Business @ crossroads

SURVIVING COVID-19 CRISIS

Business and industries are rising to the challenge amidst COVID-19 crisis. Eminent business personalities explain how they are managing the business in this unprecedented situation.
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**PICTURE OF THE MONTH**

SALUTE TO THE BRAVEHEARTS... A solemn ceremony at the Martyrs’ Memorial near Kadri War Memorial to pay tributes to our Kargil war heroes on Vijay Diwas.

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**WORDS WORTH**

“To transform India from Swaraj to Suswaraj, the nation should become more self-reliant by encouraging Indian industries, particularly the small and village industries”

New Mangalore Port Trust Chairman A V Ramana during Independence Day celebrations at the Port.

“Geo-mapping will be carried out in sensitive areas in the Western Ghats to find a permanent solution to the recurring landslides in the region”

State Home Minister Basavaraj Bommai during visit to Padubidri.

“In order to save the country, one needs to be united in thoughts, actions, and opinions. We must stand up and overcome the issues we are facing, instead of adding to it, let us start looking at novel innovative solutions”

NITK Director Prof K Umamaheshwar Rao on the occasion of Independence Day celebrations at the Institute.

“The vibrant Konkani language should be included more in academics. To achieve this objective, Mangalore University has initiated a project on two dictionaries in Konkani language”

Vice-Chancellor Prof. P S Yadapadittaya at a virtual symposium on the occasion of Konkani Manyata Diwas.

“Disaster management committees will be set up at gram panchayat level to aid the district administration in times of need so that tragedies could be averted”

Revenue Minister R Ashok at a meeting in Mangaluru.
Change is inevitable

The COVID-19 outbreak has had severe economic consequences across the world. It has not only affected the economic activities but also the society at large. It has been six months since the people of the country are surviving through the threat of coronavirus. It is apparent to anyone that the current pandemic has had enormous effects on all our lives.

The nationwide lockdown announced in March to fight the coronavirus pandemic came out like a bolt out of the blue for businesses. With salaries and overhead costs to pay, companies across the country feared shutdown, and entrepreneurs were in dire straits.

While some businesses are struggling, some are thriving. Especially online communication, online entertainment, and online shopping are seeing unprecedented growth.

On the bright side, the pandemic offers great opportunities for entrepreneurs and companies to reinvent their purpose and strategies. Organizations will need to re-evaluate their visions, missions, and objectives to account for changes to their customers and competitors, amongst other shifts. A key facet of this is the exponential increase in digital communications and change in consumer behavior.

Everyone knows that something is changing significantly. While the businesses were struggling to survive in these tough times, some entrepreneurs didn’t lose hope. Some are still striving hard to stay afloat, others are turning operations to not just survive but also emerge as winners during the pandemic. Rather, they pivoted their business operations to diversify their portfolio and persisted to grow.

The seeds of innovation sown in a crisis are those that hold the power to change the narrative for the world. The social media, internet and all the technologies that support and connect people have turned around to become the saviours of a population that cannot imagine how life in social isolation would have been without these very tools.

With people under pressure and the economy in recession, we’re likely to see things get worse before they get better. This is the time to understand the gravity of the situation and turning it favorable for the business is all that matters to sail smoothly in these difficult times. We will all come out to the other side stronger if we batten down the hatches; plan for bad days, prepare for the future and hope for the sunshine that’s waiting for us.

Change is inevitable
CAN BUSINESS SURVIVE COVID-19 CRISIS?

Coronavirus pandemic has posed the biggest challenge in history to the survival of economy and business globally. Mangalore Today spoke to leading lights of business and industry to analyse the situation and gain their unique perspectives on the way back to recovery and growth.

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TOUGH PEOPLE in TOUGH TIMES

Checklist to help Tough People Manage the Tough Times
By Chandrakanth Rao B

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St. John Paul II Museum, Mangaluru

PRESERVING HISTORY

Indeed this effort for a Museum is great, no doubt that this effort must be taken forward and all interested must come forward to procure, donate and work for this worthy cause, writes I.J. Saldanha Shet

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Mangalore Today cover story "The new face of education" has come at the right time when education has gone digital due to the Covid pandemic. Education will not be the same for at least a year from now, due to the pandemic and students will have to adapt themselves to the changing times when they will have to go in for online classes.

SUDHA KAMATH, Mangaluru

There has been an unprecedented change in the education system with almost all educational institutions inevitably opting for online classes. The Covid pandemic has struck right at the heart when there were just a couple of months to go for the new academic year to commence for schools. Higher education has also been hit as final semester under graduate and post graduate exams are scheduled to be held in September after much delay. Overall our educational institutions are adapting themselves to the changed scenario.

J.V. FERNANDES, Mangaluru

Digital transformation in the educational institutions will come with its own set of problems as India still has to develop an indigenous, safe and reliable made in India video conferencing system. Our schools and colleges also needs to be equipped with better IT related infrastructure to ensure quality online classes to the students.

HARSHA D’SOUZA, Mangaluru

Digital education is the new norm and our students are slowly coming to terms with the situation, not barring several problems including network connectivity. It is also a fact that even if educational institutions re-open the campus life will not be the same as earlier, as social distancing norms would have to be implemented in order to ensure the safety of the students.

GANESH PRABHU, Mangaluru

The write-up on Indian students flocking to Foreign Universities by Sreekumar Menon, has given food for thought. There is a need for all of us to ponder over the reason behind this. No doubt some of the foreign universities offer education of the highest standards, the government must make concerted efforts to ensure we have the best of institutions so that our students study here and contribute to their nation by serving in India itself.

A S RESQUINHA, Mangaluru

"An ode to Olinda Pereira" by I J Saldanha Shet provided us with a glimpse into the life and achievements of the great lady who was an exceptional social worker, educator and mentor and one of the key founders of School of Social Work, Roshni Nilaya. Her selfless service to humanity will long be remembered.

LAVINA S., Mangaluru

Mangalore is literally in the clutches of Covid with increasing number of cases reported with the passing of each day. What is more alarming is the daily Covid related deaths reported in the district almost every day. The public need to be extra cautious in the present times and strictly follow all Covid related guidelines. There should be no scope for negligence in any way and only stern action can ensure better compliance to Covid related norms.

G.N.BHAT, Mangaluru

"A Fertile Field for all sorts of quackery" by Prof Narendra Nayak was interesting as usual. Indeed there are many who are taking advantage of the Covid times. If Patanjali came up with a Covid cure with full of question marks, many other companies have been promoting immunity boosters taking advantage of the Covid fears of the public. As rightly said by Prof. Nayak, the best thing to do at this time is to practice the best of hygiene practices and remain safe.

PETER FERNANDES, Bengaluru

For years, parents always felt proud whenever they had to say their son or daughter is working abroad. In the recent years, with more and more students flying abroad for studies, parents are also proud of their children studying abroad. The one pertinent question which most do not ask is why not in Indian institutions? This is a very interesting phenomenon that needs to be studied.

PRAKASH LOBO, Pune

HOT PROPERTIES IN MANGALURU

Brand new 2 BHK Apartment for sale at Derebail-Konachdy
Price: 30 Lakhs

2 BHK Apartment for sale in Mauriska Park, PVS Circle, Mangalore.
Price: 67 Lakhs

11 cents land (Residential) for sale in Barebail, Behind AJ Hospital, Mangaluru.
Price: 13 Lakhs per cent

CONTACT: 9880616670 / 9591520629
As people are slowly trying to lead a near normal life by adhering to Covid-19 related guidelines, the spike in the cases of infection in both Dakshina Kannada and Udupi districts, has been a worrying factor.

The two districts have been witnessing a three digit hike in cases almost every day in the past several weeks. Of late, the total cases reported in both the districts have crossed the 10,000 mark. If Dakshina Kannada has registered over 305 deaths, Udupi has reported over 80 fatalities, relatively less when compared to fatalities in Dakshina Kannada district.

Experts say the spike in cases is inevitable with the unlocking phase as all business activities have resumed and excluding trains bus services too are near normal though the number of people opting for public modes of transport is relatively less.

Another alarming fact as far as Dakshina Kannada district is concerned is that of the daily cases reported most are from Mangaluru Taluk.

Meanwhile, as cases spiral, the demand for a plasma collection and therapy centre in Mangaluru, also cropped up particularly in the backdrop of a few instances of local youth travelling all the way to Bengaluru to donate plasma.

The Wellness Helpline, an NGO functioning in Mangaluru had recently even made an appeal in this regard to local MLA. In a welcome development in this direction, the Justice KS Hegde Charitable Hospital has got the first convalescent plasma therapy unit for Covid-19 in the city. Deuty Commissioner Dr K V Rajendra who has expressed pleasure over this development has also informed that even the Wenlock Covid Hospital is striving to get such a facility.

In the wake of rising Covid-19 infections, the district administration has decided to intensify testing. Meanwhile, following complaints of hefty bills charged by some private hospitals for Covid treatment, the administration has created a dedicated cell at Health and Family Welfare Department to redress grievances pertaining to hospital bills.

There has been no dearth of politics amid the pandemic with leaders engaging in war of words. KPCC Chief DK Shivakumar who was recently in Mangaluru alleged that BJP’s corruption was more worse than coronavirus. He was referring the allegation of irregularities in purchase of Covid related supplies in the state.

In another development, District Congress Chief Harish Kumar has alleged that the government and the district administration have completely failed in containing coronavirus crisis, while MLA U T Khader said the district administration should clear doubts of the efficacy of tests in the minds of people.

The BJP as it should be doing, has been backing the government efforts and has countered the Congress allegations and has said the government is doing its best to tackle the crisis.

Deputy Commissioners of both Dakshina Kannada and Udupi districts have urged people to strictly adhere to Covid related guidelines and have also warned of action against those violating rules. Covid also resulted in subdued Ganesha Chaturthi celebrations across the district.

In the past two month period, the district also saw a number of politicians and officials in the district too testing positive for Covid 19 including MLAs Bharath Shetty, Harish Poonja, Lalaji Mendon, former MLC Ivan D’Souza, MCC Commissioner Ajith Kumar, District Health Officer, senior Congress leader Janardhana Poojary and many others. The good news is that almost most of them have won the war over Covid-19.

Now, it is left to be seen as to when Dakshina Kannada and Udupi districts will win this war against this pandemic.
Locking horns over a 'transfer'

The sudden transfer of erstwhile Deputy Commissioner Sindhu B Rupesh at a time when the district was facing challenging times due to Covid-19 pandemic was a rude shock to almost everyone. In fact the transfer orders came just a day after she received death threats on social media over her warning to the perpetrators of attacks on cattle transporters.

Though the ruling party has downplayed the issue, the opposition Congress feels there is more than what meets the eyes in this issue. As expected the issue snowballed into a controversy with the present and former district in-charge ministers locking horns over the issue.

"The government instead of punishing those who issued the death threat has punished the Deputy Commissioner," U T Khader, MLA and former district in-charge minister had reacted sharply in a tweet. This was strongly rebutted by the present in-charge Minister Kota Srinivasa Poojary. "It is unfortunate that Khader has politicised a routine transfer from the administrative point of view. This is not the times of Khader to protect any accused," Kota said.

While Kota asked Khader to take back his words, as expected Khader did not backtrack. Earlier, he had demanded the true reason behind the transfer of Sindhu Rupesh and had even questioned the silence of the BJP leaders on the death threat issued to her.

A 'tender' matter

Mangaluru City Corporation recently made news for all wrong reasons when a short term tender notification for Independence Day arrangements went viral on social media.

The notification published in newspapers on August 8, had a goof-up of sorts. The notification said August 17 was the last date to obtain tender forms and August 18 the last date to submit the filled forms. Well, all the process was to take place after the Independence Day on August 15 if one goes by the notification. The big question however was how this tender notification got published without any scrutiny. The MCC was quick to put up another notification with changed dates. But public opinion that it might be a namesake tender has not changed, quips a senior citizen.

The 'Central' Problem

Vendors who used to carry out their business at Central Market for years together were literally displaced and sent off to the APMC yard a few months ago by the MCC as a Covid-19 precautionary measure. Recently, some of them came back to the market building and within days the Deputy Commissioner issued a market closure order, again citing Covid. Now the poor vendors are at the receiving end. Will their woes be ever heard?
TCS to set up unit in coast; big boost for DK job sector

In a significant development that would boost the employment prospects of youth from the coast, the state government has approved as many as four projects including a project by IT major Tata Consultancy Services.

The total project cost is Rs 556 crore out of which TCS will be investing around Rs 500 crores to set up its ITeS services at Karnad village.

If the TCS venture is expected to offer 4000 job opportunities, in total the four projects are expected to provide employment to 4,209 people.

The TCS project will come up on a 38.29 acre land in Chitrapu, Karnad and Belayur villages.

Fishing activities in coast to resume on Sept 1

Dakshina Kannada District in-charge Minister Kota Srinivas Poojary has said that deep sea fishing would resume in the coast from September 1 onwards.

Addressing a meeting held to discuss the issue, the Minister said that nearly 75 per cent of the fisheries workers are from other states, he said they will have to apply through Seva Sindhu portal and should also have a Covid negative certificate. They will also have to undergo a 14 day compulsory quarantine after arriving in the district and boat owners have to ensure that all rules are followed, he added.

The fishermen can spend quarantine period inside the boats itself maintaining a three meter distance, he said. Retail fishing activities are not permitted at fishing dock in order to avert gathering of large number of people, said Additional DC M J Roopa who was also present at the meeting.

Online classes - rural students face challenges

Covid times are difficult times for everyone and so is the case with students who now have to inevitably opt for online classes. Though at the outset this seems to be a wise option in the present circumstances it comes with its own set of problems.

One of the main issue that confronts in case of online classes is internet connectivity. Particularly in rural areas the problem is worse and there have been instances in the district wherein students had to trek to hill tops to get connectivity for online classes. Recently, even a photograph of some students attending online classes by sitting in a bus shelter was doing the rounds.

In another instance some students of Perla in Shibaje village of Belthangady have put up a tent in a hilly area to attend online classes mainly due to poor internet connectivity in their homes.

Even in a village in Kadaba students trek to hilly areas to attend online classes.

Though the state government through its Vidyagama programme has given go ahead to online classes, statistics reveal that as many as 40% to 50% students out of the 3.3 lakh students studying from class 1 to 10 have no internet access. Available data also reveal that nearly 40% people in Puttur BEO limits do not have smart phones with internet.

Though the problem is less in urban areas, it is the students in remote areas who have to bear the brunt of all when it comes to online classes.
Idya beach turns beautiful, thanks to local youth

There have been many instances of people making the recent lockdown times very productive through ingenious ways. In one such attempt, several local youth joined hands to beautify the Idya beach near Suratkal during the lockdown times. Thanks to their efforts, the beach now sports a new look with a children’s play area and a cozy place to celebrate small get-togethers. The beach is also equipped with benches for visitors to sit and enjoy the beauty of nature.

That’s not all, the beach now also has a big replica of the PSLV rocket that is attracting many. The credit for this beautification effort should go to the initiative of a local videographer Jayakar Salian. He placed his idea before his friends and soon a group of locals was at work spending money from their own pockets.

Mangaluru North MLA Dr Bharath Shetty who is pleased with the beautification of the beach and the efforts put in by the local youth, has assured government funds for beach development.

City's first Plasma therapy unit comes up at KS Hegde Hospital

The first convalescent plasma therapy unit for Covid-19 in the city has come up at the Justice K S Hegde Charitable Hospital at Derlakatte.

The Hospital has a full-fledged blood bank with single donor platelet facility. The license for plasmapheresis at the facility has been issued by the Drugs Controller of India, informed Dr Shivakumar Hiremath, Medical Superintendent.

A press release from the hospital said convalescent plasma from three donors was harvested and transfused to Covid patients on the first day of the functioning of the unit. The setting up of the unit has been a welcome development in the wake of increasing cases of Covid-19 and also the rising demand for plasma therapy. Even NGO Wellness Helpline had earlier appealed to the administration to set up a plasma unit in the district.

National Award for Belthangady teacher

Yaqub S, teacher at Nada Government High School, Belthangady is among the three teachers from the state who have been chosen for Teachers’ National Award given by the Union Ministry of Education. Yakub who was instrumental in setting up a mathematics laboratory at the school where he serves with the objective of making maths learning an easy task, has earlier won state level Teachers’ Award.

He has to his credit over 300 YouTube videos helping students learn mathematics in a simple way. Yaqub did his B.Ed at Government Teachers Educational Institute in Mangaluru.

A hoax bomb threat to MIA; publicity intent of accused

Recently, there was a hoax bomb threat to Mangaluru International Airport. An anonymous person had called up Mangaluru Airport’s former director M R Vasudeva and had issued the threat. Vasudeva immediately informed the airport authorities and a search revealed that it was a hoax call. The accused was arrested by the police in a short span of time.

City Police Commissioner Vikash Kumar who informed that the accused identified as Vasanth Sherigar (33) from Karkala Mudrady though had education up to only eighth standard, found the phone number of the former MIA director M R Vasudeva by browsing the internet and had called him to issue the threat.

The Commissioner also informed that the accused revealed during interrogation that he knew of the previous episode of a man planting a bomb at the airport, and had made the hoax bomb threat for the sake of publicity. Vikash Kumar said the accused who had earlier worked in a hotel in Bengaluru for nearly four years, had later worked in Udupi and was at home since Covid lockdown.
IN BLACK & WHITE

Prof. NARENDRA NAYAK

Let me start with a personal anecdote. Your truly as you know is a hardboiled one, seasoned campaigner and has gone through quite a few things. One of them is this:

These are my experiences not medical advice or line of treatment or recommendations to be followed. I would request any of you who suspects to be having been infected by the novel corona virus to consult your doctor who practices evidence based medicine or go to the nearest fever clinic and get yourself treated.

Did I get it?

The question has been haunting me for nearly three months now. It was the last week of March and we had just finished a protest march from Mangalore Temple square to the murdered activist Vinayak Baligas home to observe the 4th anniversary of his brutal murder. I was feeling feverish.

The next day was the 18 hour shut down followed by banging of pots and pans which was supposed to draw out the Covid 19 virus from the bodies of all and kill it by sound vibrations and was supposedly a brilliant plan of you know who and had been also applauded by every one. I do not whether it came out of some one else’s body or whether it was inside mine, but I started getting a fever on the 23rd March it was low grade at first and started increasing day by day and within three days had reached 101* F. The other symptoms were weakness, terrible sweating, a sore throat and general fatigue. There was no anosmia but a loss of appetite. There was no cough or any other respiratory symptom. My immediate thought was it must be ‘that’ fever. However the testing was so limited that time that only those who were primary contacts of a known positive case, those with a fever of more than 102* F, with breathlessness were eligible for testing. So, I decided against that and continued at home. I was doing my morning walks around my apartment though the fatigue was more and I was a little breathless. However, I did not take paracetamol because I did not want to mask my symptoms and anyway they were not distressing enough to look for relief. The only person in contact with me was my wife and anyway it was too late to prevent her from getting infected.

I was very apprehensive on the 8th day because that was the day when most of patients get hospitalised but it passed uneventfully with the fever coming down. The tenth day was one of greater anxiety because it was supposedly the day on which those who were admitted to ICUs were put on ventilators and here I was breathing on my own! The the next day I was afebrile and continued to be so for three days. On the fourth day I developed fever again and it was at that time I panicked a little and called my physician who assured me that nothing serious would happen and that it was too late to get tested and to quarantine myself for ten more days.

Since I was suspecting that I had IT and my wife would get infected and since she was asymptomatic we tried the ICMR recommended prophylactic dose of HCQ, the much publicised drug of of Trump and Bolsonaro. She took the loading dose and one after that. Then she told me any way your fever is gone so why should I take that? She developed symptoms five days after that and had an attack of diarrhea followed by high temperature. On the third day after that she got high fever and took a single tablet of paracetamol which brought down her fever. In a week she was afebrile.

I did not take sugar pills, grandmas concoctions, broad spectrum antiviral drugs( as claimed by a concoctionist) or anything at all! I was taking my usual medication for hypertension. I was forcing myself to take my usual diet of meat, egg and fish. Every activity went on normally including my morning walk. However, I followed personal distancing and a mask. I avoided physical contact with any one else. We had no visitors because it was shut down and I am sure that I have not infected any one other than my wife or even if I have they have remained asymptomatic!
We have never given wrong information to any health workers who came to check on us. One came and asked details of inmates. The second visit was by two who asked whether any one had fever. Neither I nor my wife had fever and anyway neither of us had cough at any time. The third time a health worker paid a visit was when she also had got over her infection!

After I recovered I discovered that I had lost 4 kgs in two weeks and was feeling a little breathless. When I informed my physician he told me to get investigations done and come for a check up. The liver function tests were normal and so was the creatinine level. The blood counts were also normal except for an increase in the hemoglobin level which was 15.7 gs% . The immunoglobulin tests became available in Mangalore only last week and mine was the first to be done which was negative for IgG but the antibodies do not circulate for that long because the test was done three months after the infection was over! The hemoglobin level had come down to 15.1gs% by then.

In the last few weeks a number of friends have got infected and on comparing the symptoms it looks very likely that I got it! But the source? I had been to Bengaluru on 8th March by train travelling by AC 2 tier. Had spent the day in a auditorium with an audience of around 200. Had returned again by train by Ac 2 tier. Later on that week we had an interaction for school children, the next Sunday we had a one day seminar at Puttur. In the apartment where I stay we have a general practitioner. The second visit was by an oncologist and his wife who is a physician he told me to get investigations done and come for a check up. In the auditorium we had an interaction with school children, the next Sunday we had a one day seminar at Puttur. In the apartment where I stay we have a general practitioner staying in the opposite flat, we have an oncologist and his wife who is a physician in a flat above ours! It could have been any body for that matter as the infected younger people are usually asymptomatic.

In the last few weeks a number of friends have got infected and on comparing the symptoms it looks very likely that I got it! But the source? I had been to Bengaluru on 8th March by train travelling by AC 2 tier. Had spent the day in a auditorium with an audience of around 200. Had returned again by train by Ac 2 tier. Later on that week we had an interaction for school children, the next Sunday we had a one day seminar at Puttur. In the apartment where I stay we have a general practitioner staying in the opposite flat, we have an oncologist and his wife who is a physician in a flat above ours! It could have been any body for that matter as the infected younger people are usually asymptomatic.

However at the end of the period I had become haggard with a bent back which every one ascribed to stopping of my usual activities- swimming, walking and gym! Though I was weak I did one stretch of walking every morning for 45 minutes throughout. After recovery I reverted to my original two sessions of 45 minutes morning and evening. Later on my usual sessions with weights. Having lost the abdominal fat now I am working towards gaining back only the lost muscle and keeping out the fat!

This happened in last week of March and first two weeks of April, but to my utmost surprise I got a shock- I got fever again last week. This is what I wrote-

My Friday night fever!
Last Friday I had overdone my walking both in terms of speed as well as as duration and had a bit of muscular pain and went to sleep with it. At midnight my better half was feeling my forehead once in a while and kept on saying you have fever and at around 2am I too felt so and checked my temperature- it was near 102* F! So, the immediate reaction- it may be 'that'!

Though I am under the impression that I went through 'that' once and do not want to go through it again, may be one could get it for the second time!

So, as soon as it was a decent time I called my physician who said if my preliminary diagnosis is right, the previous one should be wrong! But he said nothing can be said now, wait for two days. In the meanwhile quarantine yourselves. When I asked him whether we should get ourselves tested for covid19 his terse reply was wait for two days do not simply think of wasting your money and overloading the facilities within a day! He also told me to get a pulse oximeter and keep checking oxygen saturation! So, I promptly got one from my cousin! The fever continued on and chills too. Since one our neighbors had come down with malaria(or that is what was said on her hospital bill) I suspected that too so when the fever was on got my blood collected and along with that the usual blood counts! Within two hours got the report that all were normal! But the fever progressed on to Saturday night fever and along with that my anxiety! However on Sunday morning it turned out that it was not to be carried to a Sunday! I was afebrile!

I did not sleep a wink the whole of Sunday night! Monday morning and it was my wife who was groaning and shouting! Perhaps she might have been doing that all night because we slept separately as I did not want to infect her though I knew it was futile! She had high fever, headache and bodyache. By that time I had come to the conclusion that the fever was not 'that'!

Quite a few people had exactly the same symptoms and recovered in three days!

Despite of our rational approach the situation scares us! Just imagine the fate of the common person with no access to information, medical care laboratory facilities.

You may think it is a pretty long story of a petty fever- yes it is. A pandemic makes us so anxious that every single small ache, pain, fever, cough or any other symptom for that matter is 'that'!

Despite of our rational approach the situation scares us! Just imagine the fate of the common person with no access to information, medical care laboratory facilities. With a govt that prescribes gauamutra, papad and sugar pills for the public but the moment a top one gets a positive report, he goes and get admitted to nearest five star private hospital!

Prof. NARENDRA NAYAK is a consumer activist and a rationalist. This is a regular column and we invite readers' response. The writer can be reached at: narenyen@gmail.com
Coronavirus pandemic has posed the biggest challenge in history to the survival of economy and business globally. MANGALORE TODAY spoke to leading lights of business and industry to analyse the situation and gain their unique perspectives on the way back to recovery and growth.
CORONAVIRUS HAS HIT THE business world like a hurricane. The impact of the coronavirus (COVID-19) is being felt by all businesses around the world. Trade, investment, growth and employment are all severely affected. All the major industries of the world are currently reeling under the devastating fallout of the derailment caused by the pandemic.

From manufacturing to marketing, 2020 has seen shifts in the way businesses and organizations operate. From closing down production / operations to a drop in consumer confidence, COVID-19 continues to impact businesses. The nationwide lockdown announced in March to fight the coronavirus pandemic came out like a bolt out of the blue for business sector. With salaries and overhead costs to pay for, companies across the country feared shutdown, and entrepreneurs were in dire straits. The lockdown added woes to not only entrepreneurs but also to the service class, through job loss and salary cuts. It’s six months into the crisis and people across the country are still struggling to come to grips with the situation.

The impact has been harsher on small businesses that have seen business dry up and cash flows disrupted. The greatest concern for most business owners, at least initially, was how to pay the bills this week, next week, and for how long? Spillovers of the COVID-19 outbreak on businesses will likely come through increased workplace regulation and travel restrictions, reduced customer spending, delayed investments, disrupted supply chains and uncertainty in the financial markets. Businesses that offer services, from hotels to airlines, travel and tourism, beauty and cosmetic treatments are badly impacted. The larger picture still remains pessimistic as the end to this crisis seems farther than originally thought.

Yet some things are changing significantly. While the businesses are struggling to survive, some entrepreneurs haven’t lost hope. They are striving hard to stay afloat, others are turning around their operations to not just survive but also emerge as winners. Rather, they have pivoted their business operations to diversify their portfolio and persisted to grow. While the going will no doubt be tough, entrepreneurs should find ways to survive the crisis and be proactive rather than reactive. The seeds of innovation sown in a crisis are those that hold the power to change the future.

With people under pressure and the economy in recession, things may get worse before they get better. Entrepreneurs should find ways to survive and be proactive rather than reactive.

The positives are unmistakably present. The seeds of innovation sown in a crisis are those that hold the power to change the narrative for the world. The social media, WiFi, internet and all the technologies that support and connect people, the same tools that were painted as the evil of modern society, have turned around to become the savours of a population that cannot imagine how life in social isolation would have been without these very tools.

While it is difficult to know what will happen next, it is possible to draw on the lessons of the past few months and to see them as opportunities for improvement. Businesses need to work on responding to the current crisis while simultaneously building to thrive in a new reality that focuses on agility, digitization, and multi-stakeholder collaboration. The three components are interrelated and need focused strategies to ensure success. This encompasses a wide array of elements, including the localization of production, re-skilling of the workforce for a digitized economy, and non-traditional collaborations across different communities.

With people under pressure and the economy in recession, we’re likely to see things get worse before they get better. This is the time when understanding the gravity of the situation and turning it favourable for the business is all that matters to let it sail smoothly in these difficult times. We spoke to some of the prominent personalities in Mangaluru to assess the impact of Covid-19 and how they are dealing with the situation. We hope, their views and observations will inspire all to survive and grow amidst COVID-19 pandemic.
What is your opinion about the financial crisis due to COVID-19 on the economy?

Covid-19 is a black swan event of the century. Sudden outbreak of never seen before pandemic Covid-19 has brought the world to almost a grinding halt. It has brought with it far reaching consequences beyond imagination. The sectors like tourism, hospitality, sports, aviation, automobile, real estate, education, infrastructure, etc. are hit the most. These sectors may take longer than expected time for revival post COVID-19. Some special packages by the respective governments may be needed for them to survive. The financial instability is visible in many parts of the world. Cash flows of all sectors are dwindling. There is a wide mismatch. To stimulate the economy, governments in most of the countries came out with various stimulus packages so also the Central Banks. This mainly aims in ensuring the liquidity in the financial sectors and maintain the economic stability. Indian GDP is facing negative growth which had never happened in the past crisis. Banking sector had also seen severe market cap erosion till May2020, with visible recovery in the recent past.

How do you assess the COVID-19 pandemic impact on business, especially MSMEs?

MSMEs are one of the important sectors and backbone of Indian economy as they are the biggest employment generators providing millions of jobs and creators of wealth for the nation. MSMEs are the growth engine of Indian economy. This pandemic’s sudden impact is on MSMEs as these sectors are very much prone to the shocks and volatility in the economy besides operating on thin margins. The sudden and substantial impact of the Covid-19 across the globe pushed them to a deep shock which this sector is not capable of withstanding. During the lockdown, many MSMEs had to close down their operations due to various restrictions. The manpower shortage also grappled these sectors as they are labour intensive.

However, the timely regulatory and government of India’s stimulus packages provided much required handholding. The banks in India are also effectively involved in ensuring the required credit flow to these sectors. The satisfactory note is that these MSMEs are slowly coming on the track post Covid-19 lockdown. But there is still a long way to go for full-fledged recovery. Karnataka Bank also has good number of MSME borrowers. In line with the guidelines of RBI and Govt. of India, Karnataka Bank has flung into action and helped all the needy and eligible MSMEs by way of timely credit assistance to them. We are extending the required credit facilities under GECL (Guaranteed Emergency Credit Line) Scheme. I am happy to inform that recently we have launched a credit scheme exclusively to help micro sectors called ‘KBL-Micro Mitra’, wherein the Bank is extending credit facilities to eligible micro industries. Further, we are also in the process of extending the benefits of OTR (One Time Restructuring) to the eligible borrowers.

As a banker, what are your suggestions to survive the crisis financially? Can you elaborate on the banking support? What is your advice to people in general, to survive economic crisis?

It is said that survival is the priority during extreme crisis situation. Covid-19 pandemic has thrown such a situation requiring utmost prudence to maintain the economy as well as health of citizens on the track. Banks and other financial institutions have a great role to play as far as the economy is concerned. For a developing country like India, MSMEs,
agriculture and allied activities, infrastructure development etc., contribute significantly in terms of generation of income, employment and wealth creation. It is under these pressing circumstances, RBI has permitted the banks to extend moratorium on payment of installments as well as interest to all the loan accounts which are standard as on 29.02.2020. The moratorium which was applicable up to 31.05.2020 has been further extended by another three months up to 31.08.2020. RBI has also come up with various stimulus packages to support MSME, farmers, street vendors, etc., by means of OTR (One Time Restructuring). Bankers have already taken necessary steps to implement these packages to overcome the adverse effects of Covid-19 pandemic on the economy.

Further, the pandemic has made the ‘Make-in-India’ initiative to be more relevant. With our Prime Minister vouching for ‘Local, Vocal & Global’ concept and offering the necessary support from the Central Government, post Covid-19, I am sure, India will witness tremendous growth in start-ups and MSMEs sectors pursuing the ‘Atmanirbhar Bharath’ concept. This naturally opens up abundant business opportunities for banking sector. It is believed that the economy will rebound soon post Covid-19 and India will become the reckoning force in the world. The concept called ‘contactless banking’ will also become reality duly powered by digital push.

RBI also moved swiftly to revive economy and to preserve stability in financial sector. The recent move by RBI is to allow banks a onetime loan restructuring of stressed accounts both in retail and corporate. This window will enable the banks to maintain the status of the accounts as standard even after restructuring subject to an accelerated provisioning of 10% on those loans. The stressed sector deserves this special support to revive the economy.

Karnataka Bank has also implemented various loan schemes in line with the government as well as RBI guidelines. The main aim of all the initiatives is to extend need based credit support to all the eligible units including MSMEs to tide over the current situation. I am happy that majority of the eligible borrowers availed the credit facilities and we are also working on extended hours to ensure that all the eligible borrowers are financed in time. We are in constant touch with all our borrowers to give necessary handholding support during this crisis. Bank has played a crucial role in spite of various challenges to ensure that financial sectors are kept open to the public even in containing the spread of this pandemic by strictly adhering to the government guidelines so that we can all sail through this turbulent situation together smoothly and bounce back stronger as quickly as possible. Though RBI in its monetary policy did not give any specific forecast of GDP contraction due to uncertainty of Covid-19, but considering the strong fundamentals of micro economy of the country, I am hopeful of a good recovery in the financial stability and growth post Covid-19 pandemic, though downside risks would continue to prevail.

**What role has online banking played during these difficult times?**

Globally the digital banking has been gaining the traction over the last decade, more intensively since last six years. In India also, the present dispensation at the Centre is attaching great importance on digital drive to increase the efficiency and excellence in administration and implementation of various initiatives. The banks in India are also giving lots of thrust on digitization of banking transactions and product deliveries to enhance the customer experience. The banks are focusing more attention on digital journey in all spheres of banking. This digital or online banking helps the banks to ensure the compliance with zero errors and at the same time to extend quick and secured services to its customers. India’s ability to march steadily with its digital journey on all major areas came in handy to face the challenges during the current crisis. Even during the prolonged lockdown period, the banks were able to ensure seamless banking services thanks to their online banking capabilities. Had the banks been not on their digital journey all these years, the public would have faced great hardships. With the help of online banking, the government is also able to quickly disburse various subsidies through DBT mechanism. There has been remarkable increase in the on-line transactions during the past four months thanks to the advent of technology.
How has Covid-19 pandemic impacted small businesses?

Most small businesses buy raw material, stock and all inputs in cash and sell on credit. They have not been able to realise their outstanding before the lockdown was overnight and money has become scarce. More importantly, there has been an enormous demand crisis which has either shrunk or is absent. Added to this, supply chain disruptions and labour issues have made it difficult for industries to renew the production process or reduce inventory. There are hurdles in production at every stage. Some of the business models particularly in advertisement, tourism, travel, catering, designing, construction, entertainment, garments, sports, event management and so on have lost their relevance in the present scenario.

What are the biggest mistakes you have seen small businesses make since the crisis hit?

We should understand that this is not a regular demand and supply crisis. The crisis is the result of a sovereign lockdown implemented by the Government to protect citizens from a pandemic. It has affected everyone across the board. Except for panic based on rumours, I don’t feel we should call anything done during a crisis as a mistake. Mistakes can only be made after the pandemic is over. Or they may have been committed before the crisis by not having sufficient reserves for a rainy day.

What are some of the smartest moves you have seen small businesses make amid the pandemic?

Adapting to the situation is always the smartest move. Adopting strategies and tactics to survive is what I call as smart moves by small businesses. There have been many existing small industries that have opened up to sales and production in Covid-19 related products. I have seen business people who quickly realized that their product has lost relevance and have cut their losses by shutting shop or taking a break. Many in the restaurant and food industry have adopted survival tactics by changing their sales format to home delivery and advertising through social media platforms.

In addition to government aid programs, what more can policymakers, financial institutions and even consumers do to respond to the needs of small businesses?

Some out of the box economic solutions are needed. To quickly come out of the current situation, the policymakers should put money in the people’s hands. They can do this by stepping up expenditure on public works and investment in critical health infrastructure and urban housing, roads and bridges, industrial and IT Parks and so on., reducing interest rates on capital investment and reducing GST slabs. This action will create considerable demand for products and services and employment. Introduction of revolutionary changes in terms of easing norms for purchase of agricultural land for industry, partial easing of APMC rules and ease of setting up new industries are welcome. But we have miles to go, especially in vital sectors like banking, power, taxation, labour, civil services scientific and medical research, healthcare and many other industries. So much more needs to be done.

As far as consumers are concerned, they need to start buying and spending, which indirectly will trigger more income for them in the long run. A positive fallout of the crisis is policymakers have begun to recognize that taxpayers are nation builders and the government is planning to come out with a charter of rights for them.

When it comes to aid and loans, there is some confusion about what needs to be paid back and when. How should small businesses approach their repayment plans?

Whatever one borrows has to be repaid with interest in future. That cannot be avoided. One needs to remember that the birds will come back to roost one day. Businesses should borrow only if they can
deploy funds to generate enough revenue. Banks are ready to fund businesses with a good track record. There is no dearth of funds. But when there is no demand, what will a borrower do with funds? Each business has its unique features, so without a sound and specific repayment plan, small businesses should be careful before falling into a debt trap.

For many small businesses, reopening will be akin to opening for the first time. What advice do you have to plan – and pay – for reopening?

Reopen in stages. Lay out a schedule to ramp up. Business is likely to be slow at first. Better to run out of the product than to have too much early on. Speak to your vendors, suppliers and buyers. Focus on cash flow.

As the economy starts to reopen, what are the fundamental changes small businesses will need to make?

Understand your customers and adjust to meet their needs. Provide a safe environment for staff and patrons. Focus on customer satisfaction and quality – volumes may be down, but there is opportunity to make each transaction more profitable. The market is turning into less of a credit market and more of a cash market and everyone has begun to understand each other’s problems. That is a plus point of the crisis.

When it comes to small business, what are you optimistic about now?

MSMEs are the backbone of our economy. Ingenuity and hard work are defining characteristics of small business owners. Even in our district over 90% of the employment is provided by MSMEs and small businesses, while large industries provide less than 10% jobs. If we give them the right tools to rebuild — a New Deal for small businesses — they in turn will create jobs and economic activity on our main streets and lead the country out of the COVID-19 crisis.

How do you assess the pandemic impact on business, especially Small and Medium Enterprises (SMEs)?

Industries and businesses enterprises, large, medium or small have been badly hit by the Covid-19 pandemic. SMEs are the worst affected due to their already weak financial status. Their sustaining capacity is very limited. Many industries are struggling to come back to normalcy. Most of them are facing the problems of money, market and men.

Entire economic activities in the country were virtually standstill during lock down period. Though the pandemic is not showing signs of decline, lock down is being lifted in different parts of the country at a slow pace. From the point of view of controlling the pandemic, the lifting of lock down may not be the choice. But this step is being taken only to prevent further damage to the economy. In this process probably the number of Covid cases has been increasing. But there is no other way and people have to learn to live with this situation so that both life and livelihood are balanced.

The main hubs of economic activities like Mumbai, Delhi, Calcutta and Chennai are still under the grip of Corona. Many industries were completely shut during lock down period and many are yet to start. Those who have started also are yet to get back to their normal activity. Major hurdle faced by the industries is lack of demand for their products. Since the economic activities are still limping the demand for products is far too low. Except in the case of industries related to food, pharmaceuticals, sanitizing materials, personal protection kits and items of essential human consumption, industries have piled up stocks.

Another problem faced by the industries is the extreme shortage of labour. Large numbers of labourers have migrated to their native places during the lock down period. They are afraid to come back to the work places because the industrial locations have become hot spots of pandemic. Even if they are willing to come back to work the quarantine regulations, though in the larger interests of the population, discourages them.

Generally SMEs are dependent on core industries for their business. Since the off take of large industries is still low SMEs are not in a position to sell their products. Therefore SMEs have to curtail their production making the unit economically unviable. Availability of raw materials has become scarce in certain segments of industries. Industries are inter-dependent for raw materials. End product of one is the raw material for the other. SMEs are mostly dependent on other core industries either for raw materials also. Disruption
in supply by one unit affects the production in the other and in the same way the reverse affects the marketing.

Industries are also facing the problem of cost increase. Following the regulations to maintain social distancing, screening of personnel every day, sanitization procedures etc in the factory or business premises results in increased cost. Small industries which are managing with low margins are unable to bear such additional cost and therefore prefer to remain shut. Industries which are largely affected due to economic slowdown are transport, real estate and automobile. These industries being core the industry create further business for many forward and backward chains. Unless the core industries reach their normal activity all connected business establishments are in problem. Service industries like hotel, travel and tourism, hospitality, aviation, etc are completely out of business. They provide direct and indirect business to many. Industrial and service sectors are the highest job creators and today lakhs of people have either lost their jobs or are working under reduced income.

Industries and business enterprises are facing acute working capital shortage due to the losses incurred during last 2-3 months and due to piled up stocks. Government of India has announced many stimulants to the economy by way of infusing liquidity into the system. But finance is only a small part of the line of treatment for the ailing economy. What is important is to create demand. Re-creation of jobs, enabling people to have surplus money in their hands and more importantly getting the industrial and business activities to normalcy will help in generating demand and consumption. During the months of April and May the industrial production index was only 53.6% and 89.5% respectively. June and July also are not much better. The numbers of provident fund registrations indicate large reduction in employment. Because of reduced economic activity tax collection of government has taken a severe hit. Reduced tax collection and additional revenue allocation to Covid related activities affected the government spending on infrastructure. Purchasing power of people depends on the money in their hand. Unless there is huge spending on infrastructure people will not have money to spend affecting the consumption and demand for products.

The banking industry which is the catalyst for a successful economy has been affected by large number of stressed accounts. To overcome the financial problems of the industry the RBI has issued guidelines liberalizing the working capital finance. Banks are permitted to recast the loan portfolios by changing the NPA norms. This will help many industries to overcome the financial problems.

**“Lot of confusion prevails regarding admission for the new academic year. Parents are reluctant to send children to primary and secondary schools.”**

To revive the economy an all-round approach has to be adopted by the government as well as the industries. More importantly controlling Covid by bringing out vaccine early is very important for which both human efforts and God’s blessings are needed.

**What are the challenges faced by the educational institutions and how are you coping with the situation? Is online education a solution?**

Education field has been greatly affected by the Covid-19 pandemic. Probably the pandemic will result in a paradigm shift in the methodology of entire education system. Education delivery system will get a completely new face in the form of blended teaching combining conventional and online teaching.

The pandemic has put the student community in utter confusion. The pandemic showed its ugly face when the students were just preparing for their final examination of academic year 2019-20. The lock down was announced in March when the final examinations were about to start or were in progress resulting in postponement of remaining part. Students were made to continue their study with uncertainty about the future. The most affected ones were the students appearing for SSLC and PUC a crucial stage in students’ career.

After lot of roller coaster decisions at the government level the final examinations were held with the fear of Covid in the minds of students and parents. Many students had problems in reaching the examination centers. Uncertainty about the date, transport arrangement, Covid precautions at the centre, quarantine rules etc in the minds of students must have definitely affected their performance in the examination. In the meantime the students at lower classes were promoted without any examination.

Method of conducting examination in professional colleges is still being discussed at various levels. Different universities are taking different stands. Courts are also made to intervene in this matter. In any case the students are in utter confusion. More confusion prevails with regard to the admission for new academic year. Parents are reluctant to send small children to primary, secondary schools. It is still not clear whether academic year will start at all for the primary level classes or these children have to lose one academic year.

Coming to higher education level the students have to appear for competitive examination to enter into professional colleges. Karnataka CET was held with lot of uncertainties. Students must have definitely tensed till the last minute affecting their performance in the test. NEET
examination which is a must for the aspirants of medical course is yet to be held. Counselling dates for professional courses are not yet finalized. Obviously starting of academic year also is not yet decided. How long the process will be delayed or whether the academic year 2020-21 will be lost is yet to be answered.

Challenges faced by the colleges are many. They have to take precautionary steps for the safety of the students when they come to the campus. In the case of residential campus where students from different regions stay in the hostel main challenge is to screen them for affected ones if any, separate them from others and put them on safe quarantine. Students who are not affected also require isolation facility for the statutory period.

Methodology. Online teaching which a new concept under Indian scenario will become part of the teaching methods. Lots of research has happened to implement an effective online teaching. Starting from kids in nursery classes, progressing on to primary schools, secondary schools and professional colleges require different methodology of teaching. Online teaching platforms as required for different stages students are being developed.

Though the online teaching has been accepted worldwide, its effectiveness especially in primary and secondary school levels is still being debated. The absorption power of students at their very young age in an online platform is yet to be proved. However for higher classes definitely the system is implementable successfully. The challenge is to screen them for affected ones if any, separate them from others and put them on safe quarantine. Students who are not affected also require isolation facility for the statutory period.

“Nobody could imagine that the whole world would come to a standstill due to a virus. It was unimaginable that a day would come when people can’t see face to face, can’t travel as they like, can’t meet others in natural way or even have to be cautious while meeting our own family people.”

In the case of day scholars proper arrangement has to be planned for the transport with adequate social distancing. With the available transport facility providing space for social distancing is a big challenge calling for a very methodical planning. Planning is necessary at every stage like seating in the class room, library, laboratories, canteen etc. Teaching will have to be in multi batches requiring additional teaching resources as well as additional infrastructure facilities.

Colleges have to ensure sanitizing at every place at regular intervals, regularly screening the students and staff and take immediate care if somebody falls ill. There will be major change in teaching methodology. Online teaching which a new concept under Indian scenario will become part of the teaching methods. Lots of research has happened to implement an effective online teaching. Starting from kids in nursery classes, progressing on to primary schools, secondary schools and professional colleges require different methodology of teaching. Online teaching platforms as required for different stages students are being developed.

Though the online teaching has been accepted worldwide, its effectiveness especially in primary and secondary school levels is still being debated. The absorption power of students at their very young age in an online platform is yet to be proved. However for higher classes definitely the system is implementable successfully. The

Any advice to students and parents?
Students should follow all guidelines to prevent the pandemic. We have seen many youngsters without wearing face mask. They mingle with each other closely without maintaining social distance. Many feel that they are not at risk until it affects them. Such attitude of students is not by ignorance but by carelessness. In the interest of self and in the interest of others it is necessary to follow the guidelines. Parents are naturally worried about the safety of their children. Though the risk is same when somebody goes out in the market or in the class room the perception differs. In the college the management has to take care of children of others. So the responsibility is more. Parents should understand that the managements are very serious about their responsibility and will take more than reasonable care to ensure safety.

How can we survive the crisis brought by the Covid-19 pandemic (in general)? What are the steps you advise people to overcome hurdles?
Covid-19 is a crisis prevailing the world over. This tiny virus has proved to mankind that whatever is the scientific advancement achieved by them nature is beyond their reach. Nobody could imagine that the whole world would come to a standstill due to a virus. It was unimaginable that a day would come when people can’t see face to face, can’t travel as they like, can’t meet others in natural way or even have to be cautious while meeting our own family people.

As on today there is no proved vaccine to prevent Covid or drug to treat the victims. Humans claim to be highly advanced in all scientific fields. Countries like USA, Russia or European countries who claim that they are the most advanced nations have completely surrendered to this tiny virus. Unless effective vaccine is found there is no way to control this pandemic. Until that time comes people have to be extremely careful in all their activities and strictly follow the guidelines regarding social distancing, face masks, washing hands etc. People have to be cautious but not fearful. All activities should continue with proper care. Otherwise the nation’s economy as well as one’s own economy will be destroyed. If anybody faces temporary setbacks in the life due to Covid, face it with courage and with optimism in life.
How do you assess the Covid-19 pandemic impact on business, especially Small and Medium Enterprises (SME)? Covid pandemic has a major impact on every business but it is more pronounced in the MSME sector. MSME sector employs the largest population in India outside agriculture but it is facing challenges on multiple fronts due to this pandemic. More than half of businesses have seen either a permanent closure or a temporary halt in operations, almost all businesses are expecting lower revenues and significant losses. Even the recovery of demand is not expected to come to pre-Covid levels in 2020. Due to these factors, MSMEs are looking at cash flow shortage in near and medium terms. The second order effect of this situation would be inability of MSMEs to pay their workers and subsequent layoffs and pay cuts. Some of these job losses would be permanent and workers would lose their means of livelihood. Government should immediately focus on saving MSMEs from this existential crisis by focusing on better credit access, extend loan moratorium and support for workers’ livelihood till the demand returns to normal.

What are the challenges faced by the educational institutions and how are you coping with the situation? Is online education a solution? Education sector faced an immediate challenge when the government decided on closure of educational institutes on March 16. There are 320 million young learners in India who are impacted and which is at the forefront of the Covid debate but there should be awareness and focus on challenges faced by educational institutions as well. Lack of access to the internet at students level as only 42% urban households have internet access in India, and lack of internet devices at school like tablets, stylus pens and broadcasting equipment poses a major challenge to create a learning environment. More than this, our education system is based on centuries old chalk and talk style of pedagogy which is not possible anymore. So, to tackle these issues we have ensured availability of internet devices to our teachers and we have made our learning platform possible from a mobile device for students. We shared the best practices of online learning among our students and teachers as well to improve the learning experience. To maintain the attention and focus during online learning, we have defined new rules of online classroom, like videos to be switched on etc. which have helped to bridge the gap of physical presence. We are using zoom to conduct virtual classes but we have also adopted WhatsApp for clarifying doubts and assignments.

Online learning is surely a new medium which is gaining traction in this Covid world but I don’t believe that it is ready to replace the physical classrooms yet. There are still gaps in how to gauge the engagement and understanding of classes like video classrooms, issues related to truancy and overall adoption of technology on part of teachers and students. But it is surely to stay and we should embrace it, learn it and try to improve it.

What is your advice to Students and Parents? To the students I would like to remind them:
- To be honest with themselves
- To create a timetable for themselves and stick to it
- To remind them their love and importance of learning
- Focus on personal health and mental health apart from studies as well

To the parents, I know it’s extra tough on them but few things can make it easier:
- Stay in touch and on top of it. Be aware how schools are communicating with parents and check-in frequently with your kids. Make sure you read all communications.
- Connect with school staff. Talk to your child’s teachers and other staff about progress and your concerns about studies.
- Change your expectations. You need to be realistic about the expectations of your child’s accomplishment while they are remote learning.
- Give children independence but make sure you set the boundaries and hold them accountable to the limits.
- Talk to them and be a good listener as they are scared and anxious about the future as well.

How can we survive the crisis brought by the Covid-19 pandemic (in general)? What are the steps you advise
people to overcome hurdles?

This is a pandemic at a scale which has not been seen on this planet for the past 100 years. When a calamity of this magnitude strikes, we need to accept it and change ourselves in order to survive. This pandemic is not going to go away easily and it wouldn’t go away on its own. It will be a collective effort which will defeat this virus and we need to do our part as well.

Take care of health and safety, make sure you are taking appropriate steps to keep everyone around us safe. Wearing a mask and taking care of basic hygiene are bare minimum steps to avoid Covid. Additionally, spend some time doing exercise or yoga to keep yourself fit.

Mental health should be prioritized as well. Being locked in houses, working remotely and not interacting with people, these are not normal states for us humans and they can cause extreme anxiety and depression. We should make some time for mental well being by reading, yoga or pursuing some hobby to relieve the day’s stress.

Focus on the present. These are unprecedented times and all our previous plans are out of the window. We need to acknowledge this and also appreciate what we have today - our work, our family and our friends. This will help us to come out together and rebuild our dreams of the future. This is just a minor setback in our journey.

Be prudent on finances. There is no better time than now to be thrifty. Reconsider you budget and spending areas. Focus on what is essential and what is luxury which can be postponed. Support others. This pandemic has left a lot of people vulnerable and they need our support. Watch out for your family and friends. Look out for people in our community who are at the margins and invisible. We need to take care of such people in our community. Donate food, money to the needy. Support local businesses first. This will go a long way to rebuild our local communities.

How do you assess the Covid-19 pandemic impact on business, especially Small and Medium Enterprises (SME)?

Most of the MSME’s are severely affected due to Covid-19 lock down. The sales figures have reduced to anywhere between 25% and 75%. Some of the service industries like tourism and entertainment industry came to a standstill. The only sector which did reasonably well was FMCG and health care. There was a boost to online platforms once the unlockdown process started. For MSME’s not only the sales were affected, cash flow was the biggest concern since pre-Covid-19 receivables also weren’t paid by many customers.

How to survive the crisis brought by the Covid-19 pandemic (in general)?

What are the steps you have taken in your business to overcome hurdles? Remaining positive during the crisis, innovation and adaptation to the crisis is the key. Ice cream was one of the most affected industries during the pandemic and even our ice cream parlours were affected badly since it’s a labour intensive industry. But principally we decided not to remove a single employee even though 80% staff was not working; we paid the salaries too. We started to produce some new items from our Ideal Cafe like ‘Ghee Roast Masala paste’ and started online deliveries across India. The main objective was to keep our staff as well as to remain active in business. We are still working on many more innovative ideas so that even if the pandemic extends to next year we can sustain. Banks were helpful extending the credit facilities and government credit scheme for MSME was very handy for the working capital requirements.

What is your advice to people in general and businessmen to survive the pandemic and take life forward?

My advice to people is that we can’t always control the many things around us. How ever powerful we are, we can not challenge the power of nature. We may have goals, ambitions, targets but unforeseen crisis like this will foil everything. Hence we should be prepared for these situations. It is important that everyone should keep up physical health and financial health as far as possible to survive worst situations. I am sure this pandemic is a big lesson for everyone of us and we will see the world in a different way and learn so many things. Going forward, hope that everything will come back to normalcy however we should be patient enough to wait for it. We should support each other as a business community and work together for mutual benefits. I am happy to share that we as ice cream industry worked together and helped each other.
How do you assess the Covid-19 pandemic impact on business, especially real estate business?

Navigating the lockdown as far as operations in construction is concerned, it was particularly challenging on many accounts with all processes - construction, sales, property registration and approvals - all coming to a standstill, with the fixed costs still being active. Reviving construction activity back to speed after a break is always a challenging and gradual process. For example, a one month lockdown will mean two or more months delay in the scheduled completion date.

In commercial real estate there is pressure from existing tenants to lower the rentals as their businesses and cash flows are being affected. Covid 19 is bringing about a drastic change in the way we work. IT and services have now moved to the “work from home model” and this might eventually force people to buy larger homes to accommodate a small home office to avoid being disturbed while working. And as work from home can be from any city, IT employees might reverse migrate to their hometowns to enjoy lower cost of living and a better quality of life with the same income as before. This might also lead to the beginning of a new trend of small satellite offices for IT companies in small towns as work from home will require occasional office meeting.

How can we survive the crisis brought by the Covid-19 pandemic in Real Estate? What are the steps you have taken to overcome hurdles?

From business point of view my advice would be to take up austerity measures, streamline processes, and work towards reducing debt. These points are very generic and are subjective to each organization. We have postponed new project launches and directed all our resources to completing the under-construction projects. Except for the final documentation process all other sales activities have moved online such as video calling and online viewing of projects. Even some of the construction project management activities have moved to the online domain thanks to the availability of some simple easy-to-use softwares.

What is your advice to people for buying properties in this difficult situation? How best banks and financial institutions can help?

From a home buyer’s perspective it is an opportunity not to be missed. The housing industry has been a buyer’s market for several years even before Covid-19 hit us. Prices of homes have remained stagnant and in some cases they have even come down. Immediately after lockdown it is now even more of a buyer’s market as developers might have short term liquidity issues which might force them to offer discounts. Moreover, home loan interest rates are at their historic lows, there are plenty of homes to choose from as there is sufficient supply, prices are at their lowest and subsidy is provided by the government under PMAY for home buyers who take a loan. In short, there is no better time than this for a person to buy a home. An added bonus to a home buyer is the availability of good quality completed projects offering the buyer a choice with no project completion risks attached.

A very recent trend I’m noticing is that since gold prices are at their historic highest levels, some enterprising customers are using that opportunity to either pledge or sell their gold to raise the shortfall in the margin money required to avail a home loan.

What is your forecast for real estate market post Covid-19 pandemic?

Going forward, supply of homes will gradually reduce as new project launches will either be cancelled or postponed. Pent-up demand will lead to a sudden increase in home prices in the medium term. Labour and materials costs will keep rising while on the other hand land prices (key raw material) will reduce. This might balance out the costs of producing homes or offices for a developer. But prices of real estate are not decided by a cost plus profit model but by a supply and demand equation. From a developer’s perspective falling land prices becomes an opportunity. Given the current scenario, I foresee the real estate industry evolving into a more mature and professional landscape. The ever reducing profitability will filter out all non-serious developers and only the mature ones will continue being in this business. RERA is already playing its part in moving the industry towards higher standards of professionalism.
How do you assess the Covid-19 pandemic impact on business, especially Small and Medium Enterprises (SME)?

With the pandemic causing the entire world to stop and rethink everything, businesses and livelihoods of billions are in danger. There are millions of small and medium enterprises that have been hit in India as sales have been reduced to almost nil in April and a little less in May and June, which in turn hit a lot of people. This is a cascading effect we have observed. While the health crisis is being seen by everyone, another issue that will hold on for longer is the economic crises. We haven’t had the time to think about this because our health is more important and the government is doing all it can to battle this pandemic. However, I believe that the economic crisis will have long lasting impact that may take much longer time to recover from.

How can we survive the crisis brought by the Covid-19 pandemic? What are the steps you have taken in your business to overcome hurdles?

During tough times everyone will start thinking and reinventing themselves. This year survival for all enterprises is the key. We also had time to think and reinvent ourselves and explore new opportunities which we didn’t have otherwise.

Hangyo is a household name when it comes ice cream, but we also have a dairy division wherein we were processing milk and manufacturing milk products. The recent addition to the product line expansion of the brand is “Tuppa” the pure ghee! This is cooked from milk fat sourced from the cows that have grazed grasslands. The milk fat is skimmed and the butter is churned in huge hot furnaces and cooked over the traditional firewood. The smoke from the firewood gives a distinct flavour to our Tuppa. We have started selling this in our marketing territories and the response in the last two months is really good.

During Lockdown, we also started a call centre in Mangalore, Hubballi, Goa, Pune, Bangalore Hyderabad and Mumbai and began to deliver ice cream at doorstep of the customers during lockdown period. Slowly we started community sales in Mangalore, Hubballi, Bangalore, Pune and in Mumbai. In the community sales, our distributor and two employees with masks and hand gloves go to every apartment with prior appointment and co-ordinate with the apartment secretaries, covering two apartments every day and waiting upon the occupants for them to come down and form a queue and buy high quality Hangyo ice cream.

This unique way of selling has given a big ‘U’ turn to our business. With this today at Hangyo, customers are buying high quality ice cream and not just Rs.10 or Rs.15 or Rs.20 ice cream. So the brand penetration of the company also has gone up. In Mumbai, no matter what time of the day or night, our team has co-ordinated with the apartment secretaries. Residences of a very elite societies including Hiranandani in Powai, all tried Hangyo ice cream for the first time. They all gave Hangyo Ice Creams a great response.

Since there is a huge drop in movement in physical markets, online platforms are gaining more traction in these times. We at Hangyo also have tried to adapt to this and have successfully implemented online delivery platform last week called ‘shop.hangyo.in’. To start with, we are currently operating in three towns on online delivery, but we envision to take this across our marketing territories in seven states where we presently have a presence. This difficult period has also given us vision to diversify into other business opportunities and take it up rigorously. The ones who survive this year will come out stronger when market conditions return to normal.

What is your advice to people in general and businessmen to survive the pandemic and take life forward?

Always when problems come, people will come up with ideas, just like after the Hiroshima bombing and earthquakes, Japan has emerged as a developed country in the world. So whenever there are problems people will work and think in their minds for solutions. Everybody will start thinking and reinventing themselves. So my advice is that we have to learn to adapt. One positive thing that this pandemic has taught us is to rethink the idea of ‘time’. We always have to learn new things and explore opportunities. We have to do this keeping in mind that we have to adapt to the times that we live in.
**“If your segment is not directly affected by slow down, then this is an opportunity to improve.”**

What is the impact of Covid-19?
I feel that there has been a big negative impact on SMEs. The lockdown to prevent spread of the virus affected manufacturing and service activities when it came to a halt in April. After the lockdown was lifted some SMEs slowly started returning to some kind of normalcy. But other segments like bus passenger services, hotels, travel services will take much longer to restore to their pre lockdown levels.

What are the steps you have taken in your business to overcome hurdles?
When Karnataka declared a partial lock down our business was allowed to operate, but we voluntarily shut down taking the safety of our employees into count. Likewise when lockdown was lifted in May we opened only after a week, and even then till May end operated with only half of the work force. Except for the month of April we have paid full wages for March and May when we had operated partially. Since June we are operating at full capacity.

Your advice to survive pandemic?
Until such time that the infections start coming down and recoveries increase, we should continue to take all the required precautions. We are following this at home and in our business. We are grateful that we have no infections so far and hope that there will not be any. With regard to other businesses if your segment has not been directly affected by the slow down, then this will be an opportunity to improve it. If on the other hand it has been affected then please be patient and try to see if you can do something alternate until the problem tides over.

**PREMNATH S. KUDVA**
Executive Director
The Canara Workshops Ltd.

“**We need to be proactive, take all precautions and keep working with positive mindset.”**

SUDHIR M. PAI
Managing Director
Bharath Autocars Pvt Ltd.

The impact on SME/MSME in general is worrisome. But the market is picking up from the worst. Also the impact is at different levels for different entities depending on nature of business. In case of automobile market its hit hard in the month of April and May. June and July numbers have started picking up. Festive season is coming up from this month. We are expecting sales to be better in days to come. Another reason for increase in sales is due to many first time buyers who were delaying their purchase. Some also prefer self-driving due to Covid.

The Covid crisis is one of its kind and never expected and none of us were/are prepared for it. Since this is the new normal all are figuring out the new ways of working. Digital sales focus in our case was already there pre-Covid, but customers preferred to visit the showroom and see for themselves. It’s changed now with more preference for digital means of sales. From a virtual experience of car demos to online paper work we are ready and customers are using these facilities. Even in car service we are encouraging customers to use the pickup and drop facility and have minimum contact with others. Even safety of our staff is our prime focus and we are thoroughly following all the local authority norms on Covid.

This is a tough phase that we are all going through and it will pass. We need to be positive, take all precautions and keep working with positive mindset. Demand will pick up in the future and we are seeing positive signs already.
“Post Covid, technology will play a vital role in healthcare services going forward.”

How do you assess the Covid-19 pandemic impact on hospitals and medical services?

The Covid-19 pandemic has impacted hospitals throughout the country and around the world. Many hospitals have scaled back or postponed non-emergency care. This has medical consequences for the patient community and it has financial consequences for the hospitals. Health facilities in many places have closed or limiting services. Thus a careful balance would have to be found between the risks of the operation and the risk of delaying treatment except emergencies.

With travel restrictions, lockdowns and unprecedented fear of visiting hospital, disruptions in the supply of medicines and medical materials, our teams have been pushed to find solutions beyond our usual way of operating to be able to continue caring for patients. Faced with challenges on a scale never experienced before, our teams, doctors, nurses and support staff have had to quickly adapt to the new realities of Covid-19 situation. The challenges have been immense and we’ve adapted our entire way of working, following all Covid-19 protocol.

How will you the crisis brought by the Covid-19 pandemic in hospitals / medical services? What are the steps you have taken to overcome hurdles?

Keeping essential health services available and accessible is vital to prevent losing even more lives, whether from malaria, measles, jaundice or complicated pregnancies. People may put off seeing a doctor for any number of deadly medical conditions due to the difficulty of traveling during lockdowns or from fear of becoming infected with Covid-19 in a health facility.

In order to ensure that health facilities are safe places for staff and patients, Unity Hospital has implemented specific Covid-19 infection prevention and control measures in all our wards and all facilities of the hospital and has supported health authorities in every way. We have to reach out to patients and people in general through medical practitioners, social media and other communication channels informing patients about the safety measures taken towards patient services and giving the confidence and belief that it is safe to come to the hospital for any kind of treatment. We have also created exclusive isolation ward for Covid-19 cases. We are offering treatment for Covid-19 patients at the prescribed government rates.

Hospital have scaled back or postponed non-emergency care. This has medical consequences for the patients and financial consequences for the hospitals.

Do you think online medical help serve the needs?

I think technology is going to play a vital role in healthcare services going forward, especially online consultations. We at Unity Hospital provide comprehensive services like online doctor consultation and treatment at home as well as bringing the patients to hospital when it is necessary. We also have our home care services where a person needing any lab tests or drugs have to just send us the requirements through WhatsApp and we will cater to their needs immediately.

What is your advice to people who need to visit hospitals in this difficult situation or seek medical help at home?

It is very safe to come into a hospital. We follow safety protocols for all patients needing any in-patient and out-patient services. We have fever clinic where every patient is screened by our medical staff and if suspected of Covid-19 symptoms they will be shifted to the isolation ward, tests will be done and they will be kept till the reports come. We have our home care services where a person can call our number and if required a doctor will attend to patient’s doorstep and screen the patient, similarly lab, pharmacy and physiotherapy consultation can be done at home. There have been some remarkable initiatives, from increasing the availability of telemedicine, to providing online infection prevention and control to training for home care workers to running health promotion campaigns on social media, to managing WhatsApp groups of medical services.
What has been the impact of Covid?
The impact on our business is huge since tourism and hospitality is the largest service sector in India. Travel and tourism contributes 9% of the GDP making it the 8th largest tourism economy in the world. The food service business in India is estimated to be around $61 billion. International flights have come to a stop and interstate travel is affected. Corporate travelers have moved to virtual meets. Social distancing has limited the social/private events. Bars are not operational. A good amount of income was lost in the first quarter. The hotel industry provides nearly 4 crore jobs in the country that accounts to 8% of the total employment. With closure of several food businesses, atleast 40% of these jobs are severely impacted.

What are the steps you have taken to overcome hurdles?
We have taken stringent measures and opted for high standards of hygiene and safety. The best option to move forward is by keeping the employees safe and healthy and winning the customer’s confidence to dine and stay with us. At our properties, they undergo a strict routine of regular exercises, hot water gargling, immunity booster health drinks at regular intervals, followed by a 20 minute daily briefing on health, safety and hygiene. Entire property is disinfected every four hours. In restaurants there is prompt sterilization of cutlery, sanitization of furniture after every use and safe food practices. All precautions like temperature check, masks, hand sanitization and social distancing are followed.

What is your advice to hoteliers and customers?
The hotel industry is strictly required to follow a separate and specific standards operating procedures as per the government guidelines that include fine measures of safety and hygiene. This includes extra precautions apart from the hygiene drill at the hotel like availing travel history of the guest before arrival, a pre health check up routine, ensuring a thorough sanitization process on arrival, digital transactions and digital processes of check-ins and checkouts, contactless in room dining facilities and a 72 hour gap in allotment of the room to the next guest with disinfection process in between. The Ocean Pearl, at all our properties has been operating on medical standards of safety measures. We have never given our rooms for quarantine purposes in view of customer safety. A strong suggestion to the hoteliers is to follow the measures diligently with no compromises and the customers must check upon these measures and strictly adhere to them. This way, we can work upon mutual benefits of safe experience and smooth business.

How best banks can help you?
The entire nation is facing a financial crisis, and our industry is employing a major section of the population, hence many livelihoods are accounted for. As mentioned earlier, the first two quarters have already been quite terrible. With a meager business, operational costs, rents and salaries, a lot needs to be managed. Unfortunately, there has not been much help from the government for our sector yet but we can at least hope for financial leverages from the banks such as interest waivers, moratorium extensions for business at least for a year. The Employees State Insurance Corporation could also lend out money to sort salary concerns of the employees for some time. The enactment of Emergency Credit Line Guarantee Scheme, approved in July, shall hopefully provide some relief with relaxation of loan limits.

What’s your post Covid-19 forecast?
The pandemic has raised the bars and created a good awareness on importance of hygiene and cleanliness. A blessing in disguise indeed, this phase has highlighted important aspects of life like valuing family time, eating healthy food for good immunity, and most importantly, staying healthy. Being the second largest population of the world at 135 crores, thrive on travel for business and leisure. The spending capacity has definitely slowed down currently due to finances and fears of the pandemic. However, lot of places have permanently shut down leaving scope for the existing ones in the market to meet good standards of service and hygiene, since now people will definitely look at safety with budget. Domestic travel will gain preference over international ones. Packages with safer facilities will attract more walk-ins. The demand and supply curve will see a raise gradually thereby increasing employment opportunities in the existing businesses. Hopefully Indian players get a better role in the market, increasing scope for entrepreneurial opportunities.
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COME 2020 – THE WORLD HAS been taken by surprise by an unprecedented Challenge – an unheard of phenomenon, all pervasive in its adverse impact across the globe and severely jeopardising the human spirit of free enterprise. COVID-19 pandemic has spared none – Prince and Pauper alike, threatening life, restricting freedom of pursuing good lifestyles and moreover challenging economic enterprise and income earning activities of mankind.

While getting acclimatised to this ‘New Normal’, Business enterprises have tried to be resilient to the changing circumstances, hoping to survive, adapt and find new footholds to chart their growth paths.

The new ‘mantra’ guiding the Business World seems to be “Hope, Energy and Effort”. They seem to realise that they need to have a mind-set of Hope, gather together their resources with newfound Energy and put in a strategized all-out effort to adapt and grow in the changing circumstances.

Businesses are looking out for mentors and trusted advisors to help navigate them through the challenges and turbulences, especially on the following lines:-
- to understand how relevant is their business enterprise to society – both before and after the onset of the pandemic,
- to assess their cash resources and other sources of strength for survival, consolidation and growth,
- to get information and guidance on government support to their enterprises,
- to brainstorm for modifying and strategizing their business plans – whether to close down, hibernate or change focus on service deliverables of their businesses,
- to forecast, manage and reduce risks and take appropriate steps for business survival and growth.

We have attempted to be of help to Business Leaders by providing a Checklist for Business Continuity and Growth, focussing on the two basic areas, Strategic Management and Financial Management. Strategic Management helps the Entrepreneurs to ideate on ‘What Next’ and Financial management helps them to ideate on ‘How to find resources’ for their efforts.

CHECKLIST FOR STRATEGIC MANAGEMENT
Analysing, strategizing and executing emergency responses is at the heart of it all. ‘On the toes’ watchful strategy combined with effective communication and realistic positive outlook by the key management teams is vital for the survival and growth of the enterprise.
Objective: Ensure safety of Customers and Employees
Whether Workplaces are prepared and functioning as per Government guidelines regarding Anti-contamination precautions and sanitised workplaces?

Whether standard operating procedures are set and necessary signage and instructions are in place at strategic places and in unambiguous user friendly manner to communicate the safety protocols?

Whether protective equipment and materials are in place and in use?

Whether alternate work schedules, work from home protocols and IT Equipment are planned, commissioned and tested for effectiveness?

Whether new rules and protocols are in place to measure and monitor employee productivity during changed work schedules and work from home scenarios?

Objective: Ensure the communication with Employees are effective and Leadership well established
Whether Leadership is engaged with the Employee Teams at all levels to establish new expectations from them in sync with the changing strategies?

Whether Leadership has been periodically engaging employees in involving them, sensitising them and seeking ideas from them to survive and thrive?

Whether Leadership has developed systematic efforts to engage and meet all employees, build trust, empathise and address the emotional concerns of their employees and onboard them in the strategic plans of the enterprise?

Objective: Fortify and leverage use of Information Technology tools
Whether the present IT Systems in use are adequate or need upgradation for adapting to new safety and social distancing protocols?

Whether data sharing and network architecture, data storage and backup plans, bandwidth and IT access facilities are up-to-date or need redesigning?

Whether cybersecurity, automatic onsite and offsite backups, disaster recovery plans, software licence updations are in place and employees duly trained in the matter?

Whether tools for virtual meetings and online remote access are in place and working after due training to employees and customers in using such tools?

Objective: Safeguard of assets
Whether business assets are duly inspected, protected and are functioning effectively under changed physical presence norms?

Whether employees and management personnel are adequately insured?

Whether insurance covers presently available are reviewed and new risks are identified and adequately insured after negotiations with the Insurers?

Whether personal asset lists, password lists and immovable property records including Will are prepared and kept up-to-date in the case of family owned businesses with continuity plans on ownership documented among the family owners?

Objective: Cost reduction and cost controls
Whether Review and listing out processes done?

● to identify opportunities for cost reduction,

● to identify redundant and duplicate activities for elimination,

● to localise the operations and localise suppliers to reduce transport, travel and allied costs,

● to review and reduce costs of consumables and energy resources like electricity, water, gas, fuel etc.,

● to review staff strengths and eliminate redundant staff, reduce work hours and salary payouts, explore leave without pay options,

Whether senior management compensations, dividend payouts to owners can be re-negotiated and deferred for the short term?

Whether rental agreements can be re-negotiated for reduction or deferment of rentals?

Whether internal control systems are examined and updated Policies are designed to monitor transaction approval levels and limits by executives?
Whether system controls are reviewed to mitigate fraud risks due to increased remote working and use of online platforms for operations?

**Objective: Customer Engagement**

Whether systems are in place and working to be in constant communication with key-customers?

Whether dialogue with customers are in place to identify their challenges and being resilient through re-negotiated business contracts?

Whether offers are re-negotiated to reduce prices with reward engagements like performance discount schemes, prompt payment discounts etc.?

Whether CRM customer relationship management tools are used? Whether former and potential customer bases are mined and new customer engagements are explored? Whether employees are rewarded for new customer leads?

Whether backward and forward integration of business processes are explored and reviewed to achieve cost reduction and economies of scale?

**Objective: Identify alternate marketing and customer engagement channels**

Whether alternate marketing channels like website development, online channel partners and marketing platforms are explored?

Whether online facilities are put in place for procurement of orders and for delivery logistics?

Whether social media platforms are engaged to market the products and services of the enterprise?

**Objective: SWOT Analysis and Strategic Plan of Action**

Whether decision making process has been centralised to core team for quick and dynamic change management and crisis response management?

Whether core team is meeting on daily basis to assess the impact of the new emerging situations and to plan effective responses?

Whether key products and services have been identified as contributors to vital cash flows?

Whether vital decisions taken to close down product or service lines, areas of operations and burdensome places of business involving high fixed costs, break even and cash flow challenges?

Whether focus made on products and services that are under highest demand and contributing to volumes and profitability?

Whether list of vital cash flow sources, credit lines and loyal supplier and customer database updated and identified for emergency use to manage cash flow crisis?

Whether employees are categorised under Vital to Processes, Loyal but not vital to Processes and Burden categories and their placements and emolument contracts re-negotiated accordingly to focus on retaining key employees as well as provide leave without pay option to non-key employees?

Whether new ways of doing business have been necessitated, identified and reviewed for implementation? Whether a re-allocation of resources and transfers of key employees to support such new ways of doing business planned and implemented? Whether contract employees and new recruitments made where necessary to meet such new ways of doing business?

**CHECKLIST FOR FINANCIAL MANAGEMENT:**

Finance is the life blood of the Enterprise and is a silent powerhouse that energises and maintains its health. Finance is to be judiciously managed especially in these challenging times. Enterprises that are cash rich are considered blessed in these trying times. Every effort has to be made to conserve and employ cash resources in a judicious manner.

**Objective: Financial Statements**

Historical Data study

The past 5 year Financial Statements need to be analysed with special focus on Cash Flow Statements to identify, study and manage, on the basis of historical performance trends, key financial ratios like current ratio, working capital ratio, stock turnover ratio. Key contributors to cash flows including seasonal cash flow trends during a regular financial year timeframe need to be studied and identified for support.

**Objective: Financial Forecasts**

The short medium and annual time frame cash flow forecasts need to be prepared on best and worst case scenario basis.

A sensitivity analysis is to be performed with changes in assumptions and ‘what-if’ situations like if turnover were to drop by given percentages, if key suppliers or customers were unable to perform their contracted obligations, how long the business can survive with underperforming or loss making operations.

Internal measures to be identified to improve cash flows like reduction of expenses, temporary pause of operations,
focus on cash yielding product/service avenues.

Objective: Identify and avail Government and Bankers support
Gather information from bankers, consultants and Trade Bodies on the support, subsidies and soft loans being offered as COVID Support from Government and take effective action to avail such support on cash management.

Use collective negotiation and follow up power – network with likeminded business enterprises and engage Local Chambers and Trade Bodies to develop meaningful dialogues with Government Authorities and Agencies and Bankers to secure better facilities.

Objective: Working capital Management
Inventory Management – consider special sale campaigns to reduce inventories holding costs and reduce slow moving inventory. Review purchase policies to implement just-in-time inventory holding systems, decide on write offs of unmoving inventory.

Debtor Management – speed up the invoicing cycle wherever deliveries of services or milestone delivery schedules have been fulfilled, review and forecast likely cancellations by customers and re-negotiate rates for retention of customers, identify and follow up on collections from debtors, introduce online payment facilities for speedy collections from debtors, re-examine credit limits and risks connected to credit limits of each customer under changed circumstances.

Creditor Management – explore re-negotiation of credit periods, instalment facilities, re-casting of credit contract terms and supply timelines. Explore alternate supply sources with better credit terms, consider invoking force majeure clause in contracts in emergency situations.

Bank Facility Management – Negotiate on priority with Bankers when potential non-performance of loans are predicted, explore debt restructuring plans with banks, explore alternate banking offers with better interest, margin and instalment plans, consider substitution of assets offered as securities to release potential cash flow yielding assets. Re-negotiate equipment lease terms, seek rent concessions and deferment of rents.

Objective: Capital Asset Management
Review planned capital expenditure and expansion projects and place on hold projects that are not vital.

Revalue assets and explore sale of capital assets to ease cash flow constraints.

Identify processes as Urgent and Important, Not urgent but important, Urgent but not important and Not urgent and Not important – with emphasis to fulfil the first two categories.

Conclusion
In the final analysis, individuals and organisations that demonstrate positivity, agility and systematic planned responses to adjust to the changing circumstances, to innovate and find alternate courses of action and to stay afloat amidst the fluid situation will finally emerge winners as the Tough Ones who weathered Tough Times.

Chandranth Rao B is a well-known Chartered Accountant in Mangaluru.

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B. Ahmed Hajee Mohiudeen

A legend in his own time

Dakshina Kannada District has lost a great businessman and a compassionate human being with the demise of B. Ahmed Hajee Mohiudeen, the Founder Chairman of B.A. Group.

B. Ahmed Hajee Mohiudeen was a distinguished figure among the people of Karnataka, particularly Dakshina Kannada, by virtue of his proven track record of excellence in industrial, educational, philanthropic, social and community services. He was responsible for the uplift of Thumbay village and the local people benefited greatly from his business and philanthropic endeavours in the region.

To have a better understanding of this poised, soft-spoken, lovable man, it is essential to go back to his earlier days. B. Ahmed Hajee Mohiudeen was born into conservative Muslim family at Bunder, Mangalore on June 18, 1933 to Alhaj Mohiudeen Chayyabba and his wife Mariamma. He did his primary schooling at Badria School, Mangalore, secondary schooling at Ganapathi High School, Mangalore and graduated in commerce from Government College, Mangalore.

He married Bifathima, the eldest daughter of the late timber baron Yenepoya Moideen Kunhi. After gaining rigorous experience in the trade under the guidance of his father in law, in 1964 he started his own timber business at Thumbay village, which is 20 kms from Mangalore city. With hard work, he prospered in this business and made a name for himself.

With his growing stature, he soon diversified in business by establishing saw mill in 1970, Fatima Timbers in 1975, Hajee Timbers Complex in 1978, Hajee Timber Industries in 1984 and B. A. Shipping, a timber importing unit in 1986. Today, B A Group is a well-diversified conglomerate. From a fledgling company in the 1970s, B A Group is now on the threshold of rapid expansion into such areas as urban housing, education, real estate, healthcare and exports and imports.

1988 he established the Tumbay Educational Trust and Tumbay High School. To begin with, this school had just 11 students and two teachers. Later, through this institution, he was able to establish Tumbay Pre-University College, Tumbay English Medium High School and Tumbay Central School.

In 2004, he started the BA Industrial Training Institute (ITI) and in 2009 started the BA Hospital. Since 2013, this hospital is being run with the expertise of Father Muller Hospital, Kankanady, Mangalore.

He was the Founder, Patron, Chairman of Badria Educational Institutions, Crescent Education Society, Navabharath Night High School, Kasba Bengre School Development & Monitoring Committee, Islamic Trust, Mangalore, Thumbay Mohiideen Jama Masjid, Thumbay Development Committee (President), Yenepoya Medical College and Yenepoya Dental College (Trustee), Al Ameen Educational Society, Bangalore, State Adult Education Committee, Mangalore University (Syndicate member), and Gulf Medical University (Patron) are some of organizations that he had been associated with.

As an enthusiastic philanthropist, he has focused on the spread of education to weaker sections of the society and has contributed immensely to the community development and women empowerment in Mangalore and surrounding areas. He is the founder president of a number of institutions and trusts in and around Mangalore, and serves as the head of around 1000 Masjids.

The wisest, most loving and generous people are likely to be those who have known struggles, known defeat, known the heartbreak of losing something or someone they loved, and have found their way out of the depths of their own. These people have experienced many ups and downs, and have gained an appreciation, sensitivity and an understanding of life that fills them with compassion, understanding and wisdom. People like this aren’t born; they develop slowly over the course of time.

Mr. Ahmed Hajee Mohiideen was one such exceptional human being worthy of many honors. He had received the ‘Lifetime Achievement Award’ from the former President of India, Dr. A.P.J. Abdul Kalam.

Even at the age of 89, Ahmed Hajee continued to be active and enthusiastic. From his plush home at Thumbay, he presided over the empire he has carefully created, guiding its destiny with effortless ease. With his passing away, Dakshina Kannada District has lost a great businessman and a compassionate human being. He will be remembered for his superb business acumen and philanthropic services forever.
Blessings

Count your blessings
Name them one by one
A beautiful song
Taught to me by my teacher nun.

Little did we know
The meaning of it then
A world of difference now
It does really make sense

Problems do occur
Dismayed have I been
Tears have rolled down
Traumas I have been.

Life’s not a bed of roses
That’s what I’ve learnt
I’ve also learnt to let go
What can’t be controlled.

I’ve counted my blessings
Named them one by one
I’ve learnt to live life to the fullest
With all our duties done!

I’m there for you

When sorrows seem to fill up to your ears,
Abuses being flung over you,
You stand helpless on a barren land
And you feel all alone in this world...

Don’t feel ashamed to call for help
For if you feel you’ll carry the load alone,
You’ll disgrace me
In a way unknown.

Give me a chance to show you my love,
To show that it’s never ending and true,
I’ll do what no one has dared to do
And you’ll feel there’s someone to care
for you.

ROOPA G. SALYAN is a bilingual poet in English and Kannada. This poem is from her poetry collection “Whispers of the Soul”. She has completed her MA in Sociology securing the 6th Rank. She is currently pursuing her career as lecturer in Besant Women’s College, Mangaluru.
RESERVING HISTORY AND culture for posterity is a serious duty of humanity, one more museum in the making in the city is noteworthy, it showcases the path travelled by the church in Kanara through around two centuries, sadly older antiques and documents are not available. World over museums housing old antiquities, have a very high interest value. In India the love and value for old things is not much, Mumbai has very great museums as a few metros. Mangaluru, often called the “Rome of the East” with many churches is indeed packed with history which may not be evident. It is all worth sharing and caring though the Corona Pandemic is causing changes, things will work out as God wills. Some years back, Bethany sisters (BS) developed the residence of their founder and first candidate from the Konkani community for the sainthood in the church, and created a ‘memorial museum’. Recently, the Ursuline Sisters (UFS), have developed their Foundation House, adjacent to the Rosario Cathedral into a museum with the history of their congregation. St. Aloysius college too has moved it’s ‘Aloysium” from the old Red building to a modern premises and updated it. Secular citizen readers would have read about these.
Inspiration and Birth

In the last decade, Bishop emeritus, Rev Dr. A P D’Souza and former VG Rev Fr. Denis Moras Prabhu expressed ideas to have a museum of phased out church materials and historic memorabilia, at Rosario Cathedral; however plans in such projects change. Recently it has come to light, though not officially, that “The Museum” has taken shape at St. Joseph’s Interdiocesan Seminary, Jeppu, Mangaluru. Rev Fr. Ronald Serrao, who had interest in several museums in Europe and Rome, earlier when he was a professor here at the seminary took initiative, now as the present rector this grand idea seems to be seeing light. In the last decade several old churches have been renovated and refurbished and very valuable keepsakes are discarded and need to be preserved. Secondly, post Vatican II, major changes have come about in several aspects and the old needs to be preserved and displayed.

This new museum is the God sent, primarily two rooms are allotted to this, definitely a more dedicated space and structure will be needed. Many parishes, convents, institutions and people, it is said, have given many antiques to the seminary and a few seminarians volunteered to clean and arrange temporarily the many items received. The 135th anniversary of the Seminary in 2014-15 was a landmark year for this idea and things took shape and in 2019 some progress was made, also visited and appreciated on social media. But, the Corona Pandemic and lockdown is a damper, personnel and facilities are needed, and people will contribute more surely.

Preliminary overview

Preliminary overview: It is said to be a voluntary part time leisure effort at start up, the displayed artefacts are superb and stimulate the mind and imagination to learn and understand more about the traditions, culture and rituals of the church. The fact that many curios and antiques highlight the church culture and practices prior to Vatican II, when up to early 1960s Latin, then official language of the church was in use; later local languages came into vogue. Further, enigmatic relevance of the exhibits will cause the value of these exhibits to surge higher. Some major historic relics that are seen to be in precarious decline are two ancient stones at Rosario Cathedral, one 1629 tomb stone of a Portuguese captain found a few years ago, is practically in the garbage. If excavations are made along the river side in Bolar around the area that this tomb stone was found, the site of the first church from 1568 to 1784, when Ruler Tipu Sultan exiled the Konkani Catholics of Mangaluru for 15 years, perhaps more material will surface. Also, care is demanded to preserve old church records which are turning to dust due to age, modern processes can be a solution.

One can now see, old version of church/chapel altars when the priest used not to face the people, it is indeed a curiosity. The figures of Jesus and Mary, his mother which were used in an elaborate crucifixion scene depicted right in the sanctuary of churches at the end of the Good Friday liturgy can be seen, it is now done away in most churches. Tabernacles, Bishops Mitres, Mass vestments and sacred linen, Candle sticks, statues of all sizes and kinds, Monstrances, Crucifixes, thuribles and incense boats of various types and sizes, relic holders, Copes and humeral veils, pixes, chalaces, pattens and ciboriums, sanctuary bells, cruettles for wine and water, used in olden times. Pictures, Art paintings, Missals, Brevieres and Books in Latin, English and other languages too, further scope is vast.

Brief History of this Seminary

The institution hosting JP2 Museum now is St Joseph’s Interdiocesan Seminary, Jeppu, Mangaluru; a Seminary first recorded in 1763 was at Monte Mariano, Farangipete, a Franciscan Capuchin house for long now. During the 15 year captivity of Kanara Catholics under Tippu Sultan 1784-99, it was closed down and reopened.
later. In 1845, when the Carmelites took over the care of the Church in Mangaluru regions,

Later a plot of land at Jeppu, was acquired, in 1854, where a large house with a chapel was built as a residence of the Bishop and also for the seminarians. The Jesuits took over from the Carmelites in 1878, and the present St Joseph’s Seminary came into being on 11th January 1879.

The Seminary celebrated its centenary, of its reorganisation under the Jesuits in 1980. The Seminary was transferred from the Society of Jesus to the Interdiocesan (Mangalore & Calicut) Board of Administration with effect from 1st June 1995. Adding Kannur Diocese in the year 1999, and Udupi Diocese in 2012, the respective Bishops are Members of the Board of Administration. This seminary has the honour of having formed over 2000 priests and several Bishops as well. Another milestone in the history of the Seminary was the completion of 125 years of its existence on the 11th January 2004. The sights now focus on the 150 years anniversary.

Indeed this effort for a Museum is great, no doubt that this effort must be taken forward and all interested must come forward to procure, donate and work for this worthy cause. It will greatly move forward to find a more suitable place and set up in the most wonderful way this museum, to preserve and promote church history for posterity. The Seminary states that for now matters are awaiting the withdrawal of the Corona Pandemic and the Seminary to reopen. Until then let us await the reopening and work progress on this museum which will attract many.

“A museum of the legacy of christianity in Kerala

“Christianity in Kerala is as old as Christianity itself,” this can be noted also from the article in this issue of ‘Mangalore Today’ article on St.Thomas the apostle of Christ. Passion for heritage and the historicity of Christianity in Kerala has salvaged evidences of the arrival of Christianity to the ancient port of Muziris, in ancient times. The Catholic Art Museum, which was set up supported by the Archdiocese of Ernakulam, is testimony, when ancient Indian culture amalgamated with a new faith that came from the Middle East.

It is evident that the arrival of Christianity in Kerala soon after the death and resurrection of Christ was because Muziris was a global trade centre. Religions pldied their way on merchant ships to anchor on the shores of Kerala. Scores of ancient churches are being demolished in Kerala without understanding that the community is erasing proof of its ancient past, collecting artefacts from these old churches is not an easy task. Shipped as antiques to countries afar or left to be destroyed in musty godowns, they are a treasure trove of precious things of lost memory.

Situated next to the St Mary’s Basilica in Ernakulam, the two-room museum has not found a curatorial system yet. The collections include hand-embroidered robes in gold thread, carrying local and European designs. Ancient coins, early Christian jewellery, Bibles in Aramaic, even a copy of a Jewish Torah, which may have been sold by the Jews before migrating to Israel.

The Jews were here even before Christians set foot in Kerala. There are a number evidences present in ancient artefacts that speak of the overlapping of cultures. These could be common traditions from the Middle East or may have emerged from the free integration of neighboring customs. The presence of Kerala is seen in specific additions of art forms such as the banana flower and cashew fruit, seen hanging from carved wooden edifices of church altars. Enormous drums that gave the call for church festivals (just like in temples) and palanquins that carried bishops tell of a unique Christian culture. Fascinating collections are the scores of palm leaf manuscripts, which have been collected from churches and homes.

Paintstakingly preserved and digitized in old Malayalam script, there are details, which offer information never known before. What is interesting is when one studies these, many finer details of history are revealed. One such church is the Manglasherri Church in Koratty, which to date, bears the name of a Brahmin family, which donated the land to Christians to build a church. Today, much more of ancient Christianity is learned through a deep study of antiquities that remain. If the clergy and the church preserved this precious past with more care, what a wealth of information for scholars, the community, and to Christians world over.
Thomas the Apostle is one of the Twelve Apostles of Jesus according to the New Testament of the Bible. Thomas is commonly known as "Doubting Thomas" because he doubted Jesus' resurrection; later, he confessed his faith, on seeing Jesus' crucifixion wounds. According to traditional accounts of the Saint Thomas Christians of Kerala in India, Thomas is believed to have travelled to the Kerala Coast. Thomas reached Muziris (modern-day North Paravur and Kodungalloor in the state of Kerala, India) in AD 52, it is said.

According to traditional belief of many Christians of India, the Apostle Thomas was martyred in Mylapore, in Madras in AD 72. He is believed to have established seven churches (communities) in Kerala. These churches are at Kodungallur, Palayoor, Kottakkavu (Paravur), Kokkamangalam, Niranam, Nilackal (Chayal), Kollam, and Thiruvithamcode. Thomas baptized several families, other families claim to have origins almost as far back.

**Mylapore, Madras, Tamil Nadu:**

Traditional accounts say that the Apostle Thomas preached not only in Kerala but later also on the Southern east coast of India – and relics are found at San Thome Basilica in Chennai, Mylapore, India. Marco Polo, the Venetian traveller and author of Description of the World, popularly known as Il Milione, is reputed to have visited Southern India in 1292. According to tradition, in AD 232, the greater portion of relics of the Apostle Thomas are said to have been sent by an Indian king and brought from Mylapore to the city of Edessa, Mesopotamia.

Originally a church was built by St. Thomas himself at Mylapore. This tiny holy shrine was badly damaged over time, in 1523 under Portuguese authority, a new church was built over it. The present
Gothic Cathedral was blessed in 1896, and raised to the status of minor basilica by Pope Pius XII in March 1956.

**Little Mount:** Known locally in Tamil as "Chinna Malai", a place associated with St Thomas and originated in 68 AD of great religious, historical and tourist importance about 10 Kms from the city proper. It is legendary that during many attacks by his opponents to preach Christ, the apostle to refuge in a cave in this former jungle area, the cave is still seen. It has a window-like opening which is said to have been made miraculously to allow the saint to escape his enemies on one occasion. A cross similar to that on the mount is seen. A stream of water always flows which is reputed to be created to help the people who came to hear the Apostle of God.

**Ancient Cross, St.Thomas Mount, Chennai**

The cross is etched in rock at St Thomas Mount, Chennai, which is believed to be from the period of St. Thomas and was found while digging the earth in 16th century for the construction of the church. It said that the saint greatly valued it and prayed long hours kneeling before it.

Ornate crosses known as Saint Thomas Crosses; also known as Nasrani Menorah, Persian Cross, or Mar Thoma Sileeva. These crosses are believed to date from the 6th century as per the tradition and are found in a number of churches in Kerala, Mylapore and Goa. An oldest known written document refers to this type of cross as a St. Thomas Cross. There are several interpretations of the Nasrani symbol. The interpretation based on Christian Jewish tradition assumes that its design was based on Jewish menorah, an ancient symbol of the Hebrews, which consists of seven branched lampstand (candelabrum). The interpretation based on local culture states that the Cross without the figure of Jesus and with flowery arms symbolizing "joyfulness" points to the resurrection. In 1258, some of the relics were brought to Ortona, in Abruzzo, Italy, where they have been held in the Church of Saint Thomas the Apostle.

It was in 1908 after much effort and dispute the message seen around the cross was deciphered as "Through the cross the messiah brought salvation to the world".

**St.Thomas Mount:** In Tamil it is "Peria Malai", some refer to it as "Farangi Malai" due to the habitation of the Europens in the 1500s. Consistent tradition marks it as the place where St.Thomas, who lived in the vicinity was martyred in 72 AD. A picture of the Virgin Mary there is reputed to have been painted by St.Luke the evangelist on a plank about one foot square, and always accompanied St.Thomas and often referred to as "the scapular of Thomas". The mount is reached by about 135 steps through a paved road said to be built by a rich American merchant. Here, a polished granite stone marks the spot where on February 5, 1986, Pope John Paul II stood to bless the sea of people during his visit to Chennai, Meenambakkam airport is seen nearby. Hordes of pilgrims and tourists visit this place round the year. There are many churches in India dedicated to this apostle of Christ himself, many Indian christians bear the name "Thomas". St. Thomas is regarded by the church as the patron saint of India, and the name Thomas remains quite popular among Christians of India.

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KCCI's awareness campaign on Covid-19

In an effort to spread awareness on Covid-19 related guidelines that can go a long way in checking the spread of the infection, the Kanara Chamber of Commerce and Industry is running a campaign named “Let’s Fight Back Together.” As part of the campaign aimed at sensitizing the public on the need for social distance, use of masks in the right way and also regular washing of hands, the KCCI has put up several billboards both in Kannada and English language.

Among the billboards, the one where it is written KA-19 v/s Covid-19 has caught much attention of the public.

Flights not allowed at MIA during rains: Airport director

No flight operations are allowed at the Mangaluru International Airport during rains considering the poor visibility, said Airport Director VV Rao.

His response came close on the heels of the Kozhikode air crash in Kerala recently. Rao said as Mangaluru International Airport is a table-top airport, the chances of skidding on the runway is more during rains due to poor visibility.

Several measures have already been implemented by the Airports Authority of India based on the recommendations of the DGCA in the backdrop of the 2010 plane crash at the airport, he added.

Mangalore University to hold UG, PG final semester exams from Sept 15: VC

As per the directive of the state government and UGC, the final odd semester examination of undergraduate and post graduate courses will be held from September 15 to 30, informed Mangalore University Vice Chancellor Prof P S Yadepadittaya.

Addressing a press meet recently, he said in view of the Covid-19 pandemic and considering the future of final semester students only final semester exams will be held. The students of other semesters will be promoted to the next semester on formula based marks.

As the University hostel has been converted into Covid care centre and as students from other districts will be arriving for the exams 14 days ahead as per the government’s Covid guidelines, the administration will be requested to let the hostel for University use, he said. Students who are Covid positive will be allowed to write exams in a separate room, he added.

The Vice chancellor said efforts would be made to allow students from far off states like Bhutan and Meghalaya to appear for exams in their respective states after entering into an agreement with the universities of those states.

The academic year 2020-21 will start from September 1, through online classes and regular classes may commence from October if the Covid situation improves.

KPCC Chief meets Bishop, party leaders Oscar, Janardhana Poojary

KPCC President D K Shivakumar who recently visited the city, the first after taking charge of the top post, met Mangaluru Diocese Bishop Dr Peter Paul Saldanha at the Bishop House. The KPCC Chief was felicitated by the Bishop who also wished the leader success in all his endeavours.

Later, DK Shivakumar met veteran Congress leader and former union minister Oscar Fernandes at his residence at Maryhill and enquired about his health.

He also met senior Congress leader B Janardhana Poojary during his visit.
**MCC decides to reduce water rates, solid waste cess**

The Mangaluru City Corporation council meeting held recently for the first time after Mayor Diwaker Pandeshwar took charge six months ago, has taken a significant decision to reduce water rates and also the solid waste cess collected alongside property tax.

Chief Whip Premanand Shetty gave details about the reduced rates.

Congress Corporator Praveenchandra Alva while welcoming the decision urged the MCC to waive the water bills of the public during the lockdown period.

The meeting approved the formation of ward committees as per the Karnataka Municipal Corporations Rules 2011 in the MCC limits.

Deputy Mayor Vedavathi, in-charge Commissioner Dinesh, MLAs Vedavyas Kamath, Bharath Shetty and others were present.

**Reduced water rates:** The MCC has now fixed the minimum monthly bill at Rs 60 followed by Rs 6 per every 1,000 litres up to 10,000 litres of usage, Rs 7 per litre for usage from 10,000 litres up to 15,000 litres, Rs 9 per litre for usage from 15,000 litres to 20,000 litres and 13 per litre for usage above 30,000 litres.

Similarly the solid waste cess for buildings up to 500 square feet has been reduced to Rs 30 from the earlier Rs 50. For buildings up to 1,000 square feet the cess has been reduced to Rs 60 from Rs 75, while for buildings between 1,001 square feet and 1,500 square feet the cess has been reduced from Rs 100 to Rs 80.

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**State govt plans geo-mapping to avert landslides in ghat areas : Basavaraj Bommai**

State Home Minister and Udupi District in-charge minister Basavaraj Bommai has said that the government was contemplating to undertake a geo-mapping through the Geological Survey Department of India in order to avert incidents like landslides in the environmentally sensitive areas of the Western Ghats.

He was speaking to reporters after inspecting the damage caused due to sea erosion at Padubidri recently. The Minister said during the video conference held with the PM, an appeal was put forth to release additional grants to check sea erosion and measures to prevent landslide in the ghat areas. He said assistance was also sought to provide rehabilitation to displaced families.

He said the allegation that the Centre was not favourably responding to Karnataka’s demand relating to Covid and flood problems, were far from truth.

The Udupi district administration already has Rs 3.5 crores under Natural Calamity Relief Fund and an additional Rs 10 crores will be released for emergency works and for flood relief in the next two to three days, he said.

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**Revenue Minister Ashok visits sea-erosion hit areas of Chitrapura, Meenakaliya**

State Revenue Minister R Ashok visited the sea erosion affected areas at Chitrapura and Meenakaliya near Baikampady recently.

Mangaluru North MLA Dr Bharath Shetty apprised the minister of the dangers faced by the fish auction building at Meenakaliya and the Rangamandir of the school at Chitrapur due to sea erosion. He also urged the minister to initiate measures for a permanent solution to the problem.

On this occasion, he also urged the minister to release additional grants for the sea erosion prevention works at Chitrapur and Meenakaliya. Deputy Commissioner Dr K V Rajendra, Deputy Mayor Vedavathi, local Corporator Sumitra Kariya and others were present.
All pvt hospitals have to reserve 50% beds for Covid treatment : Minister

DK District in-charge Minister Kota Srinivas Poojary has said that private hospitals and medical college hospitals have to provide 50% of their beds to the government for effective Covid management. He was speaking during his visit to the AJ Hospital and Srinivas Medical College recently following a request by Mangaluru North MLA Dr Bharath Shetty.

Protection of public health is the priority of the government, he said adding private hospitals have to co-operate with the government in the treatment of Covid patients in the wake of rise in cases in the district. The private hospitals will have to provide treatment to Covid patients at the rate fixed by the government, he said.

He also said private hospitals have also been instructed to conduct Covid tests free of cost for the people and added the government was supplying rapid test kits even to private hospitals.

Karnataka Bank donates 1,000 PPE kits to Wenlock Covid Hospital

Karnataka Bank, one of the premier private sector banks of the country, as part of its Corporate Social Responsibility has donated 1,000 PPE kits worth Rs 5,15,000 to the Wenlock Covid Hospital in Mangaluru.

Mahabaleshwara M S, Managing Director and CEO of Karnataka Bank, handed over the PPE kits to Dr Sadashiva Shanbhag, Superintendent of Wenlock Hospital recently. Speaking on the occasion, Mahabaleshwara M S lauded the tireless efforts put in by doctors and health workers in the fight against Covid-19. Karnataka Bank was always with the Covid-19 frontline workers, he said adding the Bank had earlier donated 1,000 oximeters to the district administration.

Dr Sadashiva Shanbhag who received the PPE kits thanked Karnataka Bank for its kind gesture. Dr Chakrapani, Professor of Medicine and Director of Clinical Research, KMC, Mangaluru, B K Manjunath Bhat, General Manager of Karnataka Bank and Srinivas Deshpande, Assistant General Manager were also present.

Expedite centrally aided housing projects, Nalin tells officials

Dakshina Kannada MP Nalin Kumar Kateel who is also the Chairman of the District Development Co-ordination and Monitoring Committee has directed the Chief officers of all local administrative bodies to ensure early completion of all centrally aided housing projects on priority basis.

He was addressing a meeting of the committee held at the Netravathi Auditorium of Zilla Panchayat recently. Nalin said the government has released adequate grants for the housing projects and directed the officials to ensure completion of the same at the earliest and warned that the funds may lapse if there was a delay in implementation.

On this occasion, Nalin also pulled up officials for not submitting a report on the garbage slip that took place at Pachanady during the previous monsoon. He also directed officials to submit the report within a week.

Deputy Commissioner Dr Rajendra KV who was also present, said rapid antigen testing centres would be opened at 100 places in the city to ensure 1,000 Covid tests in MCC limits daily.

ZP Chief Meenakshi Shantigodu, ZP CEO Dr Selvamani R and others were present.
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A LANDMARK OCCASION for Mangalore as Sisters of the Little Flower of Bethany, Mangalore, on July 11, 2020 inaugurated the centenary year (2020-2021) rendering thanks to God glorifying Him for blessings in the founding, growth and blessed journey. This now well known Congregation of Mangalore; known as Bethany Sisters (BS), was founded on July 16, 1921, founded by Msgr Raymond Francis Camillus (R F C) Mascarenhas (1875-1960), the first Parish Priest (1914-31) of St Sebastian Church, Bendur, Mangalore in response to the needs of the time. It is founded by a diocesan priest of Mangalore and is seen as totally an indigenous institution. This holy Mangalore diocesan priest who founded the indigenous Congregation was a far-sighted visionary and missionary, now the first Konkani Mangalorean on the path to sainthood in the church. The four pioneers with him, Mother Martha, Sr Clare, Sr Lourdes and Sr Gertrude were a great support in the dream. This Bethany Congregation has grown into a mighty tree, sheltering needy people, spread over many regions of India and steadily moved to countries outside India to serve humanity. The Congregation is blessed with 1388 members and 187 convents, in 9 countries. Bethany congregation has extended its branches in 61 dioceses serving the deserving people with deep love without disparity. The achievements in the past 99 years are phenomenal, made possible only by the providence of God.

By I J SALDANHA SHET

The formal inauguration

The opening of the Centenary Year 2020-21, on July 11, 2020 was a historic day in the city, Rev Sr Rose Celine BS, the Superior General led the procession carrying lighted candles symbolizing 100 years of life and mission of Bethany, followed with a hundred lamps borne by five Sisters with the celebrants to the Altar of God. Sr Lillis, the Asst Superior General gave a meaningful introduction to the occasion, with the often said words of the Founder as the theme "Let Bethany grow, flower and bear fruit" on the threshold of the centenary it has produced "abundant fruit" as the Bishop said. Thanksgiving Inaugural Eucharist was offered in the Main Chapel of Bethany Mother House by Rev Dr Peter Paul Saldanha, Bishop of Mangalore Diocese coconcelebrated by Rev Fr Vincent Monteiro, the present Parish Priest, Bendur a successor of the founder and Rev Fr Dionysius Vaz SJ, Rector of St...
Aloysius Institutions, Jesuits were largely responsible for educating the Founder at the College and Seminary and guiding the congregation in early times. The many who supported and contributed to Bethany efforts were remembered and thanked. After the solemn Holy Eucharist, Sr Rose Celine BS the Superior General declared the Centenary year open and launched the Centenary Logo; The very meaningful centenary logo was well explained.

Centenary Memorial Projects
Bethany Superior General, lovingly referred to as “Centenary General” Sr Rose Celine BS., recalled the six on-going projects undertaken in preparation for the Centenary, briefly they are: 1. Decadal preparation made prior to Centenary by way of spiritual rejuvenation of the Congregation. 2. Introduction of Perpetual Adoration in 2018 in response to the Last Will and Testament of the Founder. 3. Housing project on-going for 100 poor families across Bethany in India. This was highlighted by handing over keys to one family here. 4. Preparing 1000 youth for Christian leadership as ‘Bethany Champions’. 5. Launching into pioneering ministry of combating human trafficking and unsafe migration, and reaching out to COVID-19 pandemic victims. 6. Promoting alternative systems of medicine. The year past, the run up to this occasion has seen a lot of preparation and prayer and it is sure to continue with the aims and projects being a great success.

The significance of the LOGO: The glowing flame at the centre, symbolizes the passionate zeal of Bethany sisters in living their commitment. The Oil Lamp indicates that the consecrated life of sisters is sustained by the oil of faith, hope and love. The Number 100 - numerical 1 in the form of a burning candle represents the person of Jesus and 3 little lamps within signify the 3 vows made by the sisters. The two zeroes, in the shape of human figures depict Bethany sisters in perpetual gratitude to the Triune God. The Bible and the cross, within the second zero indicate that Word of God is central to every Bethany Sister. The Centenary Theme, “Let Bethany grow, flower and bear fruit”, is from the Founder himself, expressing his desire and aspiration for Bethany. The Holy Spirit hovering over the vine, highlights the power of the Holy Spirit for Bethany to bear fruit in plenty. World Map in backdrop, the mission arena of the nuns’ global services. The Circle encompassing the logo, points to the Trinity encircling Bethany in the Universal church, in it’s journey of 100 years and on ward. The centenary celebration banner, also shown here, is superseded for the present due to the change in tone imposed by the Corona Pandemic.

In his address, Bishop Rev Dr Peter Paul Saldanha hailed the Bethany sisters, and recognized the contribution of Bethany to the society and the Church as its effective apostolic arm. He stressed the good works, that from Mangalore have spread to all corners India and now the world over. Sr Mariette BS, General Councillor proposed the vote of thanks in keeping with the articulation of the great founder Rev. Fr. R F C Mascarenhas, whose memory is sacred here - May the “Servant of God’s” cause towards the first Konkani Mangalorean to be raised to the altar as a saint, be realised soon; after completing the local stage, it is now progressing in Rome. The fervent prayer and wish as always is that God bless the world and reverse the Covid 19 effects soon - Bethany, a real crown and joy marches forward in this centenary year 2020-2021.
Transition and transformation seems to be the norm of 2020, a year of revolutionary change; lives are facing incalculable evolution unplanned unknowingly. Perhaps, the most sensitive one of these is EDUCATION which is now troubling our young people. Now, the education sector is facing a dimension that is unknown, the new ‘National Education Policy- NEP 2020’ just announced, set to rattle the entire system, further to the Corona Pandemic 2020. The holocaust since March 2020 is yet to bring lights at the end of the tunnel. Change is the law of life, a challenge often, accepting and adjusting to changes is the answer for good results and future.

The educational institutions are more vulnerable to the spread of the disease due to the assembling in the classrooms. Until effective treatment and vaccines are invented, it is difficult to bring back the students to the schools, colleges, universities and other educational institutions. Lockdowns to contain the spread of the COVID-19 pandemic have posed many challenges for education globally and in India it is precarious. With varying lockdowns being imposed in the country, the education sector came to a standstill. This is an unprecedented, unexpected and unpredicted situation.

New Education Policy 2020: In the recent weeks a new dimension is the Government bombshell over the confused education scenario and much is to be discussed, understood and tackled. Let us look at the basics of the new policy in a nutshell here. The 10+2 board structure is to be dropped. New school structure will have major and minor. Example - science students can have Physics as Major and Music as minor also - any combination is an option. All higher education will be governed by only one authority. UGC AICTE will be merged. All University government, private, Open, Deemed, Vocational etc will have the same grading and other rules. New Teacher Training board will be set up for all kinds of teachers, no state can make changes. Same level of Accreditation to any college, based on its rating, college will get autonomous rights and funds. New Basic learning program will be created by the government for parents to teach children upto 3 years in home and for pre school 3 to 6. Multiple entry and exit from any course. Credit system for graduation for students, credits can be utilized if break in course is availed. All schools exams will be semester wise twice a year. The syllabus will be reduced to core knowledge of a subject. More focus on student practicals and applied knowledge. For any graduation course if a student completes only one year he will get a basic certificate, if he completes two years then he will get a Diploma certificate and if he completes the full course can get a degree certificate. So no year of any student will be wasted if the course is discontinued in between. All the graduation courses of all Universities will be governed by single authority. It is clear that education will see major change in it’s profile post 2020.

Post Covid-19: School and class learning will transform in the post Covid-19, blended learning will be a reality. The classroom will be supplemented by online coursework. Students may physically attend classes on fewer days and will be free to study at their own pace. Training of teachers will be qualitatively different, all the teachers will have to be trained for online teaching as well. This will go a long way to ensure that they are comfortable with technology and will be able to seamlessly switch between online and offline modes of teaching the curriculum. Soon, educators will have to discard the ‘one-size-fits-all’ approach that is mostly
followed in traditional classrooms and use technology to offer a learning experience that is uniquely suited to a child’s learning needs. The blended approach to learning, in turn will help all types of students, since they will have the opportunity to engage with different types of content such as video, audio, presentations, thereby increasing the ability to personalize learning. Interactivity and engagement in a physical classroom will have to be built into the online learning programs. Physical classrooms offer a high degree of interactivity with the teacher and also among students.

Social Distancing principles will have to be incorporated, as and when schools, coaching centers and other educational institutions open up after Covid-19. Schools might consider working in shifts, classrooms will follow strict sanitization processes. Unable to hang out with their friends, peers and classmates like they used to, and not being able to expend their energy on sports, will be a difficult matter. It is important to equip them with suitable coping mechanisms and help them to build and strengthen their connections with supportive adults, including their teachers.

This new policy no doubt opens a Pandora’s box. On the face of it, all is good and promising, many recent Govt policies are so, but delivery is the catch. It needs all effort and integrity for a clean and efficient implementation to succeed and deliver in true measure to all classes of society without discrimination or neglect.

Indeed this NEP 2020, will be a game changer in a wide angle, our rusted education system needs to be tuned in a fitting manner for the new global future - while also thinking locally. The details may be announced, but it has a long way to go, it needs fine tuning and optimum implementation from all facets all over India. Citizens must be aware and monitor with care and concern as needed, for the best outcome and future development. Hope well and aim high, will be the mantra for the vast stakeholders now and in the future. ■

Compiled: I.J. SALDANHA SHET
In recent times, I hear and read a lot about ‘Relationship’.

Thesaurus says ‘the way in which two or more people or things are connected, or the state of being connected.’

Surprisingly, this topic has been spoken both by young as well as old. It is widely discussed and written in the media. The context in which the old and the young speaks only varies.

Let me first talk about the younger generation’s concept of ‘relationship’. The arc is quite a big one starting from platonic, emotional to physical. All understandably depend on the individuals in relationship. These, in case, turned out to be love, and to end in marriage, it definitely has to endure for long. Does it? I am a bit uncertain about it. Because once two persons enter into matrimony, a lot of adjustments and compromises have to be made whether they like or not. But, if they are just in ‘relationship’ without matrimony they can say ‘quits’ at anytime. A new gen movie I watched recently in Kannada spoke about it. Marriage, as one understands involves legal binding than emotional. So, today I think many youngsters who are on their own prefer ‘relationship’ than ‘marriage’.

Surprisingly, in a country where a lot of literature, religious and moral tags have been attached to one-man-one-woman relationship, that too through matrimony has started crumbling slowly. So even widowers and widows, separated and divorced look for ‘relationship’ individually and also through agencies. I was, in fact, shocked by the crowd gathered in Gujarat some years back where an agency had arranged a meeting for elderly loners to choose a companion or partner. Here I am not sure with the least possibilities of physical, how the platonic or emotional quotient can have influence on the couple. There are exceptions for this also.

The relationships between elder family members, siblings and cousins nowadays do not carry much value. Friendship had almost replaced all these. Most of the parents and children and their families are financially independent and live away from each other. Parent-children contacts have drastically gone down and that is one reason why we find a lot of luxury senior citizens’ home to free asylums for the abandoned.

Personally speaking I find all relationships survive as long as the emotional bonding binds the two individual souls; be it husband and wife, friends or family members. The ‘emotion’ angle also can start withering with time and lack of contact. It is bound to. Yes. After a period of time, in many cases, the emotional connect also breaks. Out of touch, out of mind. No blame on any party. Today, I started believing that any relationship also comes with a price tag (not always, some times) and also an expiry date.

Yes. In some cases, it lasts long; I feel they are exceptions. The only relationship one can be sure of is their personal connect with God or Almighty; because it is purely based on faith and faith only from one side.

Solution to MANGALORE TODAY Crossword
(From page No.35)

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Aspiring IAS Officer

14 year old CHIRAG L. R. dreams of helping the poor by becoming an IAS officer

HE IS ONE LAD WHO dreams big. When he grows up, Chirag L. R. is keen to serve the nation as an upright IAS officer. Ask him why and comes the reply: “Joining IAS is not for personal achievement, but to serve the people. The facilities meant for the poor are not reaching them. We need to make it proper. I will reach out to the poor at any cost.” His inspiration is Sasikanth Senthil, the former Deputy Commissioner of the district who won the hearts of kids by taking care of their safety. “His strict administration regarding sand mafia and his concern towards school children has inspired me,” he says.

Chirag is a Class X student of St. Aloysius High School. Chirag’s father M. Laxman is a retired employee of All India Radio. His mom is Revathi Laxman, a health worker with Mangaluru City Corporation. His parents support his dream, as do his teachers. Chirag was thrilled when he heard his school rector Fr. Dionysius Vas mention his name as a role model in his presidential address during the school day function. He also fondly remembers the encouragement given to him by the earlier school correspondent Fr. Eric Mathais.

Chirag is well aware of the challenges of joining the IAS and is preparing himself for it. “I will do my best to follow my principles. I will work sincerely and resist falling to any political pressure,” says the young idealist, “I’m good in studies and hardworking. My academic performance in the last year was above 95%. I am also preparing myself with the help of my cousin Dr. Yathish Ullal, who is a KAS officer serving as assistant commissioner for Puttur Taluk.”

Chirag’s hobbies are stamp collecting, quiz and essay writing. He has won the bronze medal during KARNAPEX 2019 state level philately exhibition. He is a recipient of NMMS Scholarship 2019 and came runner up in ‘Shakthi Fest’ district level Election Quiz conducted by the Election Commission of India. He’s also made it past Round One of Deen Dayal Sparsh Yojna Quiz.

His aunt S. Appi was a Corporator of Jeppu Ward from 2002-2019. She gave him the opportunity to meet leaders like Chief Minister Siddaramaiah and chief minister of Pondicherry V. Narayanaswamy. “Siddaramaiah sir advised me to study well. I have also met former Deputy Chief Minister Dr. G. Parameshwar, Laxmi Hebbalkar, Umashree, Vishnunath and almost all ex-MLAs DK district,” he says proudly.

Being the only child, doesn’t he miss having a brother or a sister? “No, my parents keep me happy. They have given me love, affection, care, everything that I need. For me they are only great,” he says. Well spoken indeed, young man!

- MAHESH NAYAK
Refuelling Democracy

Some days back, while clearing a bookshelf I found many of these cute booklets published by the Forum of Free Enterprise and Leslie Sawhny Programme of Training for Democracy. This was part of my father’s collection. He collected many such books. Forum of Free Enterprise was set up in 1956 by A. D. Shroff and Murarji J. Vaidya with encouragement from the House of Tatas, mainly Farrokh S. Mulla, then the head of Public Relations Department of Tata Group. Illustrious personalities like JRD Tata and Nani Palkhiwala were associated with it. M. R. Pai, a Mangalorean, served as its Secretary from inception and later as its Honorary Vice President till his death in 2003. The forum was a sort of think tank. It arranged talks and published literature promoting free economy.

Leslie Sawhny Programme of Training for Democracy was instituted in 1966 in memory of Col. Leslie Sawhny, by Minoo Masani a prominent leader of the erstwhile Swatantra Party. Col. Leslie Sawhny was the brother-in-law of JRD Tata and it seems Tata had plans to make him lead his business group some day. Unfortunately he dropped dead on the golf track one day.

After independence, many such citizens groups germinated to promote the idea of democracy and enable it to establish deep roots in the country. Most of them were Bombay based, involving members of the Parsee community and the leading businessmen and progressive thinkers of the time. My father actively followed the activities of these outfits. I used to find numerous such books scattered around the house in my early childhood. I read some of them because they were simple and easy to absorb. This exposure also shaped my thinking during growing up years. I believe Forum of Free Enterprise is still alive, but I don’t know about the others.

Hence on this Independence Day, it was a surprise – and quite nostalgic too – to stumble upon these books which brought back fond memories of an early stage of my life. The destiny of our country has been shaped by the surge of free thinking in the run up to independence and during the formative years of the country. Millions of nameless individuals and movements have strived hard during that period when the country was vulnerable, to keep the flag of India aloft. Let us cherish this freedom and not let it be squandered in the hands of the wile political classes.

Democracy can survive only when the citizens recognize themselves as the masters. Citizens should take active role in nation building and hold the systems of governance accountable to them at all times. Neglect or surrender of this agency is detrimental to our own well being. As new generations replace the old, the nation renews itself. This is a constant and never ending process. The generation which saw the freedom movement and the struggle the country endured to survive over the decades is slowly fading out. The younger generation is neither aware of the hardships of the past nor the true price of freedom. It is said that family run businesses usually begin to fail the third generation onwards. Something similar happens with democracy too. Today more than ever we need initiatives like Forum of Free Enterprise and Leslie Sawhny Programme of Training for Democracy to spread awareness and undo the political immaturity of the young. Enculturation of democracy ought to be a constant and everending process.

Refuelling

By Mahesh Nayak

A mother and a daughter were going through an extra cupboard sorting out clothes, when the daughter came across a favourite dress of her mother which she wore during her slimmer days. The daughter tried it on and it fitted her perfectly. The mother gave the dress to her daughter and the daughter thanked the mother. “Of course, you’re welcome dear”; the mother said “My loss is your gain.” “No mom, the daughter said, grinning “Your gain is my gain!”

A father took his ten year old son camping. As the father cupped his hands to a mountain stream, the wide eyed boy cried out “You are not going to drink that, are you Dad?” “Of course, said the father, emptying his cupped hands into his mouth.” “Oh, Dad,” said the boy “I didn’t mean the water, I meant the tadpole!”

Today, my neighbour’s 12 year old son said , “I’ve lost half my Property due to the Corona lockdown.” I asked "How???” He said, "My Mom’s Pregnant..!!”
ARIES

September finds you with especially creative ideas, dear Aries, and a motivated and confident disposition. It’s an excellent time to thrive in competition, overcome challenges, or enjoy more intense, satisfying activities. Note this month, Mars will retrograde in your sign, and you may be reevaluating some of your desires, projects, and pursuits.

TAURUS

In September, great energy is with you for dealing with emotional or tricky areas, dear Taurus, and putting problems behind you. You can make some handy adjustments to your domestic world, or you’re particularly enthusiastic about improving your personal life. If it takes a bit of extra energy to help you reduce stress all around, you’re ready to put in the effort.

GEMINI

The month ahead is particularly strong for your communications and outlook. Reaching out and connecting can bring unexpected opportunities to you. Learning and projects or personal interests are in good favor. Motivation returns or builds in August. You are bright and alert, ready to embrace change. You’re in a primarily positive, action-oriented frame of mind, and you can be feeling refreshed and a little braver or more interested in seeing results.

CANCER

You might often find yourself in the position to lead, manage, or take charge this month, and it goes rather smoothly. Even so, there is a stronger focus on settling in and getting comfortable. Creative problem solving comes easily, particularly when you apply your thinking to practical and professional matters. You’re more decisive and confident in September, although as the month progresses, your curiosity can diffuse your focus somewhat.

LEO

You are likely to feel braver and more outgoing this month with the enter of Sun in your sign in last month and support from assertive Mars, dear Leo. Your vision and intelligence empower you, and you seem to instinctively know that change is necessary so that you can improve, develop, and grow. Your good organizational capacities help you get things done with minimal interference.

VIRGO

September energies tend to boost your ability to observe and strategize, dear Virgo. Examining your past or private matters can figure strongly, but you’re also finding more moments to socialize or enjoy yourself, particularly as the month advances. You’re in great shape for cutting through appearances and uncovering something previously unknown or hidden.

LIBRA

September is a fantastic month for getting things accomplished, dear Libra, and feeling more spirited and confident. Healthy competition can fuel the desire to do your very best. Obstacles seem to fall out of the way as you approach life with increased confidence.

SCORPIO

September brings increased motivation and good energy for work-related matters, dear Scorpio. You apply yourself with purpose, confidence, and intent. It’s a good month to make solid progress on practical matters. You might take particular pleasure in coming up with strategies, plans, and workable solutions to problems.

SAGITTARIUS

You’re spirited and self-expression this month, dear Sagittarius. Romantic prospects are good, although, in the coming months, you might be refining your approach to getting what you want in love. For the time being, a direct approach is in favor. It’s a time for taking care of business, and the motivation to do so is building. Being productive can satisfy a need.

CAPRICORN

You’re in an unusually strong position for managing your emotions and personal life in September, dear Capricorn. Supportive transits connect your home and family sector with your intimacy sector this month. They help boost your stamina, motivation, and confidence levels with emotions and your inner or domestic world. Motivation is strong.

AQUARIUS

September can find you in a generally upbeat, positive mood. You’re quick to tackle problems, but you’re also quite focused on your relationships, enjoying brainstorming and collaborating. It’s a dynamic and energetic time for mental pursuits, interests, and projects. You especially enjoy sharing ideas. It’s also a fine time for significant lifestyle or financial changes, particularly in beginning of the month.

PISCES

You can experience a strong desire or drive to be efficient this month, dear Pisces. You seem to zip through challenges quickly and orderly, and your innovations are grounded in practical realities. Applying yourself to something constructive is satisfying. Putting in the effort to improve your daily routines is satisfying. You’re less inclined to overthink and tend instead to throw yourself into your activities.
Love for the Nation with Music

Today with the advanced facilities it is not rare to see young children playing musical instruments of all kinds, many schools celebrate national occasions with students displaying talents in music along with many more talents. A look at young Padubidre Laxman Prabhu’s skills and musical prowess will say that it is once in a lifetime that awe-inspiring talent is marked.

As a preschooler, playing with friends, colouring and reciting rhymes like any child, it was a surprise of surprise when one fine day his parents found him playing his first song the National Anthem on his toy guitar. And thus began Padubidre Laxman Prabhu’s musical journey at an early age. Music always made him smile calmly as an infant it is recalled. He gave his first stage performance at his pre-school annual day celebration. His tiny hands and swift fingers produced perfect notes that amazed everyone, unbelievable they exclaimed.

He is the son of P Gautam Prabhu and Gowri Prabhu; Grandson of P Ganesh Prabhu and Sharada Prabhu, enrolled him to keyboard class under the guidance of Ms. Deepa Bhat. Most of the songs he plays are bollywood pop songs, patriotic songs and bhajans. He also got an opportunity to perform at Townhall Mangaluru at an event promoting nationalism and khadi “Desi walk”. Even as a beginner, he was confident and rendered tunes that attracted everyone present. It is stated that he never tires of trying and perfecting his skills on the keyboard and is self motivated most of the time, his maturity at the keyboard is seriously impressive and now is showing broader interests. Many of his relatives and friends wanted the parents to start with “YouTube channel” and recently they have started a YouTube channel named “Laxman’s musical journey”. All expect in a few more years he will rise to the mature heights of music skills.

The parents said that they are just helping him to explore music and supporting him without pushing him hard. Remember next time when you see your child doing something different and surprisingly well, do not ignore, but nurture the talent for the Nation too.

Golden clicks

Thirteen year old Param Jain is a promising Photographer who learnt the intricacies of the art of photography from none other than his father, Jinesh Prasad, a freelance photographer. Param has proved himself by winning two gold medals in the All India Photography Competition conducted by Youth Photographic Society, Bengaluru. In the below 18 years category Param won gold medal in Black and White section for his click ‘Theyyam Face Art’ while in Travel category the photo “Long Leg March” clicked during Alva’s Festival won gold medal. For Param, his father is his role model. He studies in Rotary English Medium School Moodbidri.
**SHORT STORY**

Hope was the youngest sibling in the family. Being the youngest is usually very special but with Hope it was about her heart. She loves and is loved by everyone. However, her wish is that she had a good healthy heart that would allow her to live longer.

“Come on!” said her dad as he was picking up his coat. “Where to?” asked Hope as she jumped up scattering her model-making tools on the small kitchen table while making a wooden octopus. “To see your octopus for real!” answered dad. Hope was filled with joy, a happiness she could not describe.

The Aqua park was empty as it was early in the morning. There it was- the giant octopus aquarium Hope loved. She flung her arms to touch the glass waiting for the octopus to stretch its tentacles on the other side. Suddenly, the glass barrier seemed to have lifted and Hope was on the other side with it. “I can not believe this!” she gasped with joy. “Do not be afraid my little one” the octopus replied in a croaky voice. “I will take you on a magical journey and fill your heart with life!” Hope felt his rubbery tentacles grab her by the waist. The small aquarium opened up into a big blue ocean and the octopus jetted through the warm silky water.

Deep and deeper they went. At first Hope was scared that she could hardly open her eyes. Slowly but quickly she started getting used to the speed and rushing water. “What a wonderful ride!” cried Hope in delight. “There is a storm coming!” announced the octopus with enthusiasm. The octopus cringed just to let go as a wild propeller to pass through it, letting out a squirt of his ink to warn all around. “It is amazing how you can swim so fast and change shape!” Hope said with astonishment.

At last, the storm cleared. Hope looked back and gasped at what just happened. The next thing she knows, the octopus offered her a taste of the sea with his scissor-like beak. “Oh thanks,” Hope said while thinking she could not be happier.

“Now take me somewhere more exciting!” said Hope. The waves rolled and crushed onto a distant beach while they landed on the sandy shore. With the pounding waves still ringing in her ears, she could not believe that the octopus magical adventure ends with offering one of his hearts to her.

“Hope!” she heard her dad whispering in her ears. “Dad, I had the best adventure with the octopus. He took me into the deep blue sea!” “You have such a wonderful imagination, Hope,” laughed dad shaking his head. “It is true dad, he even gave me a new heart which is the best part.”

Hope stopped for a moment, she thought to herself that this would be her secret, hers and the octopus. “I know it is true,” she said to herself.

“Thank you, my octopus,” she whispered to herself as her father grabbed her hand through the park gates, and home.

“The Magical Octopus” written by Khaled Ali won the Second Prize in the sub-junior category of the first biannual Short Story Contest 2020 organised by the Kids World Fun.

**HOCUS - FOCUS**

Check out how sharp your eyes are. Find out at least 6 differences between the pictures below.
**Appointed**
The state government has appointed Yada Martin Marbanyang as the new SP of Anti Naxal Force. Yada Martin is a 2012 batch IPS officer who was serving as SP of Kalaburgi. Earlier while serving as CID SP he had filed a 1,300 page charge sheet in the Udupi businessman Bhasker Shetty murder case.

**Bagged**
Dr Vinayaka Anchan from Padubidri has won the first rank and gold medal in MD (Dermatology) examination of Banaras Hindu University.

Dr Gowthami K from Brahmvarr has won state level second rank in BDS conducted by Rajeev Gandhi University of Health Sciences. A student of The Oxford Dental College, Bengaluru, she has also bagged three gold medals. Presently, she is pursuing her post graduate studies at AB Shetty Institute of Dental Sciences.

**Complaint lodged**
The National Flag was hoisted upside down in front of the Maninalkur gram panchayat office building on Independence Day. The locals who noticed this, have lodged a complaint at Bantwal Rural Police Station. When many people gathered outside the Panchayat building, a staff who arrived there immediately lowered the flag. Police are now contemplating under National Flag code violation.

**Organised**
The Department of Electronics and Communication Engineering (E&CE), NMAM Institute of Technology, Nitte organized an online Short Term Training Program (STTP) series on “Advanced Topics in Machine Learning and Applications in Engineering and Technology” sponsored by AICTE, New Delhi. The inaugural function of the STTP series was held online at the Nitte campus.

**Complaint lodged**

**Organised**

**Signed**
Nitte (Deemed to be University) signed a Memorandum of Understanding with St. Marianna University School of Medicine, Japan, after a Video Conference with the University authorities. As per the MoU, both the universities would work together on student and faculty exchanges and collaborative research in areas of mutual interest.

**Bagged**

**Organised**

**Signed**

**Staged**

**Organised**

**Signed**

**Staged**

The State Bank of India Foundation has donated three ventilators worth Rs 7 lakhs to the Wenlock Covid Hospital in Mangaluru. The ventilators were handed over to Deputy Commissioner Dr K V Rajendra by Rajesh Gupta, Deputy General Manager of SBI Mangaluru Zonal Office. Additional DC M J Roopa, SBI Regional Manager Harishanker, Chief Manager Dinesh U were present on the occasion.

**Observed**
Rich tributes were made to the Kargil martyrs on behalf of the DK District Ex-Servicemen’s Association along with Lions Club and Centre for Integrated Learning at a ceremony held at the War Memorial at Kadri on the occasion of Kargil Vijay Diwas recently. Additional Deputy Commissioner M J Roopa, Col. N Sharath Bhandary, an ex-serviceman, former MLC Capt. Ganesh Karnik, Lions Club President Krishnananda Pai, Convenor of Centre for Integrated Learning S. Nandagopal and others were present on the occasion.

**Staged**

**Organised**

** Signed**

**Staged**

**Organised**

**Observed**

**Staged**
Takes charge
Subrahmany J N has taken charge as the Udupi District Principal and Sessions Judge. He was earlier serving as State Appellate Tribunal Member. The outgoing Principal and Sessions Judge of Udupi C M Joshi has been transferred to Belagavi.

Transferred
DCP (Traffic and Crime) Laxmi Ganesh who was serving in Mangaluru Police Commissionerate limits has been transferred to Bengaluru. He has been replaced by Vinay Gaonkar as the new DCP. Laxmi Ganesh has been appointed as Additional SP of Bengaluru Rural District.

Urged
● Pejawar Mutt pontiff Sri Vishwa Prasanna Theertha Swamiji who also happens to be the President of Udupi Govardhana Giri Trust has urged Union Finance Minister Nirmala Sitharaman to sanction Rs 20 crore for the management of gaushalas in the country.

● Wellness Helpline of Mangalore has urged Mangaluru South MLA Vedavyas Kamath to initiate measures to secure permission for Plasma collection in Mangaluru in the wake of rise in Covid-19 cases in the region.

Won
Mangaluru origin Yoga teacher Pernadka who is presently teaching Yoga in Singapore, has bagged the second prize in “My life my yoga” video blogging competition organised by the Union government for the International Day of Yoga recently. He bagged the prize in professional (male) country-level (Singapore) category. The competition was conducted by the Union Ministry of AYUSH recently.

OBITUARY
Renowned entrepreneur Kasturi Umesh Pai passed away at his residence at Matadakani in the city at the age of 74. He was ailing since some time. Pai was the founder of Kanara Multi Products, manufacturers of Bell Washing Soap. Ace Food Products, manufacturers of Modern Kitchens range of food products also functions under Kanara Multi-products. He is survived by his son. Kasturi Umesh Pai had served as President of District Small Industries Association and Srinivasa Nigamagama Patha Shala.

Senior chartered accountant and President of Canara High School Association S. S. Kamath (Santhayya Srinivas Kamath) passed away at his residence at Ladyhill in Mangaluru on July 28. He was 81 years of age and is survived by his wife, a son and daughter. S S Kamath was also serving as auditor of Kashi Mutt Samsthan of Varanasi. He was the senior partner of Kamath and Rao CA firm at Karangalpady. S S Kamath was the President of Canara High School Association since 2011. He also had an impressive tenure in the Mangalore chapter of Institute of Chartered Accountants of India and had served it in various capacities including Treasurer, Secretary, Vice President and President. It was during his tenure as the President of the Mangalore chapter of ICAI (1984-1988) that Mangaluru also became an exam centre for CA exams. S S Kamath was also the President of KCCI during its diamond jubilee year.

Noted scholar and the Chief Editor of The Tulu Lexicon, Uliyar Padmanabha Upadhyaya, passed away at Udupi. He was 88 and is survived by a son and a daughter. Some of the significant works of Upadhyaya includes Nanjanagudu Kannada (Vokkaliga Dialect), Coorg Kannada, Kuruba - A Dravidian Language, Kannada - A Phonetic Language, Malayalam Language and Literature, Conversational Kannada, Coastal Karnataka and Bhuta Worship: Aspects of a Ritualistic Theatre, a work which he had authored along with his wife. Apart from Kannada, Tulu and English, he had command over several languages like Hindi, Malayalam, Tamil, French and Olof, the language of Senegal in Africa. He had also served as a visiting Professor at the Universities of London and Paris.

Dr. A. Krishna Rao (96), retired dean of Kasturba Medical College, Manipal passed away at Manipal. He is survived by three daughters, all doctors. He was one of the first faculties of KMC and served it for as long as 22 years. Rao who hailed from Andhra Pradesh, taught Physiology to the students. Even after his retirement, he served as an honorary professor.

It is Covid times and Dakshina Kannada is lucky to have a medical doctor as Deputy Commissioner, someone who can better comprehend the needs as well as the measures that need to be taken to tackle the pandemic.

Dr. K. V. Rajendra who took charge as Deputy Commissioner recently from Sindhu B Rupesh, is an IAS officer of the 2013 batch and is known as an upright and efficient officer. Dr Rajendra who pursued medicine at JJM Medical College, Davanagere hails from Tirthahalli in Shivamogga district. Rajendra was the CEO of Belagavi Zilla Panchayat before being posted in Dakshina Kannada. He has earlier served as Assistant Commissioner of Puttur Sub-Division in 2015.

Dr Rajendra who completed his probationary training in Bidar has also served as CEO of Bellary ZP and as Assistant Secretary in the Department of Fertilizers.

Now, as Deputy Commissioner of a district where Covid cases are increasing with the passing of each day, Dr Rajendra exudes confidence of effectively facing all challenges that lay ahead.

He is a dynamic and highly enterprising entrepreneur whose strong will power and tireless efforts to reach the top, has yielded plentiful results. Allcargo Logistics Ltd which this entrepreneur Shashi Kiran Shetty founded almost 27 years ago, is reckoned as one of the largest private logistics company in India. Presently, he has another feather in his cap after being appointed as Chairman of Express Logistics Company Gati, following acquisition of a stake of 46.83% in the latter making Allcargo one of the largest multimodal logistics players in India.

Shetty had set up his business from scratch with a starting capital of just Rs 25,000. Hailing from Bantwal in Dakshina Kannada, Shetty pursued B.Com at SVS College and moved to Mumbai to work in a shipping company in the late 1970s. After working for a couple of firms, he decided to start his own company named TransIndia Freight Services. After 10 years he founded Allcargo which also has the credit of being one of the first logistics company in India to go public. The company has presence in over 160 countries.

Shetty’s ability to find the right opportunities even amid challenges has earned him immense success. The acquisition of Belgium-based ECU-Line by Allcargo, the company it represented as an agent in India once was another achievement.

Shetty is also engaged in several philanthropic activities. Happily married to Arathi, the couple is blessed with a son and daughter.

Golden Dentist

Winning six gold medals in academics is a feat rarely accomplished. But Dr. Rashmitha R. has accomplished this feat and has made everyone proud. A student from SDM College of Dental Sciences and Hospital, Dharwad, this meritorious girl from Mangaluru has the credit of winning the highest gold medals in BDS from Rajeev Gandhi University of Health Sciences.

Daughter of Ratnaker Kunder and Sudha, Rashmitha always wanted to be a doctor. She admits she wanted to be a gynaecologist and adds circumstances made her choose dentistry and she has excelled in her choice.

Rashmitha has always been a topper in school and college and now with six gold medals in her kitty she is pursuing her MD in Mangaluru with big dreams for the future.
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