WZCC will be completing fifteen years of its glorious existence during December this year. Innumerable Events, Meetings, Training Programs etc. were arranged in India and abroad for the general benefit of all members. Lot of work has been done all these years but there is no denying the fact that much more is yet to be done.

WZCC, which is the only Chambers of Commerce, existing in our Community gives immense opportunities to all the Professionals and Entrepreneurs to have a healthy link for mutual economic benefit. Our Community’s diaspora is spread across the globe and, therefore, WZCC has been a good platform to initiate mutual help and guidance to all its members. Factually, several startling examples are available where quite a few of our youngsters are on the road to success in their respective ventures.

Our youth, in particular, can gain substantial benefits if they approach WZCC with required zeal and willingness to go through the grind. They have to keep their eyes and ears wide open and develop contacts with the right individuals and institutions. Such contacts will prove invaluable to them.

Unfortunately, quite often it is found that people prefer to get everything on a silver platter. They can certainly get guidance, right advice, good and useful contacts, good references, etc. but the basic hard work has to come from them. There is no substitute to hard work. Our successful ancestors put in hard and sincere efforts during their times which were more difficult. We have, therefore, necessarily need to toe their line and follow their ideals. If anyone feels that he or she can bask in past glory without going through the grind then the person concerned is certainly heading for a “dead end”.

Opportunities are galore for those who are takers. The sad part is “where are the takers?”. Sometimes one feels that there are more of givers and less of takers!

WZCC is in the service of the Community. We are here to “give”.

Adi B Siganporia
Ms. Yashna Dadachanji, a WZCC member, is a successful Entrepreneur.

Yashna studied in Mount Carmel Convent, Ahmedabad and did her B.Com. from Sahajanand College, also in Ahmedabad.

She married Adil Dadachanji and settled in Mumbai, where she started her career as a tutor. She always had the inclination to be an entrepreneur, so when she came in contact with a CZ Diamond jewellery manufacturer in Dec 2010, she thought of starting her own business. Yashna took the right step towards success and has not looked back since.

Yashna started working from her home and participating in exhibitions / sales in Mumbai, Pune, Hyderabad, Surat, etc. Along with the CZ Diamond jewellery, she also included Parsi machine embroidered Garas and wedding Sarees along with ladies clutch bags.

Now after 5 years of tremendous hard work and with an aim to take her business on a higher level, she has opened her own shop "Felinaz Collections" (named after her two daughters – Feliza & Kainaz) at Grant Road, opposite Cama Baug Agiary, which presents latest designer CZ Diamond Jewellery, Wedding Sarees, Garas, and ladies clutch bags for various occasions.

Yashna can be contacted on email id – yashna7@hotmail.com / (shop) 022-65258044.
WZCC Global Meet - GOA

WZCC Global Event 2015*

Venue:
The International Centre,
Dona Paula, Goa

Dates:
Friday, 18th December 2015
Saturday, 19th December 2015
Sunday, 20th December 2015

WZCC
Global Awards 2015*

Outstanding
★ Zarathushti Entrepreneur

Outstanding
★ Zarathushti Professional

Outstanding
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Business & Professional Development with knowledge and guidance from Experts.

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World Zarathushti Chamber of Commerce (WZCC) along with Women Entrepreneurs Wing (WE) took off to a flying start on Saturday, 20 June 2015 at the West End Hotel, Mumbai and conducted an interactive Program on “Professionals who have made their mark in today’s competitive environment”. Despite torrential rains and water logging, the event saw a full house.

The first joint programme of the World Zarathushti Chamber of Commerce (WZCC) along with its Women Entrepreneurs Wing (WE) took off to a flying start on Saturday, 20 June, 2015 at the West End Hotel, Mumbai. Despite torrential rains and water logging, the event saw a big turn-out of 81 participants which was far beyond expectations.

The programme for the evening was a panel discussion with three highly talented and successful professionals:

- **Ms Zarin Daruwala, President, ICICI Bank** responsible for managing the Wholesale Banking business of the Bank. She is a rank-holder Chartered Accountant and a Gold Medalist Company Secretary. She ranked twenty-first among the most powerful women in business by Fortune India in 2014.

- **Dr. Maria Baretto, CEO, Disease & Movement Disorder Society (PDMDS) India.** Over the last decade she has been working to achieve the main objective of the society which is to improve the care and treatment of people with Parkinson’s and to disseminate knowledge and understanding amongst the medical community, public, people with Parkinson’s and their caregivers. Her mission is to ‘Empower people living with Parkinson’s to improve the quality of their lives’.

- **Ms Freyan Bhathena, the Founding Editor of The Parsi Times and the proprietor of Branding Firm, The Pink Monk.** She enjoys writing for other publications as well. She is young, dynamic and enterprising and enjoys being an entrepreneur and is a go-getter at heart.

Ms Freyan Bhathena was not able to attend due to water logging.

The discussion was moderated by Ms. Benaifer Reporter, Vice President Human Resources at Greenlight Planet Inc., where she heads the function across offices in India, Africa, China and the USA. She has over two decades of diverse experience. She started her career in advertising with agencies such as Ogilvy & Mather, Bates India, FCB Ulka and has been in HR for the past 12 years with companies such as Rediffusion Y&R; eBay India and PayPal India.

The evening began with a welcome address by Mr. Minoo Shroff, Global President. He expressed his appreciation that the women panelists, had spared their time to be present for the panel discussion. Mr. Shroff spoke of many eminent women achievers who had made it to the top on their own terms. He hoped WE would train potential lady directors who could be appointed on the Boards of Companies.
Mr Adi Siganporia, Chairman-WZCC-Mumbai Chapter spoke of how he had prayed the night before for the rains to stop and they had lessened considerably that day. He too, emphasized that women are very bright and play an important role in our lives.

The next speaker Ms Homai Mehta, Chairperson, WE thanked all those present for turning up in spite of the rains and warmly welcomed them. She briefly touched upon the birth of WE as an initiative by WZCC to empower women to reach their full potential as entrepreneurs/professionals.

Ms Dolly Dhamodiwalla, Past President and Committee Member, WE introduced Dr. Maria Baretto followed by Ms. Villie Daruvala, Vice Chairperson, WE who introduced Ms. Benaifer Reporter. After the discussion ended, Ms Percis Dubash, Secretary, WE read out the CV of Ms Freyan Bhathena, who could not attend the event. The evening was compered by Ms. Veera Mundroina, Committee Member, WE.

It was a lively discussion with interesting questions put to the panelists by Ms. Reporter. On being asked how they managed to pursue a demanding career and a variety of other commitments Ms Daruwalas’s response was that she followed the rule of 5 days for office and 2 days for family. She rarely went to the office on weekends and this worked well for her. She went on to say, “Whatever you are at work, at home you’re an ordinary mother.” Dr. Baretto responded by saying that she just goes with the flow with both her profession and home. She said, “I never felt stressed but just enjoyed it.”

Ms. Daruvala felt that the Services Sector in general and banking in particular is more conducive to women as they have to deal with professionals and the business community compared to manufacturing where one has to work on the shop-floor. She pointed out that ICICI Bank in particular had a lot of women-friendly practices like longer maternity leave, the flexibility of taking a break after having a child and no transfers for women.

Dr Baretto spoke about the challenge of convincing people with Parkinsons that something could be done to help them lead better lives. She decided to focus on education, to create awareness, and support groups to render assistance to patients and care-givers. From one support group with 3 patients they have now grown to 15 such groups in Mumbai run by professionals.

When asked about their views on women as bosses Ms. Daruvala felt, “Women bosses have a higher emotional quotient and are more willing to appreciate different perspectives. They also have perseverance and tenacity and are good at multitasking with more empathy and less ego. They are also more intuitive and open minded.” Dr Baretto felt, “When the organization is headed by a man he is more objective and task-oriented while with women heads the decision-making is more person-driven.” However, she went on to state that NGOs had more women as they are intrinsically caring and nurturing.

The discussion ended on a high note with one piece of takeaway advice from both. “Never give up and stay the course” was what Ms. Daruvala had to say. Ms. Baretto’s response was, “Be passionate about what you do.” The floor was then thrown open to the audience for Q/A which evoked remarkable replies from the panelists and the moderator.

Mr. Minoo Shroff, gave away mementos to the panelists and moderator and Mr Adi Siganporia gave the vote of thanks. The audience enjoyed networking with one another before part taking of the sumptuous Buffet Dinner laid out by West End Hotel.
As a finance and management consultant, I am often asked to conduct half yearly reviews of strategy and business progress. It struck me that conducting a similar exercise on ourselves and our life goals is a good idea.

In fact, many business schools recommend such an exercise for top managers. It helps them refocus, sharpen their strategies and correct course when required.

This time of the year is perfect for it.

I think the questions you ask yourself are critical: What makes me happy, and am I doing enough of it? Are my relationships – professional and personal – shaping up the way I want them to? Am I living my life with integrity?

Most times, I find that the most powerful factor isn’t money, but self-actualisation – learning, meeting new people, an expansion of responsibilities, acknowledgement from peers...

I would say invest in yourself as carefully as you would in companies or financial instruments.

First of all, ask yourself whether you are devoting your resources correctly. The greatest resource, of course, is time. Are you devoting enough of it to your family and others who matter to you? If not, figure out how you can. Reduce the focus on less important matters.

Similarly, assess your finances. Money is important – not for its own sake, but as an enabler. It helps you achieve your objectives, be it security, education, a home or travel. As in everything else, make sure you have a clear purpose: What is it that you want to achieve? If your half-yearly assessment shows that you aren’t getting there, it’s time for a reset.

The last thing you want is to lose time and energy on short-term achievements that do nothing for you in the long term – this is as true of life as it is of business.

Remember, a review is not about reclining in an armchair and pondering about things. The exercise needs to have depth and intensity.

You need to list objectives and actions and assess impact. I find that writing things down works. List your objectives in one column and what you’ve done to achieve them in another. Write down how far you’ve got in achieving each objective and what more you need to do. Let this become the baseline for your next review six months later.

Lastly, make sure your review includes a ‘people impact’ section. We are social creatures and what we do and say affects others. We can never be truly happy unless the people around us are happy too; make sure your words and actions do not affect others negatively. You will find that – as in business – the more the beneficiaries from your deeds, the greater your own progress. This is possibly the most critical part of the review. There is no greater objective than striving to be a better person.

I strongly believe that you reap what you sow. The choice is yours.
Our world knows the existence of Weapons of Mass Destruction. They are stock-piled above the ground and they are stacked below the ground. Some may be visible and some may not.

The question is who created them and why? Mankind created tanks and torpedoes, missiles, rockets and bombs, which will ultimately get used for self-destruction. Hatred, jealousy, mutual distrust, suspicions, craze for power, superiority complex and the like, poisons good mind and gives birth to Ego and Arrogance. The last two are the most deadliest weapons of mass destruction. Towns, Cities, Countries and Continents have gone to War in the past resulting in mass destruction. Humanity has been wiped out and Morality gets murdered, not once but many times. This madness of mankind seem to be getting incurable. This deadly disease seem to be spreading its wings far and wide. “I am supreme, you are not”. “I am great, you are not”. “I am powerful, you are not”. “I am full of wisdom, you are not” – these pronouncements are the results of corrupt mind.

What is now required is “WANTED – A MAN”. Dr. Orison Swett Marden in his beautiful book “Rising in the World” comes out with thought provoking words “WANTED – A MAN” and writes:

“Wanted, men: Not systems fit and wise, Not faiths with rigid eyes, Not wealth in mountain piles, Not power with gracious smiles, Not even the potent pen: Wanted; men”

Wanted, a man who is broad, who does not take half views of things; a man who mixes common sense with his theories, who does not let a college education spoil him for practical, every-day life; a man who prefers substance to show, and one who regards is good name as a priceless treasure.

God give us men. A time like this demands, Strong minds, great hearts, true faith and ready hands: Men whom the lust of office does not kill; Men whom the spoils of office can not buy; Men who possess opinions and a will;

Men who have honor – men who will not lie; Men who can stand before a demagogue; And scorn his treacherous flatteries without winking; Tall men sun-crowned, who live above the fog The public duty, and in private thinking - ANON

Should we, therefore, go in search of A MAN? Alexandre Dumas has this to tell:

All the world cries, Where is the man who will save us? We want a man! Don’t look so far for this man. You have him at hand. This man, - it is you, it is I, it is each one of us! . . . . How to constitute one’s self a man? Nothing harder, if one knows not how to will it; nothing easier, if one wills it.
• It is good to have Dreams but it is better to persevere these Dreams.

• Passion and Perseverance go together. One without the other will mean only struggle without success.

• Management of “CASH” is more important than the Overall Management of the organization. “Surplus CASH” is the barometer of financial strength.

• Gain as much knowledge on financial matters as possible. Principles of Marginal Costing, Variance Analysis and Discounted Cash-Flow must remain on your fingertips. Keep measuring yourself financially and keep your watchful eyes on costs – particularly overheads. Also remember “Economy is not, not spending. It is spending and getting higher returns”.

• Expand gradually. It is better to have two successful branches than to have twelve weak-links.

• Keep good amount as “CASH RESERVE”. This is the only cushion against difficult times.

• Examine in detail all the opportunities. Conversion of even one opportunity out of hundred into a successful venture can make your day. All opportunities need to be viewed with optimism.

• Ensure that the market for your or service is huge. Large is not good enough. Penetrate this market slowly but surely.

• One need not focus on “Exits”. Once entered in the field, explore it fully.

• Doing business is a twenty-four hour job. One has to keep his eyes and ears open. One has to be necessarily “street-smart”.

• Somewhere on the road in our journey, one is bound to fail. Failures are to be seen as a stepping stone to glorious success.

• “One man show” is a dangerous show. Business develop through a good “team”. It is the “people” who make or mar an organization.

• Leader has to be one and not many. Only one Leader has to drive the Organisation.

• Entrepreneurship ultimately involves service to the community or humanity at large. One had to find satisfaction in doing so. Making money is the secondary criterion. It should be the by-product of your good deeds.

• Every day is a new day. Remain open to learning. Ego and Arrogance need to be removed from our minds forever.

• Lastly, credibility is your biggest and safest Bank Account. Never lose your name.

• Get wider perception in smaller organizations rather than narrow perception in Bigger Organizations. One should understand the nuts and bolts of the Organization. The details are, therefore, learnt better in smaller organizations.

• Getting along well with people is all important. Be firm but polite. Humility is not weakness. One can certainly be a Doctor, Lawyer, Engineer, Accountant etc. First what is important is to be a good human being.

• Customers / clients are the most important assets. They have to be cultivated and kept by your side.

• One should get genuine pleasure in giving services to clients. The fees that you get from them should be viewed as a secondary phenomenon. Always do something more than what you are paid for.

• Face competition with confidence. You should be a “man of substance”. More knowledge and wisdom you have, more successful will be your professional career. Fight competition with a positive frame of mind. Negative comments about others will cause a dent on your character.

• Work hard. Sincerity of purpose will be honoured and appreciated sooner or later.
That the only state in India having two official state languages is Goa with Konkani and Marathi.

That Goa is the smallest state of India having a national highway road span of only 120 km N to S and around 80 km’s E to W.

That Goa’s official language Konkani is the only Indian language that is written in two scripts, Devnagri and Roman English script.

That Goa is the only state where the state road transport is named after an old age dynasty called Kadamba.

That Goa is the second state after Orissa where the world famous Olive Ridley Turtles come to lay their eggs on Morjim beach.

That Goa is the state having the whole non-decomposing miraculous remains of St Francis Xavier at old Goa.

That Goa is the only Indian state with an active and enforced uniform Civil Code implemented by the Portuguese.

That if you are a Goan you can avail of Portuguese Nationality Passport.

That the first printing press of Asia was installed in Goa at St Paul’s college in 1556.

That the first medical school of India was established in Goa set up in 1842 at Panaji, demolished in 2004.

That Goa is exporting 60% of India’s Mineral Ore to Japan.

That Goa is the first state in India to permanently host the international film festival.

That Goa is the only place where one can hire a two wheeler taxi called “pilots”.

That Goa’s only airport is military airport of the Navy.

That the one and only one Naval Aviation Museum of Asia is located at Vasco in Goa.

That India has only two temples dedicated to the Brahma of the Hindu Trinity. One is in Rajasthan and other in Goa. 17.7 km from Valpoi in the village of Carambolim Brahma temple.

That Mumbai owes its daily bread to Goa more precisely, to migrant bakers from Saligao and Siolim who brought with them the blessed Pao to Mumbai.

That Goa, even though the smallest state in India has the highest bank saving deposit.

That Asia’s only floating casino is launched in Goa’s coastal waters at Panaji harbour known as “Caravela”.

That India’s largest laterite stone carving of St. Mirabai is at ancestral Goa at Loutolim village.

That Goa is the only state of India having the highest forest destiny cover of 33% of total land mass.

That the first English medium high school in Goa was established in 1896 at St. Joseph’s high school, Arpora.

Goa is the first state in India were in one can register car, bike or other vehicle on line from the dealers directly which started in June’06 and one needs not go to R.T.O. for registration.

Most amazing is that petrol is cheaper than diesel in Goa.

**Viva Goa**
DID YOU KNOW?
THE PARSI BATTALION OF WORLD WAR I

FOR THE RECORD, THE PARSI BATTALION FROM BOMBAY FOUGHT DURING THE FIRST WORLD WAR, SHOULDER TO SHOULDER WITH THE BRITISH, INDIAN & ALLIED SOLDIERS.


More than 15 million soldiers and civilians were killed in WWI. Another 20 million were wounded, the sixth deadliest war in history. It was the first major war in history where deaths due to combat outnumbered deaths due to disease.

During this WW I, the Parsi Battalion had the distinct Honor and Privileges over any of the other regiments from India. All Battalions from India had a sanctioned strength of 1,021 Officers and men, while only a few Indian regiments which had the status of Pioneer Battalions, had a sanctioned strength of 1,034 Officers and men. Since The Parsi Battalion was the only fighting force in British India that was granted the same status as the British Army, it had a sanctioned strength of 1,051 Officers & men. For all Indian Battalions, the Commanding Officer was of the rank of Lieutenant Colonel (Lt.Col) but the Parsi Battalion, was headed by a Commanding Officer with the full rank of Colonel (Col). The Parsi Battalion also had a reserve force of 551 Officers & men that did not go overseas, but were stationed at strategic locations at Bombay for guard duty. 11 Privates acted as drivers for the horse-drawn transport. Battle experience also led to orders to ensure that battalions would leave behind a number of men when going into action, to form a nucleus for rebuilding, in the event of heavy casualties being suffered. A total of 108 all ranks, consisting of a mix of instructors, trained signalers and other specialists, were to be left out. The number of men acting as stretcher-bearers was increased from 16 to 32, when battle action was at its peak.

The Parsi Battalion was fortunate enough to get high power weapons, machine guns, extra ammo, & rations & supplies including woolen blankets, woolen uniforms, which was far superior in both quality & quantity. The Fire power they carried made a difference on the battle field. The Parsi Battalion was the only fighting force from India that was given more motorized units and they also given additional pay as they were considered a British Force.

1. The first two Indians to be awarded the DSO (Distinguished Service Order) were Parsis in World War I (1914 – 1918). Capt. (later Maj. Gen.) Cursetjee and Capt. (later Col.) Bharucha, both of the INDIAN MILITARY SERVICE.

A CENTURY AGO it cost the United States more than $30 billion to fight W.W. I. TRY TO CALCULATE THE EQUIVALENT TODAY.

The reason why NOT much is written about The Parsi Battalion in India, like the history of the other regiments from India that also took part in W.W. I. is due to the fact that the Parsi Battalion was the only fighting force in British India, that was granted the same status as The British Army, and were always counted as a British Force, and all the records were kept in England. Unfortunately, The 2 Million "Burnt Documents " included the loss of records of The Parsi Battalion.

Unfortunately too, about 60% of the soldiers' Service Records were irretrievably damaged or lost completely as a result of enemy bombing in 1940 during the Second World War. The exact number of serving British soldiers is not known because of the loss of the records.

THE ENTIRE PARSİ BATTALİON WAS MADE UP OF PARSİS, FROM THE RANK OF PRIVATE TO THE RANK OF COMMANDİNG OFFİCER COMPRİSED OF PARSİS ONLY. İT IS SAİD THAT EVERY PERSON IN THE PARSİ BATTALİON CARRİED WITH THEM A SMALL KHORDEH AVESTA WHICH WAS GIVEN TO THEM BEFORE THEY LEFT THE SHORES OF BOMBAY FOR WAR. BEFORE EVERY MISSION AND WHEN POSSİBLE, THEY WOULD DO THEIR KUSTİ PRAYERS BEFORE GOİNG INTO ACTION, AS THEY WERE VERY RELIGIOUS MİNDED AND DEVOTİVE PARSİ ZARTHŞTİS, WHO WERE ALL VOLUNTEERS.

A STONE MEMORIAL STANDS AS A TRIBUTE OF THOSE PARSİ OFFİCERS AND MEN WHO SACRIFİCED THEIR LİVES & SERVED DURING W.W. I. On it are INScribed names ON THE STONE WAR MEMORIAL THAT STANDS SILENTLY AT KHAREGAT PARSİ COLONY, BOMBAY. It would be very fitting if those at Bombay can visit this War Memorial and pay their respect & tribute to the Brave PARSİ HEROS.

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Battalion transport consisted of 13 riding and 43 draught and pack horses. They provided the power for drawing the six ammunition carts, two water carts, three General Service Wagons (for tools and machine guns) and the Medical Officer’s Maltese Cart. The signallers had 9 bicycles. (Note: the Divisional Train also provided four more two-horsed GS Wagons for the battalion).

Most men carried a rifle Lee-Enfield. Staff-Sergeants were also armed with the sword-bayonet. Machine guns though were in short supply at the time, but the Parsi Battalion never felt the shortage.

Other battalion equipment, over and above that carried by the men, included 120 shovels, 73 pickaxes, 20 felling axes, 8 hand axes, 46 billhooks, 20 reaping hooks, a hand saw, 32 folding saws and 8 crowbars. There was also a plethora of minor stores and spares.

The battalion also carried a certain amount of ammunition, although this was backed up by the echelons of transport at Brigade, Divisional and Lines of Communication levels. When added together, the supply per rifle came to 550 rounds per man. The battalion transport carried 32 boxes of 1,000 rounds, and each man could carry up to 120 rounds. The machine guns were each supplied with a total of 41,500 rounds of which 3,500 were carried with the gun, and 8,000 in Battalion reserve. Food, water and ration had to be used very sparingly, till the supply was replenished.

The Parsi Battalion was the first among British forces to get THE LITTLE WILLIS, which was a Mobile Fortress, a WAR MACHINE SECOND TO NONE OF IT’S TIME.

The first tank was named “Little Willie” and it had a top speed of 3 MPH. Tanks received their name because the British tried to conceal their identity by calling them water storage tanks, hence the name tank. They originally were called “landships.”

Among the many inventions was the metal helmet. It was introduced by the French in 1915. All sides soon wore a metal helmet, and once again The Parsi Battalion was the first to be given the metal helmet by the British.

The Western Front, which ran from the English Channel to Switzerland, had over 25,000 miles of trenches, of which some forward trenches were occupied by The Parsi Battalion.

To join The Parsi Battalion one had to be 18 to 19 years old, but some Parsi boys lied about their true ages and some Parsis were as young as 16 years old when they joined the force.

Courtesy – Cdr Sharan Ahuja SJA