेल, सांग्रिक परे को किन्य कुमार आणि जाकेचे पुरकारतात्तक, त्रिकितर, उपस्थित होते. यारीकी उपलेप पुले हो पञ्चनपाडीची नस्तु नामतात तर अधन्य प्रमानस्वी पाणकी आसतार, त्यापुळे

chicherd

जिल्हा परिषदेच्या शाळेत

मुलांची आरोग्य तपासणी

Page No. E Aug 28, 2020 Properted by leavings con-

मान्यवरांची हजेरी

रीदरी क्लंब और खरधर निहटाल, मानट सदस्य हा, विश

कुनवर्गी हों. कांनल गुहेबन, सभीर क्षतंकर, जिब्दका करवकर,

पुरा, रोक प्रकल्प संचालक, पीई रोगेल प्रदेश, मार्गेश हो, रोगीकरण कुमार, गुज्जा प्रत्यक्त, स्तिरीका, स्टाप्त करोजी उपस्थित होता.

भाराक अपूर्य गुष्टा, यसर्ट लेही योग

लोक नत न्यूज नेटवर्क

पनवेता : रोटाँ वताव औप) खारगा डरातन य जीनका अकंडमी ऑफ

र्पेडिया द्विस यांच्या द्वीने कारपामधील एसी गावात जिल्हा

परिषदेच्या शास्त्रन गुलांची आहेच

वयसमी करण्यात जाती, या नेदी

क्या कुहला कार्गी, प्रदार्शनो सेवन पतिकार, अन्यती पदार्थाचे राजसन अस्ति पर्यावरणीय प्रदूषण या विश्वयवर बन्धानी विवाधयींना मार्गदर्शन केले.

रायगड

लोकामत

विद्यार्थिनींचे कर्करोग लसीकरण

लोकमत न्यूज नेटवर्क नवीन पनवेल : रोटरी खारधर मिडटाऊनतर्फ वंचित ५० मुलीना मुखाचा गर्भाशयाच्या लसीकरण जि.प. शाला, मुबी, खारधर इथे केले.

आता त्याच मुलीना दुसरा डीस ६ ई महिन्दानितर दिला जार्रका. कार्यक्रमाना रोटरी खारसर अध्यक्ष अनुप गुप्ता, सचित डॉ. रविकिरण, सेवा प्रकल्प अंचालक शैलेश पटेल, डॉ. चित्रा कुलकर्णी, डॉ. अमोघ शहाणे व इतर रोटरियन उपस्थित होते. आयएपी, नवी मुंबईकडून मदत करणाऱ्या सर्व डॉक्टरांचे रोटरी खारघरने आभार प्रकट केले. मुर्बी शाळेतील मुख्याच्याधिका यांनी रोटरी क्लब, मिडटाऊनचे स्वारमार आभार प्रकट केले.

Hello Navi Mumbai Page No. 3 Feb 14, 2024

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0	किया काल हाई, जानन सर्वतः उत्ते देव क्योनकारीमः ५७ क्यिनियोगः
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topic ii: 5a by h concept

	SA BY H (SHEET I)		
	PRESENT SOURCES OF INCOME FLOWING INTO YOUR FAMILY	RUPEES	
A	YOUR OCCUPATION		
В	SPOUSE'S OCCUPATION		
c	KANK INTEREST & OTHER INTEREST INCOME		
D	RENTALS & LEASE INCOME		
E	DIVIDENDS		
F	PARENTS OCCUPATION / PENSIONS		
G	ROYALTIES OR OTHER INCOMES		
н	TOTAL INCOME FLOWING METO THE FAMILY (A-8+0-0-E4F-G)		

SA BY H (SHEET II)				
SELF TO FAMILY	APRIPRATE	RISK ZONE		
A/H > 90%		VERY HIGH RISK ZONE		
A/H > 75%		HIGH RISK ZONE		
A/H > 50%		MEDIUM RISK ZONE		
A/H > 25%		MODERATE RISK ZONE		
A/H < 25%		NEGLIGIBLE RISK ZONE		

SA BY H CONCEPT (SHEET III) CONCLUSION OF 5A/H CONCEPT WHEN A/H IS HIGH & VERY HIGH, THEN THE FUTURE OF THE **FAMILY MEMBERS IS VERY** UNCERTAIN LIFE INSURANCE CONVERTSS UNCERTAINTY INTO CERTAINTY AND IS THE OPPOSITE OF GAMBLING THE BIGGER THE STAKE, THE MORE THE CAUTION

Hope it would have added some knowledge. Will come out for more in our next bulletin.

Regards

Kamlesh Agarwal - Senior Business Associate Development Officer L.I.C. OF INDIA, Panvel, Navi Mumbai: 410206. (M) 9224357250

Email: kalicdo@gmail.com kalicdo@yahoo.com



KILLE RAIGAD 2... II



मर्बी शाळेत रोटरी व इंडियन अकॅडमी ऑफ

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PI Director's Rtn Kamlesh A.



Chelkeupa Nagari Sahakari Patsanstha Ltd Alibag

^{अप. 998} सकाळ 15/3/2024

वास्तर- पूर्व देशैन अन्याद्वीतीन यूनमा तेरहे

अंगणवाहीच्या बालकांना गणवेश वाटप

स्त्रापन (बारमीदान): गुणी कामत सुन अन्तरेश्या प्रबटेश अर्थन विभागपण एकविषयः कार्योकास संया बोजने संस्था अंत्रणातीतील वारकाना तेटने सन्तर्भवा सर्वेने प्रणोठ विरुट्ण सरूपमा आहे. या नेकी वैटरी सन्तर प्रायक्ष अनुव तुन्ता, भी प्रश्नेदा, साम जिक्क वावर्यकरों सनेवा पार्टीन, आंग्यातारी संविक्षा जवनी पार्टीन, कार्यता पार्टीन, एकासिक आरोदिकास किरानाच्या प्रतिकृत कुलात र्यमुले उपन्तित होत्यः आगयातीयं हमहुजीते कन्न बलकाहुत स्थण्यात आहे. त्यीच मृताता विश्वणाची आवह निर्माण कृती, त्यारी कारोक विकल्प करणात अल्याचे अन्य कृत हानी गरीने

चिमुकल्यांनी तयार केला इको फ्रेन्डली बाप्पा

Rotary Kharghar Midtown

Glimpses of Service Projects in Year 2023 - 24

























Rotary Kharghar Midtown

Glimpses of Family Meetings in Year 2023 - 24

























Rotary Kharghar Midtown

Volunteering for UN Refugees in New Zealand - a rich experience.

Whenever I go abroad, I visit the local Rotary clubs. Definitely the meetings are enjoyable but the interaction is limited and only with Rotarians.

Hence, recently when I went to Hamilton, New Zealand I wanted to interact with community.

HMS Trust (www.hmstrust.org.nz) in Hamilton is one Trust which helps NZ Government for the settlement of UN refugees and I grabbed the opportunity when I saw their ad for volunteers. I volunteered my services for UN who refugees were being reestablished Permanent Residents of New Zealand.

was a rich, different life experience and allowed me to know how the HMS trust works and how NZGovernment helps settlement of the refugees. It also helped in knowing working of NZ Government departments.

Background of settlement and training of volunteers -

New Zealand has been regularly accepting settlement of refugees for many years. The country is committed to settle about 2000 United Nations refugees every year. Complete Settlement means that the refugee family should no longer require financial assistance from NZ Government. Duration varies from about 8 months to few years

advised not to take photographs of the refugee family nor divulge their names etc. We were not allowed to share stories by refugees - traumatic or otherwise with others.

Refugees are awarded PR status and thus enjoy facilities like a citizen. On arrival in NZ, all the refugees are initially settled in a Colony in Auckland for about 3 months. They are familiarized NZculture/civic language, health. education. rules and regulations etc. They are also assessed for education level and other vocational skills sets including proficiency in speaking English etc.

Then, all these 2000 refugees are allotted to 18 centres across the country. A small team of 4/5 volunteers is assigned to one refugee family. We were a team of - 2 New Zealanders; a educationist Senior Citizen and a lady, a HM Trust person from refugee country who had stayed in NZ for long and could act as interpreter, 1 lady from Lebanon and myself.

Refugee family from Democratic Republic of Congo

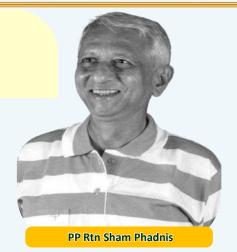
We welcomed a family of 7 (5 children between ages 20 to 11

> and their parents) From **Democratic** Republic of Congo. The Husband and wife were staying in a refugee camp in Rwanda for more than 28 years and were married there. The children called

themselves from DRC but had never been to

that country and grew up in the refugee camp.

Settlement was focussed on accommodation, English language training, vocational training, education, health services and also assimilation with Congo community. NZ government provided them



sustainability financial assistance regularly

Accommodation & association with Congo community -

Accommodation was arranged by Government. Volunteer team ensured that equipment in the house were in order. We were specifically instructed to check and train the family to use daily facilities like - dish washer, kitchen gas burners, mixer, fridges, geysers, air heaters, washing machines, dryers, fire systems etc as the refugees come different harsh conditions. Example cited to us emptied family container of detergent for 1 wash. This is because the family never used such equipment in refugee

The family was given pre-loaded cards for them to purchase daily needs from Departmental stores. Our team taught them the.

process of selecting the right quantity, payment by cards, safety at crossing roads, cards for bus travel, phones etc.

Over the time the family and team of volunteers became friendly and they mimicked our mannerism and laughed and talked with us.

There are many people from DRC in Hamilton and a dinner was arranged by the community and volunteers to welcome the new family. Thus, the family could get along well with their community, participate in their festivals and found friends for guidance.

Interaction with School -

As the children were assessed for scholastic aptitude, language proficiency at Auckland, we took the children to the Government School. Children in NZ compulsorily

(Continued on page 12) Rotary Kharghar Midtown



depending on the back ground and educational qualifications refugees.

Trust has a structured training program for the volunteers, before the volunteers directly interact with the refugees.

Volunteers are required to have professional approach and we were

PRAYAAS 11

Volunteering for UN Refugees in New Zealand – a rich experience.

{Continued from page 11}

attend Government School near their houses. Private schools are very costly and provide marginally better-quality education than Government schools.

Parents, school going children and team of volunteers were taken round the school. Children had multiple choices subjects including vocational subjects like carpentry, black smithy, tailoring, plumbing, art and crafts, dancing, gardening, sports, gymnasium, playing musical instruments and many more. A child could change these subjects every year. Simple arithmetic compulsory but algebra, was trigonometry, calculus etc was taught only to those who wished to pursue higher professional studies.

There was special coaching for those who were weak in English.

Meals are given the students.

A son wanted to ride bicycle to school but was allowed only after Road training. Others travelled by Public buses.

Health services -

Appointments were taken Government Health Centres and the medical check up is carried out with а translator communication regarding health can not compromised. Health services and medicine is free.

Vocational Courses and financial assistance -

Those above 18 years of age are provided vocational training and also taught English. One of the sons above 18 expressed his desire to learn and we could change his financial assistance from Vocational course to School in a jiffy. I envied them, it would have required so much efforts and time in India.

There are 7 grades of English. After completing 4th, persons can apply for a job. Once any member of family gets a job, the financial assistance reduces. When all members start earning or when the family income can sustain the expenses of the family, the assistance stops. Our team assisted the family for nearly 6-8 months on a regular basis and later occasionally. I came back to India but with WA communication, know progress made by the family.

It was a great experience and taught me how good the government agencies can be. It also made me think about difficult refugee life.

I would like to meet the family during my next visit.

- Rtn Sham Phadnis.

'WOMEN'.... Ahhh, such a prodigious topic it is....

At first place, we must agree that we are not knowledgeable enough to speak about 'women'.

Our Vedic scriptures and hymns glorify the dignity of women by itself that "यत्र नार्यस्त् पुज्यन्ते, रमन्ते तत्र देवताः" (Manusmriti Shola 3.56) -

Where women are honored, there the deities are pleased. Women are the key to sustainable development and quality of life in the family. The varieties of role that the women anchor in

the family are those of wife, leader, administrator, manager of family emolument and last but not the least, the mother'. Putting-up in other words for broad spectrum of understanding. 'GENDER EQUALITY TODAY FOR A SUSTAINABLE TOMORROW'

Advancing gender equality in the context of climate crisis and disaster risk reduction is one of the greatest global challenges of the 21st century.

Women are increasingly being recognized as more vulnerable to climate change impacts than men, as they constitute the majority of the world's poor and are more dependent on the natural resources which climate change threatens the most. At the same time, women and girls are effective and powerful leaders and change-makers for climate adaptation and mitigation. They are involved in sustainability initiatives around the world, and their participation and leadership results in more effective climate action.

Continuing to examine the opportunities, as well as the constraints, to empower women and girls to have a voice and be equal players in decision-making related to climate change and sustainability is essential for sustainable development and greater gender equality.

Without gender equality today, a sustainable future, and an equal future, remains beyond our reach.

I must say that **WOMEN** are the largest untapped **RESERVOIR OF** TALENT in the world.

This International Women's Day, let's claim "Gender equality today for a sustainable tomorrow".

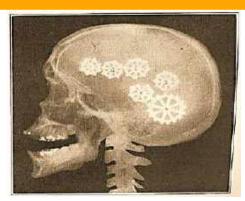
By a grownup & matured son to a 'mother', brother to a 'sister', husband to a 'wife' and father to a 'daughter'.

RTN DR. RAVIKIRAN

IT DIRECTOR (2021-23)

DISTRICT CHAIR – FRIENDSHIP EXCHANGE, INTERNATIONAL SERVICES (RID 3131)

THE ROTARY SKULL



This photograph was given to each member of the San Antanio Rotary Club recently, when their X-Ray specialist doctor was scheduled for a talk. It was mounted on an attractive card & under it appeared this Legend:

The Rotarian Skull demonstrating 6 Senses.

1. Sight

Fore, Hind, In

2. Smell

That detects worthy objects of endeavour.

3. Hearing

The call of Progress

4. Taste

For Service & good things, physical & Mental.

5. Touch

Of fraternity & Good-fellowship

6. Common

Abnormally developed (Always giving preference

to Rotary) Rotary Kharghar Midtown





ACHIEVEMENTS





Five star recognition for contribution to the rotary foundation

Three star district citation recognition received for Public Image



Ann Adv Vaishali Sulebhavikar is selected as member of legal aid panel, which helps the people who can't pay legal fees of court in their Défense. The court matter of such people are solved without any cost/fees.







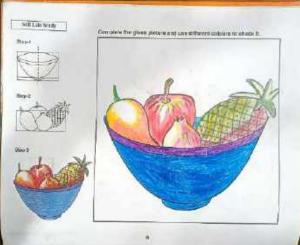
Achieved 1st Rank in NOF International Jr. **English Olympiad.**

























Rotary Kharghar Midtown

DEI - Diversity Equity Inclusion

Diversity

Equity

Inclusion



We believe that diversity, equity, and inclusion (DEI) should be a part of everything we do at Rotary.

To ensure we live up to that and our **DEI Advisory**

Council acted to strengthen the DEI statement originally adopted in 2019:

At Rotary, we understand that cultivating a diverse, equitable, and inclusive culture is essential to realizing our vision of a world where they are valued and belong. people unite and take action to create lasting

We value diversity and celebrate the contributions of people of all backgrounds, across age, ethnicity, race, color, disability, learning style, religion, faith, socioeconomic status, culture, marital status, languages spoken, including the DEI Code of Conduct,

sex, sexual orientation, and gender identity as well as differences in ideas, thoughts, values, and beliefs.

Recognizing that individuals from certain exemplifying and embracing groups have historically experienced barriers to membership, participation, and leadership, we commit to advancing equity in all aspects f Rotary, including in our community partnerships, so that each person has the necessary access to ideal, the Board of Directors resources, opportunities, networks, and support to thrive.

> We believe that all people hold visible and invisible qualities that inherently make them unique, and we strive to create an inclusive culture where each person knows

In line with our value of integrity, we are committed to being honest and transparent about where we are in our DEI journey as an organization, and to continuing to learn and do better. DEI resources for Rotary members are available on My Rotary,

which provides a supportive framework for how Rotary members and participants can create and maintain an environment that is collaborative, positive, and healthy for everyone.

Everyone is welcome in Rotary.

Diversity People of all backgrounds, experiences, and identities regardless of their age, ethnicity, race, color, abilities, religion, socioeconomic status, culture, sex, sexual orientation, or gender identity.

Equity Carefully considering how to provide differing levels of support, opportunities, and resources so participants have a welcoming and productive experience.

Inclusion Creating experiences in which all people are welcomed, respected, and valued.

- Rtn Dr Kiran S. Kalyankar

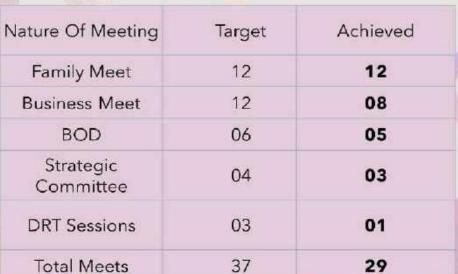






CREATE HOPE in the WORLD

Administration



Eminent Bulletin Team of "Prayaas"



nn Nrupura Kalyankar EDITOR



Rtn Shubhangi Malandka SUR FDITOR



Ann Mona Gupta



Rtn Dr Arti Bhatia



Ann Rutuja Samant



Ann Shital Waray

"We all need People who will give us Feedback. That's how we Improve." Please send us your valuable feedback on *prayasbulletin2023@gmail.com*

