

# THE GATEWAY

Rotary  
Club of Bombay



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## PRESIDENT'S MESSAGE



**Fellow  
Rotarians,**  
  
Very Warm  
Greetings!

Historically, business models have been quite standard with certain key factors and then had some variations on a case-to-case basis.

In the early twentieth century, the 'bait and hook' or the 'tied products' model was popular, where the basic product is sold at a very cheap price in order to make profit by selling complementary products / refills for a high price or simply increase sales of the profitable complementary product.

In the 1950s, came the 'franchise models' led by McDonald's followed by 'hypermarkets' like Walmart in the 1960s.

With the arrival of the internet, business model reinvention entered a period of radical growth resulting in new platforms like bitcoin, block chain and crowdfunding bringing, about a sea change in financial models and capital raising avenues.

In the last few years we have witnessed several emerging models, which are expected to redefine business over the next few decades. Each is a revolutionary new way of creating value and is a force for acceleration. Here are a few:

The Crowd Economy-Crowdsourcing, crowdfunding, Initial Coin Offerings, leveraged assets, and staff-on-demand leverage billions of people online e.g. Airbnb has become the largest 'hotel chain' in the world, yet it doesn't own a single hotel room. Instead, it rents out the assets of the crowd, with more than 6 million rooms, flats, and houses in over 80,000 cities across the globe.

The Free/Data Economy which is akin to the 'bait and hook' model, essentially baiting the customer with free access to a service and then earning from the data gathered about that customer e.g. Facebook, Google and Twitter.

In the late nineteenth century, a good idea for a new business meant improvising upon an existing tool e.g. creating a power drill or a washing machine from a drill or washboard by using electricity. However, now AI will be the electricity of the 2020s – a layer of smartness added to any existing tool e.g. cars become autonomous vehicles.

At the convergence of block chain and AI we find a radically new kind of company, one with no employees, no bosses and nonstop production. A set of preprogrammed rules determines how the company operates and computers do the rest.

While we have been witnessing the development of these new business models, in a world that could be known as "After-Covid-2019", we will see technology playing a more enhanced role than what was envisaged earlier and that will shape and reshape business conduct and consumer behaviour. The underlying theme of the technological transformation including 'digital' with all its variations and innovations will revolve around creating business models that will survive in a 'less-contact' society.

Consequent to the forced physical/social-distancing norms, business continuity is enabled by technology e.g. e-meetings. E-commerce ensures that critical supplies are transported from source to destination while digital payments ensure that money (and the virus) doesn't exchange hands.

The way restaurants and hotels did business is already impacted adversely and so is travel business and transportation. Cook-at-home meal-kits are getting more popular

with those who belong to the "do-it-yourself" type. While doctors are conducting Out Patient Departments through tele-medicine platforms, teachers' online classes are gaining momentum.

It is said that technologies that will enable 'less-contact' would be able to address consumer needs in the 'new world'.

Automation, which has so far been resisted by policy makers, is going to find wide acceptance and increased investments. It is also predicted that automation in various sectors such as warehousing through robotics, drone-delivery and service systems remote 3D printing and additive manufacturing are going the ones to watch out for on the fast track.

May be it is hoped that with the adoption of these and other modern technologies, in the event of another pandemic, life and business will not become so disrupted.

As the world advances digitally and electronically, data protection, data privacy, cyber-security, hacking vulnerabilities will require serious consideration and remedies. However, nothing can ever be fool proof. Nations will want the data servers, hubs and centres located within their borders, but still sufficiently isolated.

This also throws up several

JUNE 23, 2020

**I WANT TO BEGIN WITH** an experience that all of us have had, regularly, that is taking a flight. When you take a flight, you sit on your seat and what happens during take-off and landing is that the pilot is in control. You may find turbulence during the flight and different people have

different reactions to this. During severe turbulence, some take out their maalas and start praying, some just sweat – worried, some enjoy a movie, or sleep.

While the turbulence is for all of us, nothing is in our control. The only thing you can control is the way you react to the situation. We cannot control what is happening around us, we cannot control Covid but how we react to it is important. Are we the ones enjoying the flight, eating food and

altitude, it becomes smaller and smaller to the people on the ground. The problems we face in life are similar: they appear much bigger at a single point of time than they do over a period. That gives us faith and hope.

This is not the first time we have faced a challenge; there have been many. Remember the last big challenge you went through to now. What did you see at that time and what do you feel today? You will find that

challenges that were big and unsurvivable do not seem to be that big today.

I was only 24 years old when my father passed away suddenly. We were in the textile business and soon after, my brother and I faced the longest textile strike in the history of the world, which lasted 18 months. Textile is a high, fixed capital-intensive business and if it is shut down for 18 months, it is difficult to survive.

My 33-year-old brother who was elder to me and chairman of the

time, we wondered how we would survive but looking back, it passed by, because humans can fight, if we allow ourselves to. We realise that every problem is not as big as we, ourselves, are and also human nature. This, too, will pass and we must fight to get to another day.

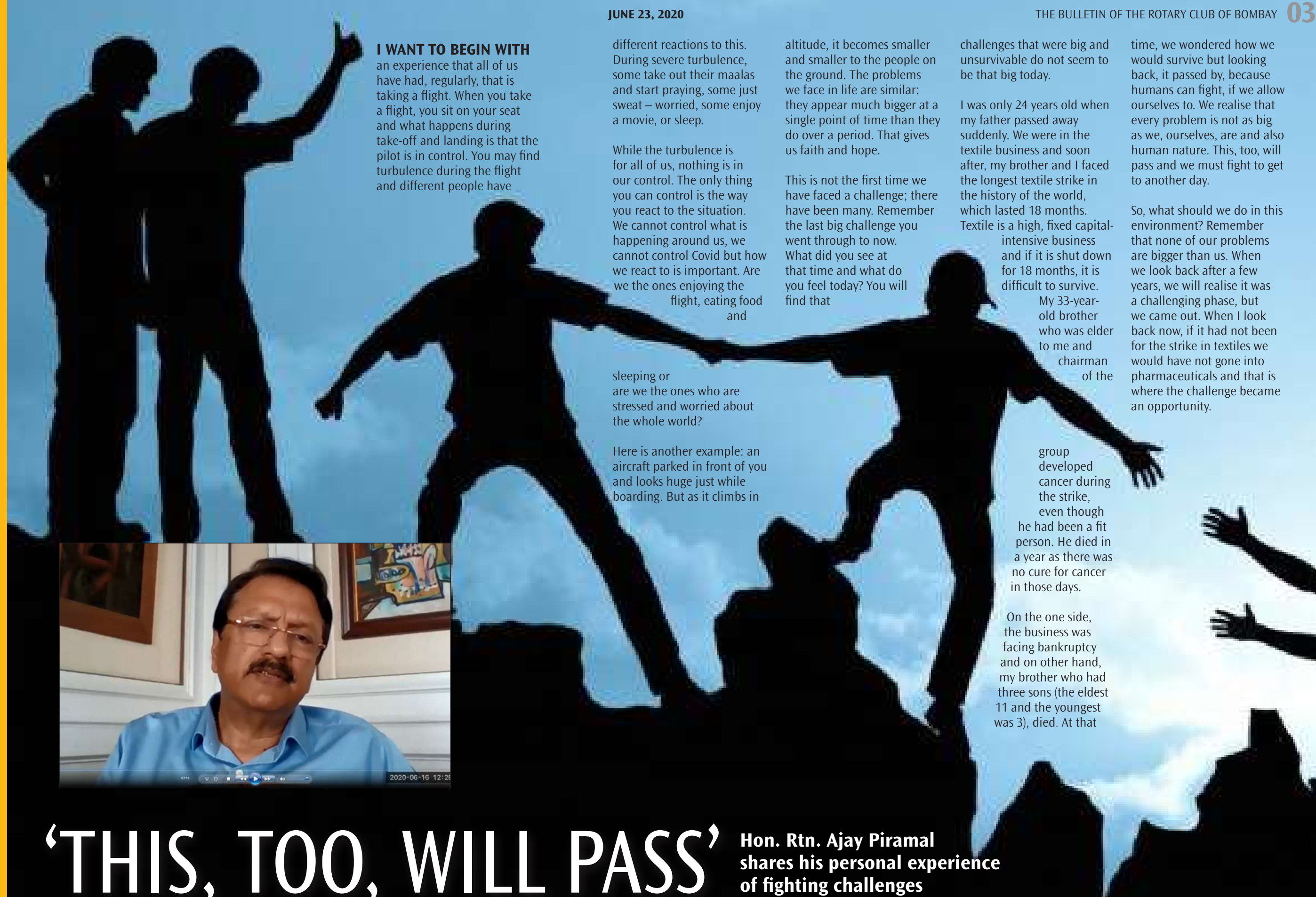
So, what should we do in this environment? Remember that none of our problems are bigger than us. When we look back after a few years, we will realise it was a challenging phase, but we came out. When I look back now, if it had not been for the strike in textiles we would have not gone into pharmaceuticals and that is where the challenge became an opportunity.

sleeping or are we the ones who are stressed and worried about the whole world?

Here is another example: an aircraft parked in front of you and looks huge just while boarding. But as it climbs in

group developed cancer during the strike, even though he had been a fit person. He died in a year as there was no cure for cancer in those days.

On the one side, the business was facing bankruptcy and on other hand, my brother who had three sons (the eldest 11 and the youngest was 3), died. At that



**‘THIS, TOO, WILL PASS’**

**Hon. Rtn. Ajay Pirmal** shares his personal experience of fighting challenges



interesting perspectives and issues on physical and psychological aspects for the human species, who by nature are social animals and thrive on physical contact and in herds. Today, forced physical distancing due to fear of Covid-19 has brought about isolation and great fear. But can this continue? Which would mean that human species has undergone a great change. There have been global pandemics in the past in recorded history, but will the effect of this one be difference due to technology advances in the way we do business and our lives.

**Who would have, four months ago, thought that Rotary meetings and activities would be conducted without physical presence, and more so, our Shukriya Night and Installation?**

So business as usual is now business unusual.

I have enjoyed writing these columns each week, and have tried to cover diverse topics of interest, and hope you enjoyed reading these. This is my last column as President. In the next issue, I would be submitting my report on our Club's projects and achievements.

*Preeti Mehta*  
President Preeti Mehta



## 04 THE BULLETIN OF THE ROTARY CLUB OF BOMBAY

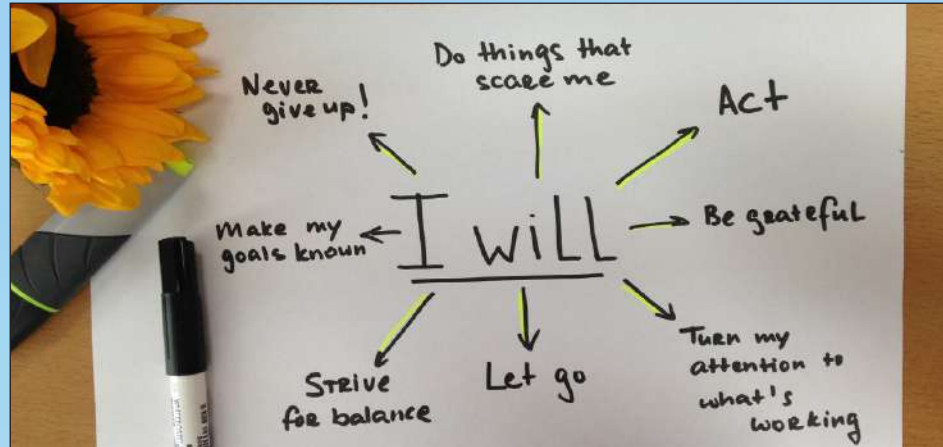
Sometimes, adversity opens doors for opportunity. We must be there to grab these opportunities. Even in these times, sometimes it may look difficult, but we will have the opportunity to go ahead.

The priority is simple: look at your own health, like the air hostess who tells you to wear your own oxygen masks during an emergency before helping others. Secondly, look at your family. There is so much uncertainty, it is not easy be it in business or home. Value your family. We read about the death of Sushant Singh Rajput but I realise that he lived alone, and he did not have the support of the family, that all of us have.

Focus on liquidity. There are challenges, you may not have sales, you may not have revenue, but you still have expenses so how do you ensure you have liquidity? We have to be ruthless to ensure that costs are cut to the minimum and we have to ensure that there is no capital expenditure. See how you can raise money, from banks or equity or diluting equity. Liquidity is very important. Not all will survive this crisis but there will be many opportunities when we come out of this. So, it is the survival of the fittest, but the fittest will have a bigger market opportunity.

Then, there are many ways to relook at your business. Can you do something new? For example, when the Taj Mahal hotel realised that nobody was going to be living in the hotel for a while, they started serving food from their kitchens. So, think of looking at your business differently, challenge your business.

Get digital. For people in the real estate business, potential customers are unable to visit the property but sell them by virtual walks and through digital use. Lastly, relook the way of doing business. Work from home and the fact that we can work during the lockdown has given rise to a different mindset. You may not need as many people; you may not need everything you were doing and which



you thought was essential. So, let us relook existing businesses to survive.

If someone had told me, in February, that I would be in my house for two or three months, and that I would not be able to go out, meet my friends and family, no restaurants or movies, I would have said it was impossible. But time has gone by and I think we have been able to manage.

I would like to talk about Victor Frankel, a doctor during the Second World War, who saw so many family members, friends and associates killed in front of him. And yet, what did Victor do? He started serving people, doing all he could to support them through their depression and help them to think positive. That gave meaning to his life, he survived the holocaust and came out as stronger. So, can we also give back during this period in terms of money, time, talent, and effort. If we do, it will mean a lot to people. Helping migrants and daily wage workers will add meaning to our lives, too.

As we end, something that I found very good: Prime Minister Modi has identified 115 districts in India which are the most backward in terms of human development – aspirational districts. We realised that there is a big difference between the India of the aspirational districts and the India which many of us live in. We realised that during this time, there were many older people about the age of 60 living there and were lonely. So, with NITI Aayog and Government of India, we started a programme

called Dada-Dadi Nana-Nani Suraksha Programme for people above 60.

We have reached out to 28 districts already where there are about 29 lakh people with approximately 30,000 volunteers phoning them and understanding their needs and worries. Many don't know to get access to medicine, where to get ration. It has had a big benefit and the Prime Minister wants to replicate it across the country. These are things all of us can do in one way or another, small or big doesn't matter. We will get past this crisis and emerge as something great. The dawn before sunrise is the darkest hour and I am sure there will be a dawn coming by.

### ROTARIANS ASK

**If you are the Prime Minister or the Finance Minister, what would be your impetus to getting businesses back with policy directions?**

We have to live with parts of the lockdown. We have to provide liquidity to society. I feel that the government has announced many measures but they have not flowed down. The urgency is not there to ensure the supply chain and you have to increase demand which means you have to put money in the hands of people so that they can buy. I think there is a big opportunity in this Aatmanirbhar Bharat. The amount of things we import is huge. We import the smallest of things. Instead, we should be able to get them in India, which is a great opportunity for locals.

**What should we do to bridge the**

JUNE 23, 2020

**systemic gaps of today so that tomorrow we do not see another today like this?**

One of the main things is that the kind of investment that has been done in the healthcare in our country and around the world has not been enough. We have not spent time in developing health infrastructure. We cannot spend just one and a half per cent of the GDP on health. Urban planning, too, is very important.

**What happens to art, music and culture during times of crisis?**

What do art, music and culture do? They satisfy the soul and when I say you have to look after your health, it is not only physical but also mental health.

If you don't have art and culture you will not be able to survive. So, it will evolve, the best works of art and poetry will come out.

**When the migrants start returning, how do we quarantine them and where do we do it?**

They will come back when the virus is washed off, maybe you will have to do some basic tests and then bring them. There is no place to keep so many people quarantined. So, nobody has the right answer.

**From a long-term perspective, should the country move towards making rural India self-sufficient? They have their own issues so what, according to you, is a long-term solution?**

We cannot have so much migration to our cities. The more we support rural life, that is the way forward and that also lies in the government's efforts of aspirational districts. The investment in rural infrastructure is significant and agricultural reforms will open opportunities for farmers. We are one of the most fertile lands in the world and we can use it to create income for people. We have to take a lesson from what is happening today.

Rotary Club of Bombay



DISTRICT 3141

PRESIDENT  
PREETI MEHTA  
AND GAUTAM MEHTA  
REQUEST THE PLEASURE  
OF YOUR COMPANY  
TO REJOICE THE  
MEMORIES OF THE  
'YEAR GONE BY'  
AT THIS UNIQUE

Shukriya  
Nite

TUESDAY, JUNE 30, 2020  
7.00 PM ONWARDS

CHIEF GUEST:  
DG HARJIT SINGH TALWAR

PROGRAMME:  
7.00 PM FELLOWSHIP  
7.10 PM MEETING COMMENCES

DRESS CODE: FORMAL  
MEETING ID: 810 6850 9580  
PASSWORD: SHUKRIYA.



# 'I HOPE TO CREATE A BETTER ENVIRONMENT FOR EVERYONE.'

Daughter of Rtn. Samir Mogul, Isha was one of the thousands of students studying abroad who came back home to India in the wake of the Covid crisis. A sophomore student pursuing her Bachelor of Arts (B.A.) degree at the New York University, Isha was pursuing a major in Fashion and Business Management. Together, she and her father raised over Rs 57 lakh for RCB's covid relief effort since her return. But this is not the first time Isha has participated in fund-raising efforts.

Samir has been an active Rotarian for five years and Isha has attended a few Rotary meetings with him. Isha is aware of the serious work and plethora of



charitable activities done by Rotary. In the past, Samir and Isha have raised Rs.11,75,001 for 'Clean Drinking Water', 'Education for Girls', 'Care for Elders', and 'Girl Child Empowerment' projects for the Trust.

When she came back, she says, "My father and I began discussions about what we can do in our own personal way to help the people suffering from this disease."

Samir says, "Usually, we fix appointments with prospective donors and meet them in person but this time, we approached them on the phone and sent them email briefs about the Rotary movement as well as what we plan to do for the Covid-19 relief. Often, past donors extend their donations considering the cause."

Samir says, "We, PP Rtn. Sandip Agarwalla, Isha and me, with inputs from our President Preeti Mehta, put up a presentation in front of the CSR committee. It was successful and we could get a sizable amount of Rs 57 lakh from one financial institution for ventilators and dialysis machines." They raised

Rs. 57,57,500. Isha feels a responsibility to mitigate the suffering of those who need help. "I believe in sustainable fashion; business is on one side but the environment also has to be taken care of. The responsibility lies in the hands of our generation to make sure that the future is safe."

Isha continues, "The contribution of youth makes a great difference. My inspiration in doing this has always come from the belief of uplifting others for a better tomorrow. Our generation is solely responsible for carrying these activities forward. I hope to create a better environment for everyone."

Isha's effort to create awareness and raise funds is a message to other young people that every single contribution, no matter how big or small, is a step in the service of mankind.



JUNE 23, 2020

chhoti  
asha  
Fundraiser for Future of our Children  
Initiative by Rotary India District 3141

28 JUNE  
3 PM  
colors f

HAPPY  
SCHOOLS  
MAKE  
HAPPIER  
STUDENTS!

...

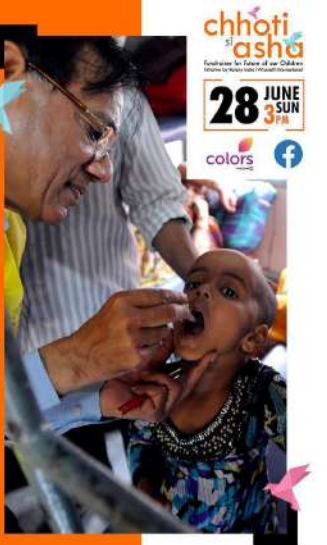
Rotary WIZCRAFT



2 DROPS  
OF LIFE  
FOR ALL  
THE KIDS!

Polio Eradication - Keeping India  
Polio Free.

...



chhoti  
asha  
Fundraiser for Future of our Children  
Initiative by Rotary India District 3141

28 JUNE  
3 PM  
colors f

chhoti  
asha  
Fundraiser for Future of our Children  
Initiative by Rotary India District 3141

28 JUNE  
3 PM  
colors f



WEAR A MASK...  
ACT LIKE A SUPERHERO!

Rotary WIZCRAFT

Rotary  
Club of Bombay



DISTRICT 3141

## INSTALLATION MEETING

PRESIDENT PREETI MEHTA  
AND  
THE BOARD OF DIRECTORS  
OF THE  
ROTARY CLUB OF BOMBAY

REQUEST THE PLEASURE  
OF YOUR COMPANY AT THE  
INSTALLATION CEREMONY OF  
INCOMING PRESIDENT  
**Rtn. FRAMROZE MEHTA**  
AND  
HIS TEAM (2020 - 2021)

TUESDAY, JULY 7, 2020 AT 7.00 PM

DG Rtn. SUNNIL MEHRA  
WILL BE THE CHIEF GUEST

PROGRAMME

7.00 PM : FELLOWSHIP

7.10PM : MEETING COMMENCES

DRESS CODE: FORMAL

ZOOM MEETING ID: 875 2297 9144  
PASSWORD: RCBOMBAY



Rotary Opens Opportunities



SAVING ANGELS  
SINCE 2006!


Dil Se - Giving disadvantaged children the gift of life!

Rotary WIZCRAFT



# SCHOOL IS WHERE THEY BELONG!

Asha Kiran - Sending school dropouts back to school.



chhoti asha  
Fundraiser for Future of our Children  
Initiative by Rotary India/World International

ROTARY CLUB OF BOMBAY 2019-2020	
TRUSTEES 2019-2020	
PP Rtn. (Dr.) Rahim Muljani	PP Rtn. Arvind Jolly
PP Rtn. (Dr.) Adi Dastur	PP Rtn. Arun Sanghi
OFFICE BEARERS 2019-2020	
President	Rtn. Preeti Mehta
Immediate Past President	Rtn. Vijay Kumar Jatia
President-Elect	Rtn. Framroze Mehta
President-Nominee	Rtn. Shernaz Vakil
Honorary Secretary	Rtn. Manish Reshamwala
Hon. Jt. Secretary	Rtn. Satyan Israni
Hon. Treasurer	Rtn. Jagdish Malkani
SPECIAL DIRECTOR PP RTN. SHAILESH HARIBHAKTI	
DIRECTOR-IN-CHARGE PE RTN. FRAMROZE MEHTA	
Classifications, Membership & Information	PP Rtn. Nowroze Vazifdar
Fellowship & Assimilation	Rtn. Ashok Jatia
Animal Welfare	Rtn. Priyasri Patodia
DIRECTOR-IN-CHARGE RTN. MEHUL SAMPAT	
Social media, Website & Bulletin	Rtn. Rhea Bhungara
Sergeant-at-Arms	Rtn. Hoshang Nazir
Interact	Rtn. Jaymin Jhaveri
Rotaract	Rtn. Zeenia Master
DIRECTOR-IN-CHARGE RTN. RAM GANDHI	
Programme	Rtn. Farhat Jamal
Public Awards	Rtn. Suresh Kotak
Young At Heart	Rtn. Ramesh Mehta
DIRECTOR-IN-CHARGE RTN. PETER BORN	
Water Resources & Sanitation	Rtn. Abhinav Aggarwal
Urban Heritage	Rtn. Natasha Treasurywala
Environment	Rtn. Madhusudan Daga
DIRECTOR-IN-CHARGE RTN. HIRANMAY BISWAS	
Sports	Rtn. Sanjiv Saran Mehra
Yoga	Rtn. Manoj Patodia
Vocational Training	Rtn. Varsha Daiya
Night Study Centre	Rtn. Jamshyd Vazifdar
DIRECTOR-IN-CHARGE RTN. PRADEEP GUPTA	
Attendance	Rtn. Bipin Kapadia
In-Camera	Rtn. Zinia Lawyer
DIRECTOR-IN-CHARGE RTN. (DR.) ASHOK KIRPALANI	
Talwada Projects	PP Rtn. (Dr.) Rahim Muljani
Phiroze R. Vakil Eye Centre (PRVEC)	Rtn. Homi Katgara
Ajit Deshpande Medical Centre (ADMC)	Rtn. Tara Deshpande
Cancer Aid	Rtn. (Dr.) Ian Pinto
RCB – Medical Centre	Rtn. Manoj Patodia
DIRECTOR-IN-CHARGE RTN. VINEET BHATNAGAR	
Fund-Raising	Rtn. Pradeep Chinai
The Rotary Foundation & Global Grant	PP Rtn. Pradeep Saxena
Gender Equality	Rtn. Arin Master
Skill Development	Rtn. S. V. Prasad
DIRECTOR-IN-CHARGE RTN. MEERA ALREJA	
Literacy / Bhavishya Yaan	Rtn. Jamshed Vakharia
Child Welfare	Rtn. Rajesh Shah
Anand Yaan / Elder Care	Rtn. Alok Sekhsaria
Scholarships	Rtn. Roda Billimoria

## ROTARIAN BIRTHDAYS



JUNE 23  
RTN. RAJ  
AJMERA



JUNE 23  
RTN. ABHISHEK  
SARAF



JUNE 23  
RTN. VANDAN  
SHAH



JUNE 24  
RTN. (DR.) RAJEEV  
NARVEKAR



JUNE 26  
RTN. KARL  
DIVECHA



JUNE 26  
RTN. AJAI  
KUMAR



JUNE 28  
RTN. ASHOK  
CHINAI



JUNE 30  
PP RTN. ARJUN  
BULCHANDANI



JUNE 30  
RTN. DINSHAW  
PANDOLE



JUNE 30  
RTN. JAIRAJ  
PURANDARE

## ANNIVERSARIES

JUNE 26  
RTN. PTN. GAURI & RTN. VIKRAM DAIYA  
RTN. PTN. REKHA & RTN. SUSHIL JALAN  
JUNE 30  
RTN. PTN. ERIKA & RTN. PETER BORN

## ROTARIAN PARTNER BIRTHDAYS

JUNE 24  
RTN. PTN. AMITA SHETH  
JUNE 25  
RTN. PTN. SHIRIN KATGARA

JUNE 26  
RTN. PTN. MANEK GUZDER  
JUNE 28  
RTN. PTN. BRINDA SOMAYA

JUNE 29  
RTN. PTN. SUDHA MAHINDRA