

Back to Roots..... Back to Reality



It was sometime in the summer of 1982 when I first set foot in Saudi Arabia. I was a 7-year-old and don't remember much of it now. When I reminisce, I remember going to the Pakistani school in AlKhubar for the 1st year as I couldn't get admission in the Indian school. That was the first and only place where I learnt Urdu – it has stayed with me over the past 36 years. I was there for a year and then moved to Indian Embassy School in grade 3 in 1983.

After completing my 12th, I moved to Pune, India in 1994 to pursue my graduation and post-graduation. Post college and a 2-year employment tenure in Pune, I moved back to Saudi Arabia in 2001 and since June 2002 have spent the last 16 years as a professional.

I have spent almost 2/3rd of my life in Saudi Arabia and between my father and myself – 43 years as professionals. But the question now is – till when? This question started pricking me around 3 years ago and I started analyzing ways and avenues to pack my bags and return to India.

Over the past 3 years I have thought deeply and analyzed the reasons for returning to India. And as time passed, the reasons and outcomes were crystal clear why I wanted to and should leave Saudi Arabia.

Dependence on Gulf Countries

I hail from Konkan region of Maharashtra, India and many Koknis have been able to have better livelihoods for themselves and their families; being employed in Gulf Countries over the past 4 decades. Unfortunately, the economic and socio-political situation in most Gulf countries is drastically changing and this will result in exodus of many expats including Koknis.

It is time to reduce dependence on Gulf countries and look for avenues/start building something back in India.

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Challenges Faced by a n Entrepreneur



Though an entrepreneur faces innumerable challenges in his/her journey, I will reflect on my 20 years' experience to underscore the toughest three of these challenges and here, they are.....

You will fail, you will fall. Getting up is tough. Most people give up.

Entrepreneurs will fail most of the time, remember.

Thomas Edison, the inventor of the light bulb, failed 10,000 times. He reflected by musing, "I have not failed. I have just found 10,000 ways that won't work."

In life, it's necessary to fail. If you've recently failed at something, and you're going through a difficult time right now, keep these experiences in mind and learn from them.

Finding a Guru is difficult.

Steve Jobs mentored Mark Zuckerberg, while Markkula mentored Steve Jobs. Entrepreneurs need to find a guru and a business partner who can guide them in the right direction. A good mentor speaks from their own life experiences, something even the best of books cannot teach you.

Building a Team is Tough

Team Leadership problems are related to the team leader, rather than team members, and they make team building difficult, because the leader typically needs to make the greatest change in terms of current behavior of approaches. For team building to work, a leader either needs to start thinking in new ways ahead of time, or at least be open to make adjustments in the future. If neither of these is possible, team building efforts are likely to fail completely.

My parting advise is - Believe in yourself and make an effort regarding anything you want to do as quickly as possible, as delays mostly prove to be the roadblock in starting anything productive. Live life to the fullest and never fear failing!!!!

-By Sana'a Kazi

Family/Children Adaptation

My wife has been with me in Saudi Arabia since our wedding and all my children were born in Saudi Arabia. But I don't want my children to spend the rest of their lives here. They should live, grow, learn in their own country and contribute in building their nation.

So, the early they go, the better would be their adaptation to life in India – although initially difficult.

Social Impact – student guidance / career counselling

Many students from our village and nearby towns (or in entire Konkan) are still confused with what they want to achieve in life; what career path they want to take. I have spent time with many of them on earlier occasions and found them to be puzzled, worried and clueless.

It's time to provide guidance and coaching to our young generation (in whatever small way I can) who are the future of our community/country.

Nurture Entrepreneurship

With the current scenario changing in Gulf countries, I felt that it is time to start building a solid base for Koknis and Konkan -in Konkan; with an objective for long term growth/sustainability. And the only way out as I see is through fostering "entrepreneurship" – small, medium, big.

Sow seeds for new thoughts / mindset change

Today, it is required to build avenues & opportunities along with an atmosphere to embrace failures as steps towards acceptance of entrepreneurship on large scale. There must be a paradigm shift from being 'job seekers' to becoming 'job creators'.

Hope for new generations

The Kokni youth of today are the torch bearers of tomorrow. They have dreams, aspirations and ideas. There are many who keep asking me what they should do. There are several who still feel the best opportunity for them lies in the Gulf countries. This is because they have seen and lived this phenomenon all their lives. Someone from their family, near

ones, relatives or extended family has been in the Gulf. So, the only green pasture seems that side.

But this will not be the case in the long run. We need to create avenues for our new generations back in Konkan and India for their future and development. And the seeds for that should be sown today.

Someone's got to take the lead

All or any of the objective I have mentioned above would not be achieved while sitting here in Saudi Arabia. It requires collective approach, thinking and action to make it achievable – as it is a long-term vision and would require several hands and minds. But hey, someone's got to take the lead.

So, I said to myself, I'll go. I am sure others will follow suit.

The joy of building something

Over the past 17+ odd years, I have worked in different roles, managed varied projects and been part of teams which have delivered great results. The joy of achievement has been overwhelming. I have engaged my time, energy, mind and efforts to accomplish the objectives of the companies I have worked for.

But now, it's time to build something of my own. That joy will supersede all the past joys – I am sure about that.

With these aspirations, I have decided to leave Saudi Arabia and dedicate myself to establish the project on which I have been working for 3 years now. I call it my "Return to The Roots Project". And possibly explore other projects. I think its time to move ahead from only talking to start doing. Nuff said! And the earlier I go, the better it would be.

Yes, it's going to be a difficult journey. But I hope and pray God gives me the strength to sail through.

**Hausla Hai to Safeeno Ke Alam Leharo;
Behete Dariya To Chalege Isi Raftaar Ke Saath!**

-By Gulzar Wangde

In the News



Team KCCI feels very proud and happy as our team member and a brilliant fellow kokni brother Awab Habib Fakh has been recognised at state level for his start up idea and is awarded 'Best Start Up Idea' Award at Global Kokan Festival 2018 for his innovation in Technology zone...

We Congratulate Awab heartily and extend all our duas and support for him in days to come..... And he truly stands tall as an Inspiration for the youth of Community. He has been recognised for his work in South East Asian Countries like China, Singapore and Malaysia.

Best Wishes to Awab Fakh n Team for Future....

Team KCCI Congratulates Mrs. Tabassum Manzoor Nadkar for the launch of her 2nd Book a Afsanawi Majmmua Titled "Mehndi Lahoo Ki" released on 27th October 2018 at Kareemi Library – Anjuman E Islam, CST.

Also, Troofi Ijra of Book was Held at "All India Mushaira" Organised by Ghazal Academy Udaipur on 30th October 2018

Best Wishes to Mrs. Tabassum Manzoor Nadkar for her Future...





Kashmir... The Heaven on Earth

I as a child had heard about the beauty of Kashmir and seen in bit and parts in Hindi movies always wished to visit and I visited Kashmir with my husband first time in the summer of 1988 and then on has seen all the weathers of it many a times.

The Dal Lake a water body in the middle of the capital of J&K with its beautiful water lilies and mesmerizing Houseboats and the shikara will take your breath away.

Just relax on a houseboat and enjoy the landscape of snow-covered mountains.

The humble, very polite and kind people of Kashmir always happy to receive a guest.

Srinagar as base you can travel to Gulmarg or night stay in Gulmarg the snow clad mountain and cable ride and the horse ride , a two night stay or more in Pahalgam the First village with rafting and the trek to the mountains the beautiful Pahalgam valley, the running liddar streams will make you fall in love again Yusmarg or Yousmarg (meaning 'Meadow of Jesus') is a hill station in the western part of Kashmir and Chare Sharif Dargah.

Kashmir you satisfy your palate, enjoy the cuisine which is very unique the wazwan, Rogan ghost, Yakhni, Goshtba, Dum Aloo and to end with the Kawah.

The Mughal gardens are a group of gardens built by Mughals in the Persian architecture with the most beautiful spread of flowers and few kms away the Hazrat Bal Masjid which can be called the Taj of Kashmir.

Shop here for walnuts and dry fruits cricket bats of willow wood, pashmina and a typical hand embroidery dresses and handicrafts.

A few words cannot describe Kashmir you need to visit again and again and fall in love and has the Mughal Emperor Jehangir rightly said **“Gar firdaus bar-rue zamin ast, hami asto, hamin asto, hamin ast”** **“If there is a heaven on earth, it's here, it's here, it's here.”**



Mrs. Jabeen Manzur Bghdadi
Director - Bonvoyage Tours & Travels



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Importance of Financial Planning

What is Financial Planning

We all work for money. We need to plan and create a road map of financial goals. We can do so by writing down all our personal finance assets and liabilities. A personal financial plan becomes like a rudder of your financial ship. It helps you keep in control all your financial transactions which in turn reduces stress and gives you peace of mind. We plan for everything in our life so why would we not plan for the best use of our money and make our money work for us. All this will help you achieve your financial freedom. Financial Planner will document an individual's assets, liabilities, incomes, expenses and financial goals. It is all about identifying your financial goals, prioritizing the goals, identifying the available means to achieve your goals and choosing the best possible option.

When to start the Financial Planning

You should start Financial Planning the day you start earning. This helps in cutting down your expenses and helps you start building your assets. The first step is to start writing down what your goals and dreams are and when

You want to achieve your goals Initially it seems like a daunting job but after you write down all the incomes, expenses, it helps you to evaluate your liabilities, enables you to review your investments and calculate the amount of money you need to invest for each of your identified goals.

Role of a Financial Planner

Financial Planner will enter all the data into a software program and start evaluating all your data mentioned above. After analyzing all your data, you will be advised on wealth accumulation products (various asset classes), risk management requirements (insurance planning), tax liabilities, retirement planning, estate planning etc. A professionally done Financial Plan will give you a correct picture of where you stand currently and action plan for the future.

A professional planner will help you take informed decisions. A comprehensive plan will help you create wealth for yourself and it will have a provision to redesign the financial plan should some of your goals change or situation changes or priorities change. viz. change in employment, addition in a family, your children education expenses etc. or your income rises. As long as you clearly know what your objectives and goals are you will always have a clear target to aim for and can make the required adjustments.

What can I expect from the Financial Plan

You will breathe easy knowing all your assets, liabilities and expenses are aligned to your goals. You will always have a confidence that you will positively achieve your financial goals in the time frame planned. There will be no guess work on your future financial decisions.

Today is the best time to start a financial plan. So, start now. Better late than never!

Hasan Wangde (KCCI Co-Founder) Financial Planning Ensures Efficient Management of Your Money

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