



From the Editor



Hiren Chheda

Renting or Owning: The Indian Instinct Beyond the Balance Sheet

After almost two decades in Mumbai's real estate market, I have learnt that the debate between renting and owning is rarely about numbers alone. It is about temperament, upbringing and the deeply rooted Indian instinct for security.

In India and perhaps even more so in Mumbai, owning a home has never been just a financial decision. It is cultural. For generations raised with memories of economic volatility, limited social security and uncertain incomes, property represented stability. A home means protection from inflation, from displacement, from the unpredictability of life and a lot of Mumbai's biggest accomplishment in life!

We are, by nature, a conservative society when it comes to shelter. We may take risks in business, careers and markets, but when it comes to where our family sleeps, we seek certainty.

Renting, on the other hand, represents mobility. It suits a younger, more global generation that values flexibility. Careers change faster today. Cities change. Ambitions evolve. For many, the ability to move without long-term financial anchors is empowering.

Yet the emotional undercurrent remains powerful. In Mumbai, especially, where neighbourhood defines identity and commute shapes daily life, permanence carries weight. A rented home can feel temporary, however comfortable it may be. An owned home carries a sense of rootedness. It becomes part of the family narrative, something passed on, something earned.

In my experience, the real question is not "Which is financially superior?" but "What stage of life are you in, and what gives you peace?"

For a young entrepreneur, liquidity may matter more than legacy. For a family with school-going children, stability may outweigh flexibility. For parents who have spent decades working toward a milestone, ownership is often symbolic, a visible culmination of effort.

Indian real estate decisions are rarely cold calculations. They are intertwined with emotion, aspiration and a quiet desire for control over one's circumstances.

Renting offers freedom.

Owning offers reassurance.

Both are valid choices. But in a country where the idea of "apna ghar" still resonates deeply, the pull toward ownership is not merely economic, it is psychological, almost instinctive!

People & Pioneers

Taytra: Refining Health, Not Oil

In an era dominated by industrial food processing and hyper-refined products, three corporate veterans—Koushik Balasubramanian, Yogesh Chitnis, and Mohammad Hashim Malbari—are turning back to India's nutritional roots. After more than two decades in the corporate world, the trio set out to build a venture that connects directly with people while contributing to healthier lifestyles. Months of research led to the launch of Taytra, a health and nutrition brand focused on traditional pure food products.



Koushik Balasubramanian,
Yogesh Chitnis, and
Mohammad Hashim Malbari

A Name Rooted in Tradition

The brand name carries symbolic depth. In Sanskrit, "Tay" signifies determination, while "Tra"—as in mantra—denotes protection. Just as a mantra protects the mind, Taytra aims to protect health. The founders' philosophy is straightforward: return to the methods familiar to earlier generations and replace highly processed foods with natural, nutrient-rich alternatives.

Pg.4

Thane's Pride CA Mangesh Kinare elected as the VP of the ICAI



The Institute of Chartered Accountants of India (ICAI) has elected senior Thane's Chartered Accountant Mangesh Kinare as its Vice President for the 2026-27 term. The election was held on February 12 at the organisation's New Delhi office.

A professional since 1991, CA Kinare began his leadership journey with the Western India Regional Council (WIRC) in 2006, later serving as its President in 2013. His career is marked by six years of service in the Central Council, where he led various strategic initiatives focused on transparency and member capacity building.

In his new role, CA Mangesh Kinare is tasked with providing strategic direction to empower the profession globally, driving technological innovation, and guiding the next generation of CAs.

His election has been met with great pride across Maharashtra's professional sector, signalling a new era of growth for the institute.



A Brighter Future Nears Possession



Warm-Shell
Offices



Ample Two-Wheeler
Parking



100% DG-Backed Power
Supply



Fully Furnished Restrooms
In Each Unit

FROM 322 SQ.FT TO 507 SQ.FT

STARTING FROM

₹ 65 Lakhs (All-In)*

ONLY FEW UNITS LEFT



Site Address - A-281, Rd Number 16A, Ambika
Nagar No. 2, Wagle Industrial Estate, Thane

Disclaimer: This project has been officially registered on the Maharashtra website under the name Ekatva Onyx via Maharashtra registration no. #P51700047272 & is available on the website <https://maharashtra.maharashtra.gov.in/> under registered projects. The layout plan, the orientation of buildings/towers/wings/structures, the common areas, facilities and amenities, the fixtures, fittings, soft furnishings/furniture, gadgets, technology, information, pictures, drawings, specifications, sketches & other details herein are merely a creative imagination and an Architect's impression and are only indicative. These should not be construed in any manner as disclosure under the provision of the Real Estate (Regulation and Development) Act, 2016 and the Rules thereunder by Government of Maharashtra and/or applicable law & the relevant applicable disclosures shall be made at an appropriate time. The developer reserves the right to change any or all these in the interest of the development as permissible under law. *Property Taxes and Society Maintenance Charges Inclusive. *Terms and Conditions Apply.

MAHARERA Registration No.
P51700047272
<http://maharashtra.maharashtra.gov.in>



+91 70457 99899

Building trust through Transparency!

Emerging as a dynamic force in the transformation of Thane's urban landscape, Shaunak Deshmukh, son of veteran Architect Shashi Deshmukh, has played a pivotal role in shaping modern redevelopment with a distinct and principled approach. Known for his uncompromising standards and transparent dealings, Shaunak has built a reputation grounded in trust, quality, and customer satisfaction.

One of the most remarkable aspects of his working philosophy is his "customer-first" payment model. Homebuyers are encouraged to thoroughly inspect every aspect of their flat and identify even the smallest flaw. Only after all concerns are fully resolved and customers are completely satisfied does he invite them to make the final payment. This rare level of accountability reflects his commitment to long-term relationships rather than short-term gains.

Over the past decade, he has successfully delivered



Atul Angre and Shaunak Deshmukh

nine projects under the banner of SNA Build-Tech, co-founded with his college friend and now business partner, Atul Angre. Their professional journeys were

shaped by rigorous industry exposure of over twenty years – Shaunak gained site experience under renowned developer Niranjan Hiranandani and also mastered regulatory frameworks under his father's mentorship, while Atul gained technical expertise working with reputed RCC design firm M/s. U.N. Kamat. These experiences strengthened their understanding of quality control, structural integrity, and excellence in execution.

Their projects are known for striking elevations, efficient space utilisation, and thoughtfully planned layouts. Even shared spaces such as lobbies and parking areas reflect careful design and functionality. Guided by the philosophy of "under promise, over deliver," the firm consistently prioritises value and livability.

With his expertise in evolving real estate norms, Shaunak ensures compliance while embracing innovation. His work reflects a balanced blend of technical discipline, ethical business practices, and forward-looking vision.



Sachin's Studio and SS Fitness Training Institute: From Passion to Profession

Choosing to carve his own path instead of following a conventional career, Sachin Patil transformed his passion into a powerful professional journey. Like every successful startup, the early years were marked by financial challenges and uncertainty. However, through unwavering determination, discipline, and consistency, he built an organisation that today stands as a symbol of health, entrepreneurship, and empowerment across Maharashtra.

Sachin's Studio: A Movement Beyond Fitness

With the vision, "Helping people live cheerfully by making them emotionally and physically fit," Sachin Patil established Sachin's Studio.

What began as a deep passion for music, dance, and wellness has now evolved into a large-scale fitness movement. Over the past 25 years, the studio has trained and inspired more than 5,000 students across 17 branches in Maharashtra.

In recognition of its excellence and consistent results, Sachin's Studio has been honoured as Best Fitness Studio in Thane-Mulund, further strengthening its position



as one of the most trusted fitness destinations in the region.

Recognised Entrepreneurial Excellence

In 2018, Sachin Patil was honoured with the Lokmat Adarsh Udyogjak Puraskar. This prestigious award recognises his entrepreneurial impact on the wellness sector and his dedication to inspiring the next generation of fitness professionals.

SS Fitness Training Institute: Creating Leaders, Not Just Trainers

Alongside the growth of the studio, the SS Fitness Training Institute was established with a strong focus on quality education and professional development.

The institute is widely respected for its flagship "Train the Trainer"



Sachin Patil

programme, designed to develop confident and knowledgeable fitness entrepreneurs. The curriculum goes beyond physical training and includes Exercise Science, Client

Today, Sachin's Studio and SS Fitness Training Institute represent more than fitness centres. They have created an ecosystem where health meets entrepreneurship, where passion transforms into profession, and where thousands have discovered confidence, career opportunities, and purpose.

Psychology, Business Management, Leadership & Entrepreneurship.

With expert trainers across its branches, the institute offers 22 different exercise formats under one roof. Its philosophy is inclusive – fitness has no age limit. Every individual receives a personalised workout routine tailored to their specific goals and physical requirements, ensuring safe and sustainable results.

Women's Empowerment and Social Responsibility

Empowering women to become independent trainers, the organisation also champions social wellness through school workshops, community drives, and outdoor training camps.

SS Corporate Wellness: Expanding the Vision

Understanding the high-stress nature of modern workplaces, the group expanded into the corporate sector through SS Corporate Wellness initiatives.

By introducing employee engagement activities, structured fitness sessions, and wellness workshops, the organisation is helping companies build healthier, more productive, and positive work environments.

With a clear vision to expand this fitness movement beyond Maharashtra and across India, Sachin Patil continues to inspire a generation – proving that dedication, discipline, and belief can turn dreams into lasting institutions.



B9QYLE

Scan & Contact - Sachin's studio

Contact
8828886868/9967276565
Insta & FB: sachinsstudio.

Phenom Coaching Systems Pvt. Ltd.: Unlocking the Untapped Potential of Small Businesses

Walk into any small or mid-sized business, and you will see potential.

You'll see founders who built something from scratch. Teams that care. Customers who trust the brand. Products that solve real problems.

What you won't always see is structure.

Across industries, thousands of small business owners operate below their true capacity. Not because they lack ambition. Not because they lack intelligence. But because they lack a clear, disciplined framework for growth.

Revenue rises and falls unpredictably. Sales depend heavily on the founder. Margins remain stagnant. Expansion feels possible—but unclear. The business has potential, yet the pathway to scale remains blurred.

For over a decade, Phenom Coaching Systems Pvt. Ltd. has been working at the heart of this challenge.

Founded in 2011, Phenom was built on a simple but powerful conviction: growth must be intentional. Businesses do not scale sustainably through motivation or trial-and-error tactics. They scale through structure—clear strategy, measurable execution, disciplined systems, and commercial intelligence.

Over the years, the impact has been significant:

- 10,000+ business owners coached through structured growth programmes
- 250+ CEOs mentored in business transformation initiatives
- 350,000+ professionals trained across 18 countries
- 200+ business coaches certified from 20 countries

Behind these numbers lies a consistent philosophy: small businesses rarely fail because of a lack of opportunity. They plateau because of unoptimised systems.

Phenom's approach begins with diagnosis. Where is the business leaking profit? Are pricing strategies aligned with value delivery? Is the sales process structured or personality-driven? Are management rhythms creating accountability? Is the founder operating as an owner—or trapped as an operator?

Rather than offering generic advice, Phenom works to redesign growth engines. This includes improving conversion ratios, strengthening lead-generation systems, optimising operational workflows, enhancing team accountability, and increasing average transaction value and lifetime customer value. The focus is commercial



Sanjay Wadhwa



Sandeep Mukhi



outcomes—revenue growth, margin improvement, cash flow stability, and scalability.

What distinguishes Phenom further is its commitment to building capability, not dependency.

Its Business Coaching Certification Programme has trained over 200 business coaches across 20 countries. These certified professionals are equipped to analyse financial statements, identify operational inefficiencies, build structured growth roadmaps, and drive execution discipline within organisations.

This certification is more than a credential. It is a credibility pillar.

By training coaches to create measurable business transformation, Phenom has refined its frameworks through real-world application across industries and geographies. The certification ecosystem strengthens the rigour of the

methodology, ensuring that the principles applied within businesses are tested, structured, and repeatable.

For small business owners, this translates into something powerful: clarity.

Clarity on where growth truly lies.

Clarity on which levers drive profit.

Clarity on how to move from effort to engineered expansion.

In a marketplace crowded with advice, Phenom Coaching Systems positions itself not as a motivational force—but as a structured growth partner. One that believes untapped potential is not a permanent condition. It is a design problem.

And with the right architecture, even small businesses can operate at their fullest capacity.

Because in the end, potential is common.

Structured growth is rare.

RLOG Global: Delivering Peace of Mind

In today's interconnected world, logistics is no longer just about moving cargo from one destination to another. It is about certainty—the confidence that businesses can plan ahead, scale responsibly, and keep moving without disruption. This belief guides RLOG Global's operations and the way the company works every day.

Global trade has changed rapidly over the last few years. While speed is important, reliability, visibility, and accountability matter more. Businesses no longer look for someone to move their goods simply; they look for a partner who understands the complexity behind every shipment and can anticipate challenges before they turn into problems. This shift has quietly redefined what modern logistics is expected to deliver.

RLOG Global was built with this long-term view in mind. From the start, the company's focus has been on creating structured, process-driven logistics solutions that genuinely support manufacturers, exporters, and importers.



**Rikin Gosar,
Director, RLOG Global**

"Our clients don't measure us by miles or modes of transport. They measure us by peace of mind. That's the real value a modern logistics partner must deliver."

Across air, sea, and multimodal freight, RLOG Global operates with the belief that doing things right—consistently—matters



more than doing them fast once. Strong operational discipline, supported by reliable global partners, allows the team

to deliver outcomes their clients can depend on.

Today's logistics environment demands clarity and foresight. Regulatory requirements evolve, trade routes shift, and time-sensitive cargo leaves no room for guesswork. In this environment, consistency becomes a powerful differentiator. RLOG Global has learned that trust is not built through promises, but through repetition—showing up, delivering, and standing by its commitment, shipment after shipment.

At the heart of the company's journey is a simple idea: logistics should enable confidence, not create uncertainty. As supply chains continue to evolve, RLOG Global's responsibility is to stay agile, informed, and closely aligned with the goals of the businesses it supports.

Looking ahead, RLOG Global remains committed to strengthening global connections, simplifying complex movements, and helping businesses navigate the future of trade with confidence and clarity.

Unseen to Unstoppable

Sushen's Question

Sushen hadn't been sleeping well. For weeks, his mind was noisy. Everywhere he looked, people were chasing something. Some were obsessed with money. Some were constantly learning — courses, books, podcasts. Others lived on WhatsApp, LinkedIn, meetings, and coffee catch-ups, building connections. Each group claimed they had the secret.

Finally, Sushen went to his mentor, Shakambhar.

"Sir," he said, "everyone has a different opinion. Some say knowledge is everything. Some say money solves all problems. Others say your network defines your future. What really matters?"

Shakambhar smiled. He didn't answer immediately. Instead, he took Sushen out for a walk.

They stopped near a crowded café.

"Tell me what you see," Shakambhar said. Sushen looked around. "Business owners, delivery boys, customers, startup founders,

office workers."

"Good," Shakambhar said. "Now observe."

They watched a wealthy man arguing with a shopkeeper over a small issue. Despite his money, nothing moved.

Then they saw a highly educated man passionately explaining something to strangers. People nodded — and walked away.

Finally, they noticed an ordinary-looking person greeting people as he passed. Someone offered him coffee. Another introduced him to a friend. A third invited him to sit.

Sushen said quietly, "That guy doesn't look rich or brilliant."

Shakambhar replied, "Yet see how easily doors open for him."

They walked back. Now



Kiran Zende
Consulting Editor for
Business Networking
Articles

Shakambhar spoke.

"Money is useful," he said. "It buys comfort, tools, and speed. But without understanding, it gets wasted. And without people, it has no reach."

"Knowledge is powerful," he continued. "It improves



decisions and avoids mistakes. But knowledge sitting in your head creates nothing. It only becomes valuable when shared, applied, and connected."

Sushen listened closely.

"Network," Shakambhar said, "is the highest leverage."

Sushen looked surprised.

"With the right people around you," Shakambhar explained, "you gain access to opportunities, experience, capital, and perspective. You move faster. You fall less. And when you do fall, you recover quicker."

He paused.

"Knowledge creates value. Network distributes value."

Money only accelerates it." Sushen nodded slowly. "So network comes first?" "Yes," Shakambhar said. "But real network — not collecting contacts. Relationships built on trust, contribution, and consistency."

He leaned forward.

"People who struggle chase money."

Average performers chase knowledge.

Builders chase networks."

Sushen finally understood.

It wasn't about choosing one over the others. It was about order. Build relationships first.

Grow your knowledge next. Money follows.

As Sushen thanked him, Shakambhar added: "Never forget — success doesn't come from what you know or what you own. It comes from who walks with you."

And the lesson stayed with Sushen long after.

Networking isn't about collecting contacts

It's about creating meaningful connections and mutual wins. If you master these, you don't chase opportunities — opportunities start chasing you.

From Pg.1

Taytra: Refining Health, Not Oil

Sourcing for Purity

Taytra sources seeds from India's native growing belts—mustard from Rajasthan, coconut from Karnataka, and sesame and groundnut from southern & western regions—to ensure nutrient density at the source. Each batch undergoes rigorous quality testing, with samples verified by FSSAI-approved laboratories. The cold-press method avoids external heat and chemical solvents, helping preserve natural nutrients and flavour.

Aligned with India's Self-Reliance Vision

Through this journey, Taytra is aligning itself with India's broader vision of self-sufficiency by strengthening local sourcing networks and supporting indigenous oilseed cultivation. By working with regional farming belts and encouraging consumption of locally produced oils, the brand contributes in its own way to enhancing domestic value chains and expanding the reach of homegrown production — echoing the national emphasis on Atmanirbhar Bharat, vocal for local, and sustainable rural livelihoods.



Building a Broader Natural Pantry

The company, to begin with, has launched its six cold pressed edible oil variants—coconut, safflower, sunflower, groundnut, sesame, and mustard oil. It plans to expand into yellow mustard oil, pure ghee, millets, forest honey, virgin coconut oil, and many more food products with a continued emphasis on preserving nutritional integrity.

The H.I.P. Strategy

Rather than chasing marketing trends, the founders encourage

consumers to read labels and make informed choices. They promote what they call a Health Investment Plan (HIP)—the idea that cold-pressed oils may cost more upfront, but smaller quantities are typically sufficient, making them a long-term investment in well-being.

As the founders put it, "What is the point of saving through SIPs if you can't enjoy good health later in life?" Their message positions nutrition as a form of preventive care—an investment today for a healthier future.

Education over competition

Despite the booming market, the founders are clear: "We are not competing with anyone." Cold-pressed oils currently represent a small but growing segment of the edible oil market in India. Taytra's mission is to expand this through education and awareness among people. They believe that if they educate people on why purity matters, the business will grow naturally.

"We are not just selling a product," they said, "We are promoting better health through everyday choices."



WORD SEARCH

D E S Z N E S T U Y P S Q B Y
T F S Q V H A D D R E S S Z S
G L K E Y O Y L X Q M G V Z A
T N O J E R A Y R O O T S A N
Z R Z N K I G L K U P N E D C
W E A S Z Z L N O U J R B K T
P F X E F O U N D A T I O N U
H T N R B N I T T S P D Q M A
A B K E T X X O O X K F B U R
M D H N Q R N G A K I A S Y Y
C D V E Z P Q E O Q H K B P F
G R E F A K U T E P A I R K J
W E L C O M E H O D T Q Y K T
A Q N L K V B E L H A V E N Z
J P P W R E T R E A T I S D X

FIND THESE HIDDEN WORDS

1. HAVEN
2. ROOTS
3. NEST
4. SANCTUARY
5. WELCOME
6. RETREAT

7. HORIZON
8. SERENE
9. TOGETHER
10. FOUNDATION
11. KEY
12. ADDRESS