

# TAKE CHARGE

MENTORSHIP

LEADERSHIP PROGRAMME FOR  
CATHOLIC YOUTH

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## Newsletter

July 2023

TC 5 - 05



# Table of Contents



• Editorial	
• Mentor Speaks	1
• Mentee Speaks	2
• Talent Zone	6
• Online Events	9
• Buddy Group meet-ups	12
• Mentee Shares	14
• Mentor Mentee meetings	15
• Success story	16
• Artificial Intelligence	17
• Sponsorship	18
• Contact Us	19
• Credits	





**ROAD**

5  
Family

“  
A mentor is a catalyst  
and a role model  
to guide you  
to be the best you can.  
Coach Carter

**TO**

4  
Wellbeing

3  
Finances

**DISCOVERY**

2  
Social  
Skills

“  
Every mentee is a genius  
in his/ her unique way  
and has tremendous  
potential.

1  
Life  
skills

”

# To The Reader

**W**elcome to the latest edition of our Take Charge newsletter, where we embark on the exciting theme of "On the Road to Discovery." We are thrilled to inspire and empower you on your personal and professional growth journey.

Life is a continuous adventure of self-exploration and learning. It's a road filled with opportunities to uncover new talents, conquer challenges, and unlock our true potential. Along this journey, the guidance and support of a mentor become invaluable.

Our newsletter is packed with valuable resources, motivation, and insights—all thanks to your inputs and initiative. From mentor-mentee sharing to delightful pictures, poems, artworks, and articles, we explore various aspects of personal and professional development.

One of the highlights is an interactive workshop by Anthony Heredia titled "Does your money work as hard as you?" It's sure to provide you with valuable insights and practical tips. We also have mentees sharing their impactful and fun "Road trip" experiences that have shaped their lives.

In this edition, Elina from TC-4 shares her heartfelt gratitude and experience with her mentor and Take Charge. It's a reminder of the power of meaningful connections and the difference a mentor can make in our lives.

We encourage you to actively engage with the newsletter by sharing your own experiences and contributing your unique piece. Our mentor-mentee community is a supportive space where we learn from one another and foster meaningful connections.

Remember, every step you take, every challenge you overcome, and every lesson you learn brings you closer to your true potential. Embrace this journey with an open mind, a willingness to learn, and the support of your mentor or mentee. Age is no barrier to learning and sharing—we just need to be open and enjoy the journey.

I hope this edition of the newsletter ignites your curiosity, inspires you to take bold steps, and equips you with the tools and knowledge to navigate your unique path. Let us embark together on the road to discovery, unlocking the endless possibilities that lie ahead.

Enjoy the newsletter, and remember to share your stories and engage with us. Your voice is an invaluable part of our mentoring community.

Wishing you a fulfilling and transformative journey!



Cheryl Pereira



## Discovering the road ahead - a mentor

Over the last 10 months, the Take Charge meetings with my mentee, Joseph Dantas, have been thought-provoking, stimulating and mutually rewarding. I have had the opportunity of discussing Joseph's life goals and career aspirations and sharing ideas and suggestions for his professional growth.

Our discussions have focussed on the understanding that in today's changing world, access to knowledge is not a problem but attitude to imbibing and using knowledge is a challenge. Since the pain of discipline is better than the pain of regret, we need to spend at least two hours every week on learning and upgrading ourselves.

We see that today's world of work needs conscientious, professional and hardworking people and even for those of us who are well qualified and perhaps have an MBA degree, we will soon realise that the education we have is like a business visa with an expiry date.

Even as we prepare for a new world driven by Artificial Intelligence and Machine Learning, we know that we have to stay human and engage with people. We need to bring our positive energy and joy to the workplace since we can all expand ourselves in the pursuit of giving to others.

We have to address the knowing-doing gap and remember that by committing to our goals, moving out of our comfort zones and taking action to make it all happen is a form of self-love. Of course, we must cultivate the patience to taste success and the resilience to deal with failures.

We believe that the development of emotional anchors by seeking guidance from our parents, teachers, team leaders at work and friends who have our best interests at heart, can help us broaden our perspectives and make the right choices in difficult situations. We believe that our present situation is not our final destination and the best is yet to come.



## Discovering the road ahead - a mentee

I would like to begin with Marshall Goldsmith's famous quote which says "What got you here, won't get you there". And so ideally it is of utmost importance that we discover our future because that is where we are going to spend the rest of our lives.

I have been mentored on the three key concepts that are vital for success - Excellence, Innovation and Adaptation / Anticipation. We all tend to have Paradigms (mental blocks or a fixed way of doing things) that shape our lives and our behaviours. But we must be aware that our past success doesn't guarantee ongoing success and in fact can block our vision for the future. At our monthly meetings with my Mentor, we often discuss fascinating stories of companies across the world that have succeeded by re-defining customer centricity and engagement and by reminding ourselves that the future is something that you form and not something that simply happens to you.

As I relate this idea to my own life, I realize that in the past I never used to like reading articles, books or any such stuff, but mentoring has helped me to develop the habit of reading books which in turn has improved my communication and positive thinking perspectives. When I recently attended the Dimensions Monthly Business Networking meeting, I experienced the concept and tools of effective networking which will surely help me in my future career growth. My Mentor also shares with me relevant e-books and has guided me to attend webinars and do online courses on LinkedIn or Udemy which will help me forin my career growth.

For me personally, the meetings with my Mentor Vincent have helped me accelerate the development of the professional skills that I need to have in a changing world. He has provided me the direction and support I need not only for my career but also for my social and personal life. I am sure his experience and wisdom will help me replicate the success he has achieved in life. Grateful to my Mentor Vincent D'silva and the entire Take Charge Team for this initiative.



**Joseph Dantas**  
**TC 5 Mentee**



# My road to discovery



I'm Winston Pereira and I'm doing MBBS from a government college and it's not such an easy road to walk on but with the right people in life it's one of the best. It's been rather a rocky terrain including clearing an entrance exam, a drop year and once you've entered it's not the end of course, there's constant studies, but studies isn't the only thing here! I'm in a constant process of discovering myself throughout my MBBS career- I've taken part in skits, presentations, singing, dancing (something no one can imagine me do) and most recently I've even released a short film where I am grateful to have been given the lead role.

I had decided a long time back that I wanted to do medical mainly because I love talking to people and wanted to help them and what better way than healing them of their troubles but that never interfered with me exploring different shades of my own self. It's not easy discovering different roads of life but with the right people involved the process becomes even more beautiful than the result and anyways what's the point of telling the moral of the story without writing a story first so I guess we all should work towards making ours a great one.



**Winston Pereira**  
TC 5 Mentee



## The Perfect Life

**R**ight from the moment we are born we are always conditioned or made to believe that we must have the perfect or the ideal life as shown in movies and shows. But what is the perfect life?

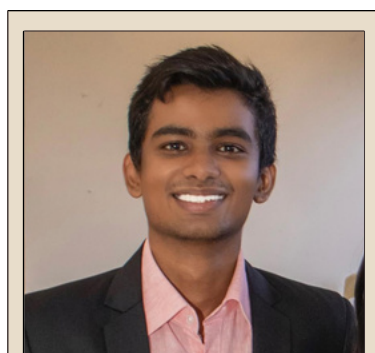
Is it having the perfect family, perfect childhood, perfect academic education, perfect life-partner, perfect career...

The very definition of perfect has changed in the modern world, the world isn't just that simple anymore. Having the perfect life doesn't mean you will get the opportunities you desire, the partner you love, the choice of career you want. Having the perfect life means no matter what you face in life making sure that you accept it and make the best out of it and most importantly with a smile, knowing that you will go to bed at night and sleep peacefully being satisfied with what you're doing and being happy at the moment in time.

I'll give you an example of one of my most favorite games, GTA (grand theft auto). I have completed this game thrice but you know what was the best thing I learned from this game. It was when I finished this game for the first time even though completing all the main story missions, the checklist of the game completion showed less than 75%, later I realised to get a full 100% checklist along with the main story line mission you also have to do some mission and tasks that are not related to the main story and have to go out of the way to complete those essentially these are to have fun while playing the game and finding out what you are good at in the game and then only can you get a full 100% completion score.

What if our life is also based on the same structure? To have a perfect life sometimes we need to go out of the way of our monotonous life and discover ourselves, what we are good at, enjoy life for what it is.... Not saying that don't take life seriously, obviously you should, we have only one chance at it. But taking out time and doing stuff to enjoy life is also an essential part of living life.

Maybe then you can say that you lived a PERFECT life...



**Jason D'Souza**  
**TC 5 Mentee**



# Spontaneous decisions over a cup of coffee



This summer, I completed a barista course. It was an impulsive choice that was completely unrelated to my field of study.. This course helped me learn about coffee and coffee making; moreover, it helped me learn a lot about myself. I did not know anyone who had done this course before, nor did I know anyone in the batch I enrolled in. It gave me the opportunity to interact with a lot of different people with different backgrounds.

Though it was a spontaneous decision, the satisfaction I experienced after I completed the course was much greater than some of those decisions that I calculated and thought a lot about. It just showed me how some things can unexpectedly help you grow.



This course helped me to believe in my decisions and to make decisions fearlessly.

- Chriselle Fernandes - TC 5 Mentee

## A Walk Towards Tranquility

You know how some places speak to you? The Global Vipassana Pagoda was one such place that fused royalty and serenity, history and peace. One of 7 wonders of Maharashtra, it's the world's largest stone dome standing without any support pillars.

Its walls were proof of beauty inside out. The splendid pagoda sat majestically amongst lush greenery exuding peace and serenity. It was one of those places where you could take a 100 pictures, and not find any one of them aesthetic enough to be able to capture its natural beauty. We devoured the sunset and walked around the garden, almost forgetting that we had to return to the shenanigans of the city. Most certainly we were exhausted at the end, but somewhere deep down, we also knew that we found peace.



- Mentor Asha with Mentees Breanna and Edna.

## Destiny

Where is that place that I long for?  
 Is it a mountain top or a sea shore?  
 It makes my heart race, like I've been running for eternity.  
 O take me to that place, that everyone calls destiny.

I saw it one night in a dream,  
 Remember it so well like a favourite movie scene.  
 This place was so pleasant, it made me feel like a Queen,  
 To see my whole being, flow like a sparkling river's stream.

I had my doubts about this place,  
 Like is really worth the chase?  
 Fear holds me back, for I'm Failure's priceless bait,  
 but Courage takes my hand to that place that's worth the wait.

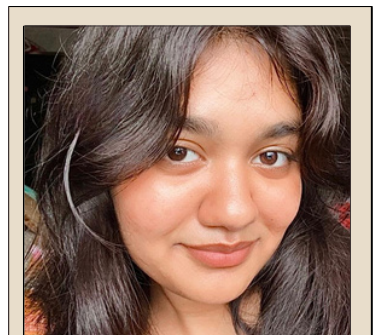
This road seems endless, I'm out of breath at times,  
 But I've crossed countless boundaries and walked through many mines.  
 Now I am never stopping until I reach that place that made me draw so many lines,  
 Fighting day's battles, to claim a Destiny that's only Mine.



**Caroline Pereira**  
 TC 5 Mentee

## Overcast me

The sky darkens so does my memories,  
 As the rain comes it takes over me,  
 One drop at a time as my tears fall out,  
 the droplets from the sky covers me up.  
 Just like the paper boats that float away,  
 so does my soul go astray,  
 At the end of the day am all alone...  
 just like a puddle of water that gathers in a hollow.



**Sanaika Ganesh**  
 TC 5 Mentee



## Always me

Online or offline, I'm always me.  
'Cause that is the girl I was born to be.  
No point in trying to make people believe,  
That I am this person who I ain't actually.

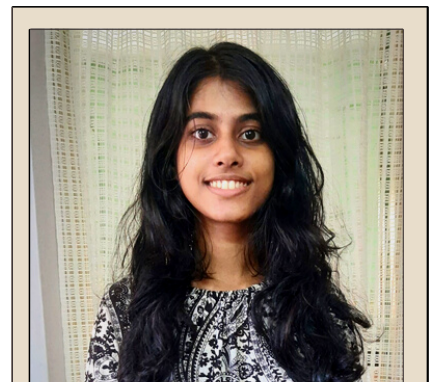
If I put out posts for people to see,  
It's 'cause it is something I love and believe.  
Enjoyment is what it's meant to be,  
So, social media could never change me.

Enjoying, having fun is what it's about,  
You do what you want if it's something you love.  
Using filters for fun is not really wrong,  
Just don't make 'em believe you're someone you're not.

If I post about me, it's who I am,  
No use in faking for snap or for gram.

I am who I am and that is true,  
So do what you love and let others too.  
I'm not chasing followers but it's fine if you do,  
'Cause if it's what you like, that's alright too.

The main concern is not being fake,  
Not being rude and not spreading hate,  
The rest, I leave that up to you,  
I will be me and you be you.

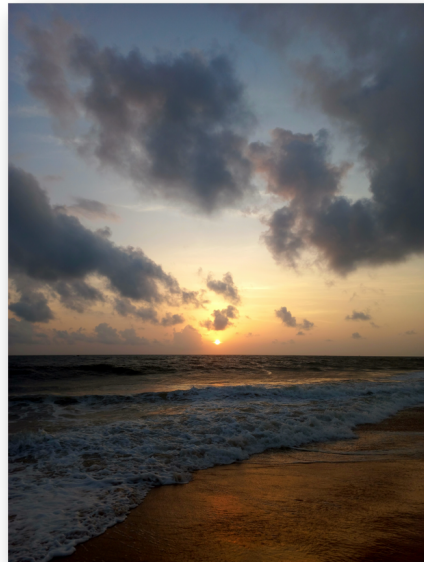


**Melody Frank**  
**TC 5 Mentee**

# Photography



Lily Dsouza  
TC 5 Mentee



Sanaika Ganesh  
TC 5 Mentee



Jason D'Souza - TC 5 Mentee



## Best out of waste



Bianca Rodrigues  
TC 5 Mentee

## Artwork



Melody Frank  
TC 5 Mentee

# Does your money work as hard as you do?

**O**n 30th April an online session was conducted by **Anthony Heredia** CA, MD & CEO, Mahindra Manulife Mutual Funds and Take Charge Mentor, for our mentees and the larger public which was attended by over 150 people. He stresses that investment is not that complicated, but the Emotional Quotient should prevail over the Intelligent Quotient – go with your gut.

He focused on 3 major areas:

- Importance of financial planning
- Key investment concepts
- Importance of allocation

Everyone knows the importance of money, especially in today's times. He spoke about salaried employees, who want to create wealth. He also spoke about Influencers, the top businessmen, how do they make money. It is also important to do sensible stuff with the money you earn. He spoke about a typical life cycle and future dreams, stressing on the importance of money to get you there – from building wealth to using it to preserving it.

## **Inflation:**

There are various types of Investment, Equity, Debt, Insurance etc. Investment can be made in Gold, FDs, stocks, etc. but is your investment able to beat inflation that is constant around 5% to 7% and in present times is rising. In times of major and prolonged crisis like we just experienced with the Covid pandemic are you able to pull through, because you made valuable investments when the going was good, that have appreciated over time. So many notes and coins that we used in the past are extinct now as their value has depreciated eg. 25p, 50p, 1Re, 2Rs. 5Rs. etc.

## **Power of Compounding:**

The price you pay by coming in and out of an investment and staying on is amazing. A Systematic Investment Plan (SIP), forces you to save money, however small the investment is for starters, then you can slowly increase the amount as you earn and learn more on the subject.

## **Cost of Delay:**

Through a practical example, he shared the difference between a person investing at an early age eg 25 and a person investing at an older age eg. 45 An early start is vital.



The effects of delayed investment is seen in the additional amount that has to be put in the later you start, and the returns are still lower. Every 5 years delay doubles monthly outflow

### **Importance of Asset Allocation**

There are many types of assets – Equity, Debt, Cash Equivalent, Real Estate, Gold, Commodities

It is very important to invest in the right companies and assets, and know when to exit based on the market research. Depending on the age the choice needs to be made. At a younger age a 70/30 with emphasis on Equity and less on Debt/ Fixed assets as it is easier to take risks at a younger age. For seniors the reverse would apply as the earning capacity has gone down.

Asset Allocation is very important – Do not put all your eggs in one basket. Keep abreast of the market and observe the trends/ changes.

**Timing is crucial** – know when to get in and when to step out.

Keep your dream and goal in mind and build your finances to help attain it. It is very important to be Disciplined, Consistent, Invest for the long term, stick to it as this will help sustain you.

**Invest in an Index Fund.** Do not get swayed by friends and the market. You are in it for the long haul.

**Savings for Emergencies** – It's advisable to have a Health Insurance, start young as the premiums are smaller. Hospital bills can be draining and erode your finances.

Recommended Reading:

- The Psychology of Money by Morgan Hansel
- Rich Dad, Poor Dad by Robert Kiyosaki

A very interesting and interactive session that helped us all learn so many new concepts and motivated us to start investing right away. Thanks so much to Anthony Heredia for sharing his knowledge with us and giving us practical tips to start on the investment journey, for Money Matters!



# Tap the Power of Compounding

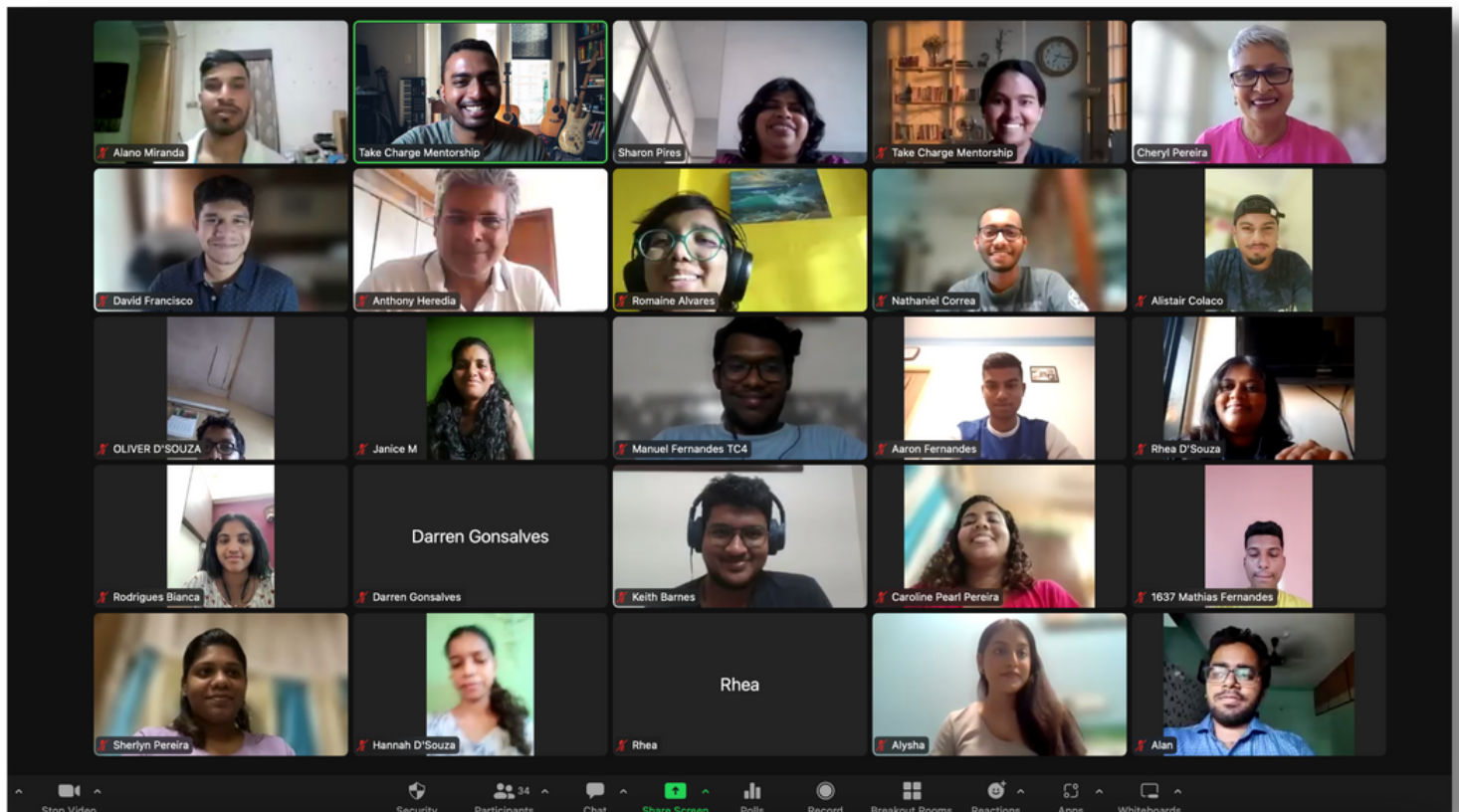
Once upon a time in **1790**, a visionary named **Benjamin Franklin** passed away, leaving behind a remarkable legacy. In his will, he bequeathed **\$1000** to both Boston and Philadelphia, but with an intriguing condition - the money had to remain **untouched for a century**.

In **1890**, the appointed century came to a close, and the cities were finally permitted to withdraw up to **\$500,000** for designated public projects. The **remaining funds**, however, were to be left **undisturbed for another hundred years**.

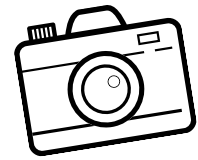
While the world evolved, the power of compounding quietly worked its magic. The **funds**, shielded from the ebbs and flows of the market, **grew steadily**.

Finally, the much-anticipated moment arrived in **1990**, two centuries after Franklin's passing. The modest sum of **\$1000** had multiplied into an **awe-inspiring \$6.5 million**. This extraordinary feat was a testament to the **incredible power of compounding**.

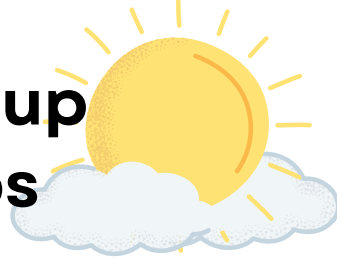
A **3000% return on investment** had been achieved, without adding a single additional cent. It demonstrated that patience, time, and the effects of compounding can create miracles.



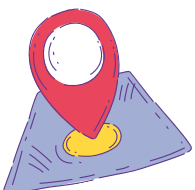




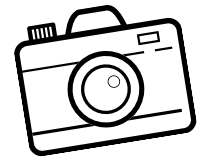
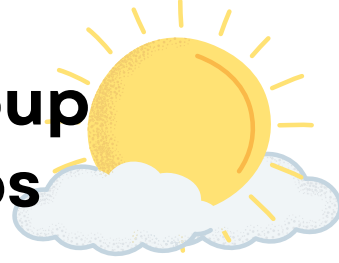
# Buddy Group Meet-Ups



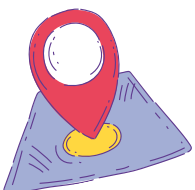
## Pathners







## (Wild) West and Central



# Shades of opinion - Contrasting views...

**I** am a law student and interested in current affairs and engaging subjects. I enjoy debating with a person who is similarly interested. My mentor encourages discussions and I look forward to our meetings where we can freely exchange our views. Here is one subject we debated, when we last met... **Aldrich Fernandes**

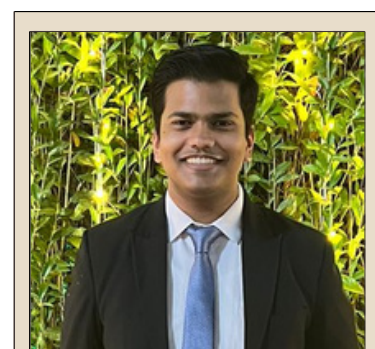
The Supreme Court of India's 2018 ruling, which struck down Section 377 of the Indian Penal Code, was a significant milestone for the LGBTQ+ Community. They have been at the receiving end of hate crimes, discrimination and the like. Now, they are petitioning for the right to marriage, while the Indian Government opposes this move. It is said that people fear what they do not understand.

Me and my mentor, **Carlton Pereira**, present opposing viewpoints on the matter. **Carlton**, a conservative, believes marriage is rooted in tradition and cultural values. He argues that codifying same-sex marriages would complicate societal norms and relationships. He contends that existing laws adequately serve the interests of the LGBTQ+ community, and can be addressed without altering the traditional definition of marriage.

**I** am a liberal thinker, support formal recognition of same-sex unions. I highlight practical issues faced by LGBTQ+ couples, such as the denial of benefits and joint ownership. I believe that legalising same-sex marriages provides a solution to these challenges and is a step to a more tolerant and inclusive society. I see legislation as a means to drive societal change, e.g. laws curbed practices like dowry and sati. Both acknowledge the complexities that legal recognition of same-sex marriages would bring in a diverse society like India. Concerns about child custody and individual autonomy were discussed.

While not directly related to the debate, the "Gay Brain Drain Theory" suggests that the absence of legal recognition for same-sex marriages in India leads talented LGBTQ+ individuals to migrate to countries where their unions are acknowledged, potentially resulting in a brain drain.

In conclusion, **Carlton** emphasises the preservation of tradition and societal harmony with a liberal mindset, while **I** support the codification of individuals' rights and choices into law. Striking a balance between tradition and addressing the practical concerns of the LGBTQ+ Community is essential for the progress of society. It highlights how two opposite but mutually respectful viewpoints can peacefully co-exist in society.



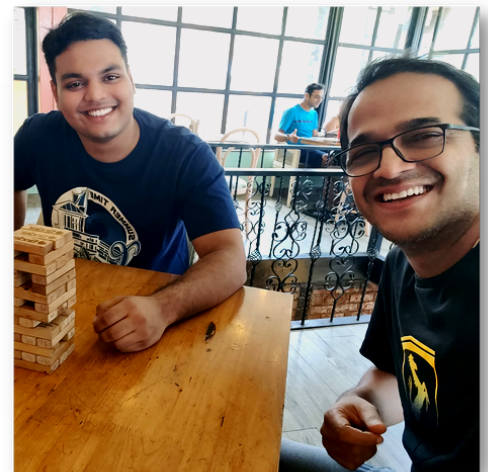
**Aldrich Fernandes**  
TC 5 Mentee

**What are your views?**

X



# Mentor Mentee Meetings





## Success Story

**H**i, this is Elina Dsouza and I belonged to the 2018-19 cohort and my mentor Cheryl Pereira was a guiding force throughout my mentorship tenure. I am currently pursuing my master's in Marketing at the University of Bath, UK having done BMS from St. Andrew's College, Bandra previously.

Take Charge is not your regular 45-minute counseling session, rather it's like a fun meet up with your friend who luckily is experienced in not only career aspects but also happens to know life in the way an 18 year old hasn't. Having said that, no one can help you find your so-called 'true calling' but the right push, by the right person, in the right direction will help you swim instead of drowning in unknown waters. It helped me with a mentor who was dedicated, smart, witty, focused and more motivated about my career than I, myself was, which I'm grateful for. From book recommendations (which I'm a long way from completing) to discussing basic everyday details, my mentor-mentee meetings were so much more than just monthly coffee meet ups.

The cohort consisted of various workshops, which were something I always looked forward to. Right from career building to understanding one's biology and thinking patterns, these were conducted by industry experts, providing us with valuable insights that we could implement in the real world. Additionally, meeting and conversing with fellow mentees was always a stress-buster!

To conclude, I was always under the impression that success was a one time growth-process but 'Take Charge' taught me that it's the constant growth, be it in your personal or professional life that makes one successful, and that's the lesson I take from it all.



# Artificial Intelligence



This image is created with AI tools

You know her... You've seen her...

## **GUESS who?**

1. Have you been wondering what **Artificial Intelligence** and **ChatGPT** is all about but too afraid to ask?
2. Have you been wondering how you can use ChatGPT in your **day to day personal and professional life** to become more productive?
3. Are you aware of **multiple ChatGPT like tools** available over the internet for free that will make you go 'WoW'?
4. Do you think that machines will eventually run the world?

Email us your thoughts on this topic at [takechargementorship@gmail.com](mailto:takechargementorship@gmail.com) by 14th July 2023.

## Your Contribution Counts

Sponsor a Mentee:

- **Sponsor Training Modules**

Brand placements / sponsorship of our formal training sessions by corporates / entrepreneurs.

- **Donations**

We are open to donations of any amount.

Sponsor one or multiple mentees.

A donation of **Rs. 45,000** will cover one mentee over the entire 21 months of formal mentoring.

### **All donations are exempted under 80G.**

- Donations are welcome from resident Indian citizens only

- **For RTGS / NEFT / Cheque -**

Beneficiary Name: St. Joseph Educational & Technical Training Trust

Beneficiary bank: Citizencredit Cooperative Bank Ltd.

Saving Bank A/c No : 2090022000007800

IFSC Code: CCBL0209002

- **Razor Pay** - [https://pages.razorpay.com/pl\\_F5YRtWPRtjQYYP/view](https://pages.razorpay.com/pl_F5YRtWPRtjQYYP/view)

- To register for **80G** please fill out this form -

<https://forms.gle/rSpwhSHHGmFv1uxq6>

- For queries contact Cheryl Pereira

(Director at Take Charge Mentorship) - [cheryl.takecharge@gmail.com](mailto:cheryl.takecharge@gmail.com)





Please do share your insights, learnings, feedback or suggestions with us. We are constantly looking to improve and to provide an enriching experience for all involved. Your contributions are welcome and appreciated. Help us make this experience more and more meaningful. Again, a sincere thanks to all our contributors and to the team for helping us make this issue a success.

You can reach us at:

**takechargementorship@gmail.com**

Click on the icon to go directly to our social media page

**facebook**  
Take Charge

**LinkedIn**  
Take Charge group

**Instagram**  
@takechargeindia

**YouTube**  
Take Charge Mentorship



*Tell us...*

- How I connected with my mentor/mentee?
- Were they what I imagined?
- What has been your learning so far?
- What would you like to know more of in our next newsletter?

Do share your creative work with us (poems, photographs, paintings, Writeups, etc) we would love to showcase your talents.

Send your responses to the team and stand a chance to be featured in our next newsletter.





TAKE  
CHARGE

# THANK YOU

For Your  
**Contribution**

**Mentees**

Joseph Dantas  
Chriselle Fernandes  
Bianca Rodrigues  
Edna Vaz  
Breanna Fernandes  
Melody Frank  
Sanaika Ganesh  
Aldrich Fernandes  
Winston Pereira  
Sherlyn Pereira  
Belicia Fernandes  
Lily Dsouza  
Jason D'Souza  
Caroline Pereira  
Joshua Vaz  
Kris Curry

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Ajit Martis  
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Ruby Thapar  
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Vincent D'silva

**Special Thanks to**

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