

the ISPRAVA

IN THIS VOLUME, WE REVEAL THE LATEST ADDITION TO OUR COLLECTION OF LUXURY HOMES, ALONG WITH THE INSIDER'S ACCOUNT ON WHAT'S TRENDING IN THE WORLD OF FASHION, DESIGN, TECH AND MUCH MORE

insider

VOLUME THREE | PART TWO



{luxury villas for sale}

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We are excited to announce two big updates since the last edition of The Isprava Insider.

1. Isprava has now launched in Alibaug! It's our third destination on the map and is pegged to be as promising as ever. With cool beaches, abundant greenery and chic spots dotting the land, we look forward to building our fully serviced homes here!

2. We have launched Lohono Stays, a new hospitality brand that offers fantastic service in beautiful homes. We currently have some of the most stunning serviced villas in Goa, Alibaug, Phuket, Koh Samui, Bali, Lonavala, Coonor and more.

In the third edition of The Isprava Insider, you will discover the movers and shakers from the worlds of art, architecture and design. Learn about how Baroness Andrea von Gleichenstein spends her time in Munich. Jump aboard entrepreneurial rollercoasters with Samyukta Nair, Soumya Rajan, Iman Allana and the men behind The Bombay Canteen. Set your health and fitness goals right with Alekha Engineer. Take fun quizzes, check out Isprava's newest villas and get updated on what's next on the horizon with Lohono Stays. All this and more, sure to inspire you to make your own unique stories.

Happy reading!

Nibrant Shah
Founder & CEO of Isprava and Lohono Stays

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{ contributors }

Getting candid with Isprava's inner circle on their new decade resolutions and how they contributed to shaping this issue into a true page turner



WHO: ANJALI MERCHANT & DIVYA SABANAYAGAM
WHAT THEY DO: Co-founders of DryFix
NEW DECADE RESOLUTION: Our new decade resolution for dryfix is to concentrate on providing a high quality service, and the rest will follow. Being entrepreneurs, you have to pull out all the bells and whistles to create and promote your vision. With dryfix we realised partnering with the right people and brands was key as it mutually helped us grow. Collaborations where the goal is clear and beneficial for all parties involved proves highly beneficial because it allows the mini networks created by these brands to collide and expand. In this issue we speak about this art of collaboration.

WHO: TARANA SHETH SABHARWAL
WHAT THEY DO: Creative Head, Isprava
NEW DECADE RESOLUTION: This decade I plan to be more in the now. Be it at work or at home, I intend to be more present. Life is short, decades pass us by and we end up, just being. I hope to change that for me, at least for a little while. I want to do, I want to be. For this magazine, I have done what you see... designing every page with as much love for the brand as I have ever felt.



WHO: KINJAL VORA
WHAT THEY DO: Freelance Lifestyle Writer
NEW DECADE RESOLUTION: This year I want to keep it simple, stop procrastinating and pursue my dreams, whether it's in my career, life or relationships. I want to make small changes that will make big differences for me and those around me, pushing myself harder than ever before. Writing for the third edition of the Isprava Insider has been a joyful experience as it always is. From ideating story concepts to interviewing interesting personalities and illuminating their stories through words has been fun and enlightening. Until next time...



WHO: TANYA BREJA
WHAT THEY DO: Marketing Head, Isprava
NEW DECADE RESOLUTION: I want to focus on self development and self care. Travel, learn new skills, read, lead both brands I work on to greater heights and spend time on my health, fitness and do things every week to pamper myself. In this issue, I have contributed to the hustle... curating the list of all the right influencers, putting all the pieces of the puzzle together in terms of design, content and getting the best people on board to create this masterpiece! Hope you enjoy it.

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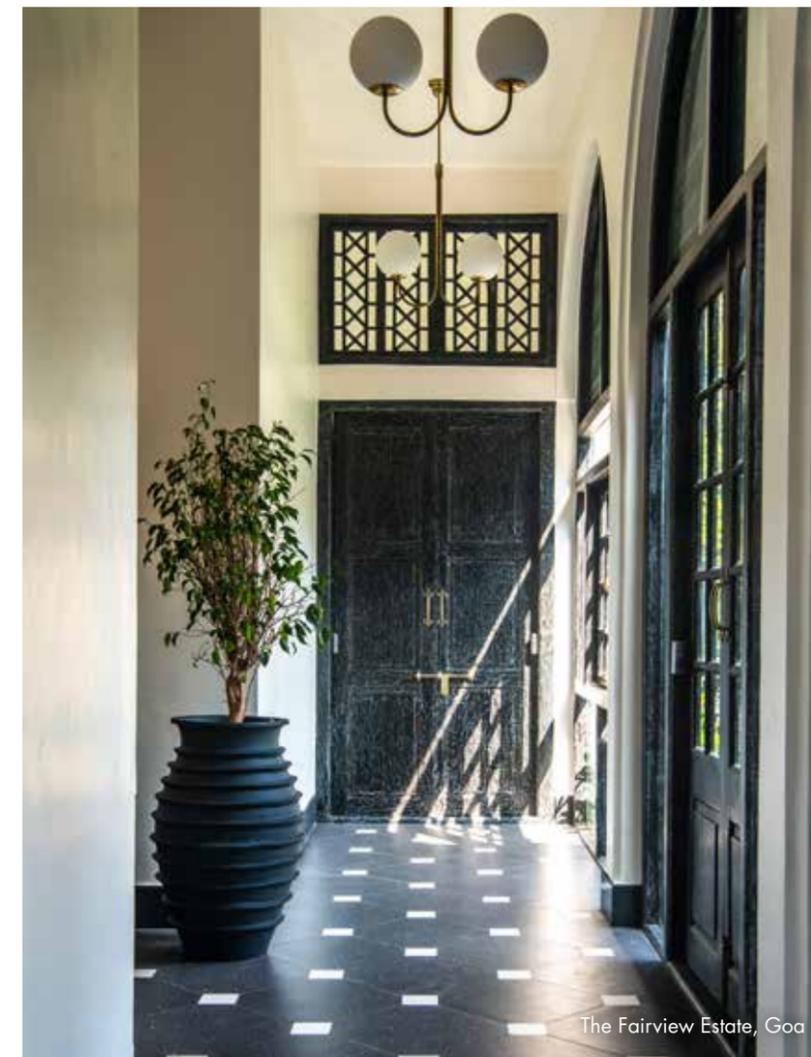
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BEYOND *the* ORDINARY

India's maestro fashion designer, Kresha Bajaj goes the whole nine yards in everything she does, and her Victorian-inspired boutique is just the tip of the iceberg. We dive into her life's journey and see what extraordinary lies beneath the surface



The words Kresha and extraordinary are synonymous, whether it's in reference to her fairytale-esque fashion escapades and creations or her exotic explorations under the sea.

She has always been unique in her ways: as a kid, while most of her friends would be spending their time outdoors playing, Kresha would transform her father's tailoring shop into her own little playground, experiencing the nuances of fine tailoring first hand, and understanding the fight for perfection. Keeping that ideal of perfection in her mind, when she couldn't find an outfit that satiated her bridal expectations, she designed her own wedding lehenga that featured motifs describing her love story, subsequently making LoveStory lehengas a real thing. On her honeymoon, unlike most newly wedded women, she spent hours in her hotel room studying for tests and waking up early to jump into the freezing cold sea in an effort to attain her dive license. It's safe to say, anything is possible for Kresha Bajaj. And whatever she did, she did with an unwavering conviction, dedication, passion and unapologetic effort. She went from launching an e-commerce website, Kocesh, a brand with no name or face, to soon being invited to showcase at Lakmé Fashion Week and finally bringing to life Kresha Bajaj, her namesake brand, followed by her majestic Victorian-inspired boutique. But at the centre of it all, we discover, is her unequivocal love for travel that inspires everything she does and creates. She quips, "Every garment I make is inspired by my travels or experiences, each one having a unique story to tell. Without travel I don't think I would be able to be half as creative as I am." Well, we find that hard to believe. Kresha is a talent powerhouse, and has been right from the beginning.

Turning back the hands of time, Kresha fondly speaks of her humble and curious beginnings, "From my childhood days spent around Badasaab, my father's tailoring brand, I knew that designing was my calling. I have always been attracted to everything to do with cloth and thread, and transforming my mind to paper, and paper to reality." To further her interest, she went on to study fashion for eight gruelling years at London College of Fashion, Parsons New York and Paris, and FIDM Los →

Angeles, all of which contributed to giving her a better insight into the techniques that were required for her to start her fashion label. She pulled no stops, studying everything from design, marketing and illustration to photography, sewing, grading and patterning as well as the digital and business side of fashion.

It's no wonder then that Kresha has reached such marvelous heights in the industry and forged her own unique path in so many different ways. Like with her novel idea, the LoveStory wedding lehenga. She reminisces, "My LoveStory lehenga turned my brand around, from being an edgy ready-to-wear western brand, suddenly I was thrown into the world of bridal wear. It is something that I feel was almost meant to be, and the LoveStory lehenga will always be something unique to my brand and my journey as a fashion designer." In fact it became quite a compelling desire amongst millennial brides and a lot of requests flooded in. However, Kresha was unable to satisfy all of them since each lehenga takes at least six months to make, keeping in mind Kresha's quest for perfection. She is undoubtedly dedicated to the process. "I go through the bride's love story journey in detail so that I can translate her words and emotions into embroidery, and bring it to life on her garment. Apart from the LoveStory lehengas, we also work on a lot of personalisation, as we believe every bride should stand out and feel extra special. We are always happy to accommodate bespoke elements keeping in mind our brand's aesthetic."

Another gem in her crown of creations was the opening of her extraordinary boutique in 2018. She affectionately retorts, "My interior designer, Diana Framroze and I refer to the store as a labour of love. We spent months go-



ing over designs making sure the first Krésha Bajaj boutique was everything the brand aspires to be: delicate, whimsical, sexy, feminine, exceptional." We for one have to admit her boutique is all that and more. It is split over two levels with an exclusive Bridal Boudoir on the first floor. This space is accessible by appointment only and accommodates only one bride (and her family) at a time. The entire floor is all about the bride's needs and that was always Kresha's intention: to make the bride feel very special leading up to her big day. On the

same floor you will also find Kresha's personal office, a beautiful space decorated with an imitation fireplace and her own LoveStory lehenga framed and mounted on the wall. On the ground floor the designer showcases her lighter Indian garments along with the brand's ready-to-wear Pret collection in which every



outfit is designed to be styled in several ways, and features outfits that will never go out of style. There is a patio which features a small garden where various installations are displayed depending on the season and festival. Recently it was decorated with a lot of underwater shells and starfish keeping in theme with the brand's collection launch, Acropora. "We want people to feel like they are stepping into a fairytale when they walk into the store. The marble spaces accompanied with hints of gold and pink give it a soft, warm and inviting ambience. We want guests to be relaxed in a such a way that they feel as though their bridal fittings are happening in their own home, and so we dedicate time to just one bride at a time in the Bridal Boudoir. We try to make the entire experience effortless, with a variety of silhouettes to choose from and personal attention given to every bride. The brand stands by this principle of creating a unique and intimate experience for our brides," explains Kresha.

The fairytale does indeed unfold from the moment you walk into her boutique. At first glimpse, it gives you pastel dreamy feels, invigorating a curiosity about what lies on the inside. Once you properly enter, a sense of magic ensues, as one navigates masterpiece after another. From the brand's timeless Pret collections to its Festive collections, every design is effortless and created to cater to any occasion and body type, from a baby shower to a bridesmaid's dress. "We understand that a millennial bride is looking for easy yet unique ideas, and for designs that represent her individualistic style. And so, from the beginning of the Krésha Bajaj journey, our brand has focussed on Bridal collections, with an emphasis on contemporary lehengas, sarees and shararas. The outfits from our Bridal collection are the perfect combination of traditional embroidery techniques and fresh silhouettes."

Finally, we ask Kresha about any new surprises up her sleeve for the new decade and she reveals, "As a brand we are very excited about the upcoming year and we are looking to expand, be a part of a few more pop ups in other cities in India and even internationally. We will also be launching a new brand that is mid-level luxury, something women can see and experience as an everyday brand."

We can't wait to see more of the Kresha magic unfold. And we are sure you can't wait either! 



TRAVEL NOTES, DIVING ANECDOTES AND WHAT'S ON KRESHA'S TRAVEL WISH LIST

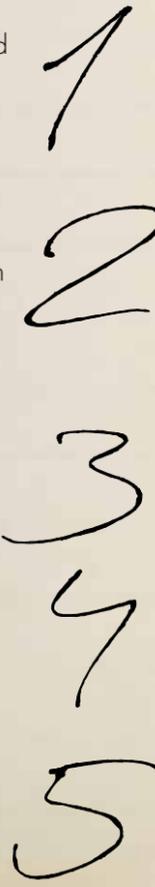
A luxurious holiday for me is about spending time with my husband or family, unwinding and enjoying the finer things in life—and that could be anything from watching a sunset to scuba diving in the most remote part of the world.

My husband Vanraj is my favourite travel companion—travelling with him is always adventurous, filled with lots of great food. From diving to zip lining, crazy food experiences and more: I have learned and experienced so much thanks to him!

Travel for me is about collecting moments and discovering new cuisine, culture and also a little more about myself in that destination.

The underwater world is a completely new world, everything is completely the opposite to our life on land where everyone's rushing to the finish line. Underwater, there is no sense of time, we are there just to share that moment. I genuinely feel most at home underwater.

Next on my wishlist includes the beautiful Komodo Islands in Indonesia.





“

With 15 years in the art world and starting at the age of 24, it's given me a really unique view in terms of understanding how multi-faceted the art world really is," exclaims Farah Siddiqui. For the young woman, passion comes first, fol-

lowed by knowledge and scholarship, experience, and originality in taste. As a curator, Farah's day job entails creating methodical, visual presentations that best represent the artists and intrigue buyers. She shares, "I feel very privileged to have been given the solid foundation of art and culture on which I stand. My mother illuminated my fascination with art and interesting objects, which inspired me. She introduced me to art at an early age by often taking me to galleries and museums, so art is in my blood, so to speak."

And while her passion speaks volumes, she understands that being an art advisor commands a certain degree of responsibility and it can often feel like a job that never stops. Farah always needs to be on the look-out on behalf of her clients. In order to stay on top of things,

she travels regularly for art fairs, biennials and exhibition openings across the world. She explains, "I use my knowledge and expertise to investigate the market across both domestic and international galleries to find just the right works. I always strive to introduce my clients to work that challenges them somehow and of course that fits perfectly with their vision and goals."

Essentially, the role of the curator is that of an enabler. For a lot of new collectors, the initial drive is frequently based in an interest in art as an asset class and later it frequently grows into a life-long practice and enthusiasm. Due diligence is a crucial part of the job as well, as it is both challenging and time-consuming to navigate the global art market and keep up with recent developments and results. At the crux of it all, art is tangible and intrinsically valuable, it maintains its prestige even during economic downturns. And so Farah's firm belief is to always buy art because it's valuable to the client. "The art world is filled with amazing creative energy. Introducing new work to emerging and seasoned collectors is especially rewarding; it feeds their curiosity and enhances their lifestyle." Speaking about her enterprise, Farah explains, "We have a very broad consultancy, which works the entire art world circle: artists, galleries, museums, secondary auction houses, public sector and private sector; collectors, artists, art as an asset class. Having a good understanding of the market as a whole means that we can bring that



specific expertise to all these areas, as we know how they interact and work with each other."

Farah confesses that not having her own gallery space in fact compels her to think out of the box. She believes that hosting creative events and panels is a great way of bringing new people together to create curiosity and engage new audiences who would not

necessarily visit a gallery. "Recently I collaborated with an architect studio in Mumbai at their functioning space to exhibit art works by both mid-career and emerging artists. Thinking out of the traditional white cube gallery space fosters interesting dialogues and engages with new audiences."

As far as the latest trends go, the millennial curator has discovered that today's collectors have moved beyond the traditional canvas. She has realised that artists too are searching for answers and producing provocative installations, assemblages, performances, and working with digital technology as a creative tool. Artists are seeking answers that are both creative and critical. Themes of politics, gender, ethnicity have permeated artistic practices beyond the canvas, and conceptual art which is widely considered challenging and esoteric is now

finding a new audience. "We are witnessing drastic, radical changes, where no topic, medium, process or aesthetic principle is guiding and defining artists. As new technologies play an increasingly larger role in our daily lives, they also allow for an unprecedented scope in artistic output. Contemporary Indian art has →

CANVASES of CREATIVITY

The canvas has changed, the experience more personalised. We take a closer look inside the world of art with ace curator Farah Siddiqui



Above: Prince Charles with Farah at The Elephant Parade

moved so quickly in so many new directions.”

From auction sales figures making headlines to global interest in contemporary artists from India, art has reached a new milestone. There are prestigious biennale fairs and museums in art capitals of the world such as London, Paris, Zurich to even Brisbane and Seoul that regularly feature artists from India who are now enjoying recognition and critical engagements. Bold and inventive works produced by the new generation of artists have resonated with collectors both locally and internationally.

But beyond curating for her clients, one of Farah’s biggest passions in this space is public art. She says, “I feel privileged to have curated the first Elephant Parade in India. We selected some of the most talented artists across disciplines of art, fashion, design and folk art from the country who are unique in their own ways. From eminent fine artists and iconic fashion designers to folk and tribal artists, I was excited by the possibility of juxtaposing a range of artistic practices on one monumental platform. An awareness campaign, The Parade

“CIVILISATIONS ARE NOT REMEMBERED BY THEIR BUSINESS PEOPLE, THEIR BANKERS OR LAWYERS. THEY’RE REMEMBERED BY THE ARTS.”

aimed at drawing attention to the plight of endangered Asian elephants.” The Elephant Parade is a public art exhibition that had various private previews across cities in India through 2017 before its finale in Mumbai in 2018. The funds generated through this exhibition helped secure 101 identified elephant corridors across India.

Farah trails off leaving us with a beautiful thought encompassed in a quote written by Eli Broad, a well know entrepreneur and philanthropist who has contributed in a large way towards visual and performing arts: “Civilisations are not remembered by their business people, their bankers or lawyers. They’re remembered by the arts.”

Absolutely! 

the WORLD OF GEMOLOGY decoded

A connoisseur of jewelled art, Richa Goyal Sikri is driven by her passion for all things precious and treasure-worthy

She considers herself to simply be an addict who is living from one dazzling hit to the next. An expert in every sense of the word, what enthused Richa to start her epic ‘Gem Journeys’ was her love for coloured gemstones and admittance to the fact that she didn’t know enough. Her fear of possible fraud and a desire to be an educated consumer is what motivated her to study, explore, and learn. “The journey started primarily for selfish reasons, but today has morphed into a new way of life.” With a background in business planning, distribution, sales and marketing for airlines and luxury travel brands, for Richa, travel has always been an occupational hazard. In 2013 she started her educational visits to gem mines, manufacturing hubs, combining her love for gemology, history and design. The objective was simple, to show connoisseurs and lovers of gems and jewellery (like herself) how jewellery is made and take away some knowledge from some of the best craftsmen in the world who supply to top international brands. “That first trip was an incredible learning experience and since then I have been conducting a few journeys every year. Some to



Sri Lanka, some to Thailand and Jaipur. I have also travelled as far as Colombia and Zambia (to visit the world’s largest emerald mine).”

With each trip, Richa’s desire to learn more grew, which led her to attain formal education →



and a degree from the world renowned Gem-mological Institute of America (GIA). Simultaneously, she started researching jewellery design history and documenting her views and insights on Instagram in 2017.

Within two and a half years, her unique brand of storytelling has garnered a loyal and engaged audience of over 35,000 followers. “The original intention of this account was to have an online scrap book of sorts to keep track of what I was learning. The educational style of storytelling, which demystifies the complexities of the gem and jewellery world is something that developed over time. From the start, I was committed to not boost my posts or let commerce dictate the narrative.” And the rest as they say is history. “One of the joys of the account is that it has connected me with wonderful people who love gems and jewellery, and want to learn. It also brought me closer to some of the most talented artists in the industry,” she explains.

Today, Richa is recognized in the industry as an accomplished journalist. She writes extensively for consumer

publications like Robb Report, Harper’s Bazaar, India Today Spice, ELLE on gems and jewellery. Her research on the business side has led her to regularly write for apex trade publications like Rapaport magazine and InColor (International Coloured Gemstone Association) on responsible sourcing, gem mining and marketing.

Her work transcends journalism to create digital storytelling campaigns for brands and associations in the sector; deliver talks at industry conferences and create content for museum exhibitions (Art Science museum, Singapore) and prestigious gem and jewellery shows (Gem-Genève).

We wish Richa many more journeys in the world of gems and beyond! 

TIPS FROM RICHA ON YOUR NEXT GEM-STUDED INVESTMENT:



1. Buy the highest quality in what your budget permits – with each year the supply of top-grade material is diminishing.

2. Buy untreated gems – I would prefer to buy an untreated red spinel instead of a glass-filled ruby.

3. With jewellery focus on quality of craftsmanship and originality in design - while it may seem like fun to get an original Cartier design copied (lord knows we’ve all been there), the long-standing value of an original creation will always outweigh the copy of an internationally recognized one.



*‘Bigger is better’
or ‘Less is more’?
What’s your mantra?’*

Do you prefer simplicity in all its glory or are you a fan of having things in abundance? Perhaps you’re a little bit of both? Isprava’s here to help you find the answer to that one looming question – are you a minimalist or a maximalist?

1. What would draw your eye at a fashion store?

- a. Monochrome hues and outfits in washes of beige, grey or white
- b. Vibrant ensembles and chunky jewellery
- c. The basics (jeans and tees) that you can pair with other things from your wardrobe

2. How would you describe your work station?

- a. Filled with cutesy knick-knacks and ornaments that you’ve picked up from dozens of different places
- b. Organised to a fault, with not even a ruler out of place
- c. Cute, with framed pictures or quotes and a few useful items including pen-stands and notebooks

3. How do you pack for a holiday?

- a. You carry everything! Extra outfit options, a whole set of shoes, trinkets to change along with your outfit, the works!
- b. You take only what you think you absolutely need. You have a check-list and use that to pack efficiently
- c. You throw in your best picks and fill your bag with whatever fits and are okay with leaving behind the rest

4. What does a party at your place look like?

- a. It’s like a carnival! Bright fairy lights, a table that’s groaning under the weight of multiple plates of food, flower arrangements, tons of

- people and your best serve-ware
- b. It’s classy! Matching napkins, probably a colour theme for the party decorations, finger food and a limited guest list
- c. It’s cozy! You order in some pizza, gather all your close friends, string up some fairy lights, put on music that you think everyone will love and play games

5. If you had to draw up a list of things you’d like on your birthday, it would include...

- a. Luxurious perfumes, travel tickets, beautiful clothes, colourful home decor pieces or luxe skincare products
- b. Something that you would use and really need (this could be anything from a new hair-straightener to a new laptop sleeve)
- c. A gift-card, so you get to pick and choose

6. How would you describe yourself as a traveller?

- a. The go-everywhere, do-everything, see-everything kind
- b. The one with a ready list of important places to see, with designated timelines written against each, who likes to come back and spend quality time at the hotel, too
- c. The backpacker

7. What kind of home interiors appeal to you?

- a. An interesting mix of bold colours, quirky textures and mismatched seating
- b. Sleek, defined lines, neutral colours that →

soothe the eyes and tons of smart storage space
c. A space doused in pastels, with ample space that's not too cluttered, but boasts its fair share of ornamentation

8. At a bookstore, which one of these books would you pick up?

- a. A graphic colouring book for adults
- b. The Life-changing Magic of Tidying Up: the Japanese art of Decluttering and Organizing by Marie Kondō
- c. Comic books with plenty of action

9. Do you hold on to things?

- a. Yes! You hoard everything from restaurant bills after a successful meeting to empty wrappers and travel receipts that mean something significant
- b. You can't stand clutter, so you simply cannot hold on to anything that you don't need
- c. You hold on to a few things that are special, but always trash the rest

10. If you had to describe your style quotient in one word, it would be..

- a. Eclectic
- b. Elegant
- c. Casual

11. How do you shop?

- a. If you like it, you buy it! No second thoughts or detailed analyses
- b. You don't like buying things you have no need for and will spend agonising minutes thinking about whether you really need this
- c. You put everything into your trolley and make the final decision at the billing counter

12. What does your ideal ice-cream cone/cup look like?

- a. It has to have three scoops, rainbow sprinkles, marshmallows and/or M&Ms
- b. A single scoop of your favourite flavour with maybe just one topping will do
- c. It can be a new flavour; you're willing to experiment. You'll take two scoops

DECODE YOUR PERSONALITY

Mostly a's: You're an unapologetic maximalist

You're not afraid to go bold. You love bright colours, exciting experiences and pretty things. Your space reflects your spirit—it's colourful, quirky and full of character. Oh and you don't have one favourite colour. You love them all and it shows in your fashion choices, your home and just about everything else. To you, 'Carpe diem' is not just a phrase, it's something that you live by. All you want to do is to experience all the beautiful things that life has to offer. And isn't that an excellent way to live?

Mostly b's: You're a true-blue minimalist

You like things that are simple but tasteful. Neutral hues, simple meals, clean spaces and smart storage solutions are your kryptonite. You're practical, super organised and aren't eager to be on the move from the minute you wake up to the minute you go to bed. You take life at a more relaxed pace, only because you've already finished planning out everything! You can't stand wastage and will only take and keep what you can eat or will use. You're a simple person with simple needs, living in a beautifully simple space that spells elegance in every possible way.

Mostly c's: You're a bit of both

You do things in moderation. You're experimental and fun, but also think through all of your decisions. You don't like waste, but you want to splurge on a little something for yourself every now and then. You like to travel, but only a few short holidays in a year or two really long ones. You love fancy meals in fancy restaurants but are just as okay with eating a simple home-cooked meal. Your space is a reflection of both maximalism and minimalism—all sleek lines and neutral hues paired with pillows or frames in pops of bold colour. Suffice to say that you've successfully straddled the two lifestyles and *that*, we think, is a skill in itself!



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Perfection has a new address: Villa Brisa in Anjuna, Goa.
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An illustrative escape to Jordan and Israel

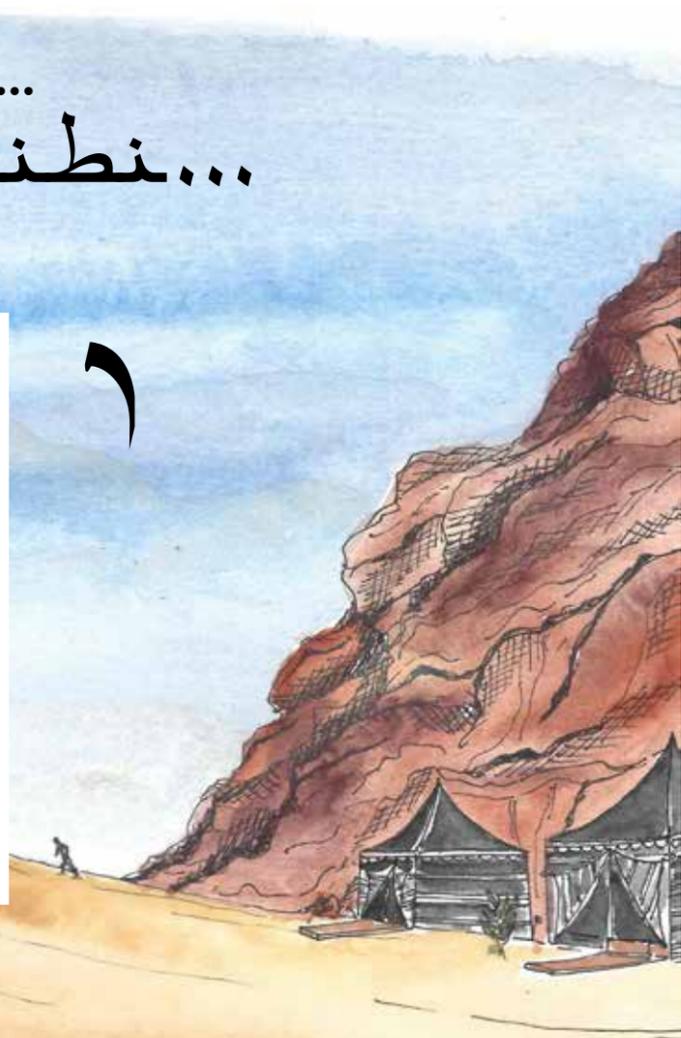
Countless drool-worthy falafels, the most unique brewed beers (with the coolest graphic art labels) juxtaposed with the holiest sites in the world, ancient architectural marvels and a sea that you literally just keep floating on no matter what you do. Maleka Shah Patel's on-road adventure across Jordan and Israel was both delicious and divine, soulful and sinful(ly) memorable. The artist who also goes by the name The Wander Ink transports us there through her illustrations, reminiscing some of her favourite things about her jaunt and revealing her art travel diary of memories...

FIRST STOP...

Walla Habibi...

WADI RUM FOR A DESERT CAMPING EXPERIENCE LIKE NO OTHER

Wadi Rum, located just four hours away from Amman, literally means "Valley of Sand", and it is here where one can witness great cliffs of red sandstone towering over a terrain of sand and natural rock formations. "It's also where the 1962 movie, *Lawrence of Arabia* was filmed, and more recently Matt Damon's *The Martian*... those red dunes you see in the movie, they are from Wadi Rum," Maleka says. She continues, "It is easy to lose all sense of time and place, as you traverse across the relentlessly red wadi, riding on a camel or in the back of a hoodless jeep, encountering a vastness that is all-encompassing. It really is life-altering, especially for an artist like me." But perhaps the most interesting part of Wadi Rum was the Bedouin experience: which involved staying over night in tents. "The best ones are called the Martian Tents, they are transparent and you can spend all night staring at the carpet of stars in the uninterrupted sky. But if you want a more rugged experience, opt for the Bedouins—these are literally beds in tents in the middle of nowhere." Maleka advises to book in advance, as the tents usually sell out quickly, and you don't want to miss this experience.



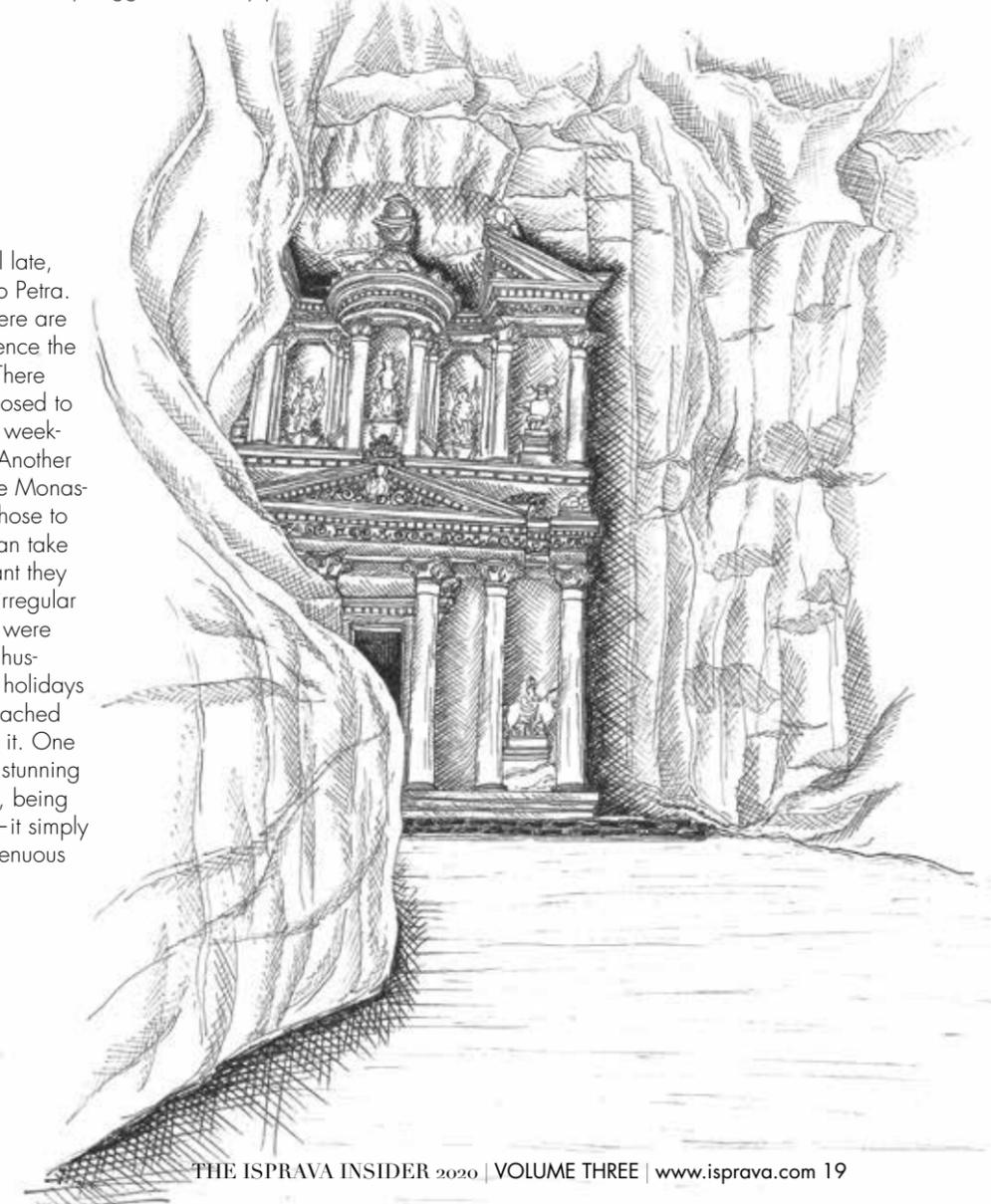
"My favourite thing to do when I travel is to soak up everything around me and then pour it all out through my art."

PETRA BY NIGHT

The ancient city of Petra is one of the most celebrated of Jordan's destinations. Maleka instantly advises, "Do it both by day and by night. Undoubtedly it is like two different destinations between morning and night. So do both." By night you will see a narrow walkway that runs in between a massive wadi with imposing rock formations on either side. The walkway, as she describes, was lit with paper lanterns all along the way. "It was so surreal, because all you can see are the stars above you, the silhouettes of the wadi rocks around you, the illuminated walkway leading you forward, and nothing else." When Maleka arrives at the end of the walkway, and Petra's main site reveals itself through a slit in the earth, she is left awestruck. In front of her stands the all-famous treasury drowned in a red light, lit up by thousands of lanterns. She remembers, "All you want to do is stop and stare. We did a lot of that, just thinking about the sheer imagination it took to build such a masterpiece." She ended her day at a 2000-year-old Nabataean tomb which has been transformed into a cave bar. Petra is known as the rose red city of the Nabataeans, an ancient Arabian tribe. Maleka also indulged in the local Nabataean cuisine and had Nabataean Sawani which is lamb cooked with Jordan Valley veggies in a clay pot in the oven served with rice.

...AND PETRA BY DAY

The next day, while the world slept until late, Maleka started her day at 6am to go to Petra. "When you go early in the morning, there are such less people that you get to experience the whole treasury in seclusion and ease. There were literally just 15 of us there as opposed to many hundreds later on in the day. On week-days almost 4000 people visit Petra." Another fabulous site in the ancient capital is the Monastery, which Maleka and her husband chose to trek to, climbing 900 odd steps. You can take a donkey, but her husband was adamant they walk. "It was a very tough climb, with irregular steps and a steep terrain. It felt like we were climbing up 100 floors. I even told my husband, if I make it up, you owe me two holidays of my choice after this. But when we reached the top, instantly we knew it was worth it. One of the highlights of this trek besides the stunning monastery itself was on climbing down, being welcomed to fresh pomegranate juice—it simply is the best thing to have after such a strenuous hike." →



Jerusalem

- Old city of Jerusalem
- Western wall & its tunnels - place a prayer
- Temple Mount & dome of the Rock
- Highest site in Jerusalem
- Dominus Fretus Church & Mount of Olives
- Via Dolorosa - church of the Holy Sepulchre
- Church of All Nations
- Tomb of Virgin Mary
- Tower of David Museum
- Mahane Yehuda Market
- Wander the streets of the old city
- Have fresh pomegranate juice
- The Jewish Quarter - Hurva
- The Christian quarter - Synagogue
- Metaxa Yerushalayim in Jerusalem
- Gatsby cocktail room

Tel Aviv

- Banana beach, Gordon-fisherman beach
- Carmel Market & Kerem Hatalema
- BARS: M.A.S.H, Molly Blooms, Betty Ford, Abraxas, The Minzar, Brewhouse, Banana beach, (Sella Taybeh beer)
- Jaffa flea market - try Onza restaurant for local beers
- Abu Hassan - Hummus
- Old city of Jaffa - port - old market the sea
- Tel Aviv Port - Yahalom
- Bicielletta - beer garden
- Arte for Gelato
- Sarona market
- Block - clubbing or Sputnik or Radio 100
- Rothschild boulevard
- Ha Kosem - falafel
- Beer Garden
- Benedict - breakfast or Cafe Sheleg beer
- Florentine for night life bars
- Neve Zedek for cute shops & coffee
- Tel Aviv Pub Crawl or Rothschild 12, Port Said, Buxa
- Rabin square
- Jaffa bars: Shafar bar, Beit Kaudinoff
- TRY: arak - anise-flavoured shot with grapefruit juice
- Spicehaus - pharmacy-themed bar - 18:00 to 20:30
- L'entrecote @ Rothschild street - lunch

Jerusalem (cont.)

- Church of the Holy Sepulchre
- Church of the Nativity
- Ein El Wadi - Lebanese lunch
- Masada - the mountain fortress
- Haifa - Baha'i gardens - view of Sea of Galilee
- More - restaurants on seaside cliffs
- Dead Sea & Sea of Galilee
- Nazareth - Basilica of the Annunciation
- Beit She'an - national park and Beit Alpha Synagogue

Amman

- King Abdullah Mosque, Hussein Mosque - market behind it
- Hashem street - local food
- The Citadel & Hand of Hercules
- Hashem restaurant - falafels
- Rumi - cafe in Amman - try the tea!
- Jasmine house - restaurant in a 1950's villa
- Rosa Damascena - syrian food
- Sufra - Jordanian cuisine
- Reem cafeteria for Shawarma - red & white awning
- Al Quds - falafel on Rainbow street
- Habibah knafeh for khunafa - local goat's cheese dessert
- Rainbow street
- At-Balad - old town - most shops closed on Fridays

Jerash

- Day trip from Amman - 50 kms
- Start at Hadrian's Gate
- Forums, Temple of Artemis & North theatre of Jerash
- Re-enactment of the Hippodrome
- Cost of local guide - not more than 20,000
- Lunch at Lebanese House

Wordi Rum

- Stay overnight in a tent - Bedouin experience
- Lawrence's spring & ruins of the house

Dead Sea

- Float in the healing waters - 431m below sea level

Mt. Nebo & Baptism site

- where Moses saw the promised Land - Memorial viewpoint
- Byzantium Church - amazing mosaics
- Narrow waters separating Israel & Jordan

Jerash (cont.)

- Crusader castles of Karak & Shobak on the way
- Go to the Cave Bar - in a 2000-year-old Nabatean rock tomb
- Petra Guest house

Jerusalem (cont.)

- Shalab - creamy drink made with orchid plant
- Arak
- Gold star beer
- Kaek bread sandwich
- Mupdara - rice & lentils
- Shawarma
- An'ous - grilled crispy quesadillas
- Shish kebabs
- Kofta Bi Tahini
- Musakhan (bread & chicken)
- Kibbeh Bi Laban
- Mansaf (rice, lamb & jameed)
- Maqluba (chicken on the bottom, rice on top & then flipped over)
- Limonada / Limonana
- Harareesh - semolina, cream, coconut, mint tea, dessert
- Bazarek Turkish coffee
- Za'atar
- Knafeh / kunafa

Amman (cont.)

- Blue Fig on Irbid street
- Cantaloupe bar - 5-4 - Happy hours
- La Calle
- Jis & Cube
- Zarb (Bedouin meat roast)
- Habibah knafeh for khunafa - local goat's cheese dessert

Jerusalem (cont.)

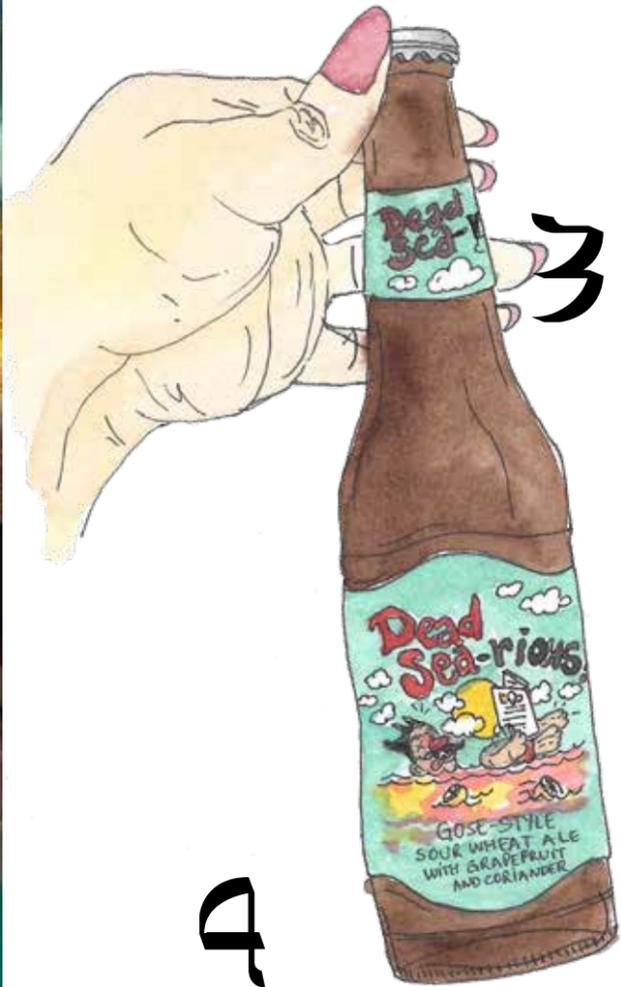
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LOCAL BEER IS ALWAYS THE BEST IDEA...

Even though Jordan is only about 90,000 square kilometres in size, it has it all: historical attractions, religious sites, otherworldly landscapes, a cosmopolitan vibe, and even some of the best beers Maleka has ever had. So it's no surprise then that the first thing she and her husband did when they arrived was have a beer. "We landed in Amman, also known as the "White City" because it is mostly built from limestone, and started the day with a delicious, crisp local Jordanian beer called Carakale," quips Maleka. Later on along their trip they would visit the Carakale Brewery, situated in the middle of nowhere, with a beautiful mountain backdrop, entirely secluded and serene. Every beer at this brewery featured the most unheard of combinations. For instance, The Fig Deal was a fig and chamomile pilsner while Dead Sea-rious, another brew the couple swore by, featured the most intriguing amalgamation of Dead Sea salts, pink grapefruit and coriander. Red Sea-rious, highlighted pomegranate, a Jordan-famous fruit and red oranges. The couple confess that the beers were amazing, but what really caught The Wander Ink's eye was the funky art work on the bottles, an instant source of inspiration for Maleka.



RUINS AND HOLY SITES

Make day trips to holy sites in Jordan like Jerash, known for its well-preserved Roman ruins. And definitely don't miss out on Mt Nebo—the summit from where it is believed that Moses saw the Promised Land for the very first time. "When you stand at this memorial view point, on a clear day, you can almost see as far as Jerusalem," quips Maleka. Then, continue further to the baptism site of Jesus on the Jordan side of the Jordan river, known as Bethany beyond the Jordan. Maleka pipes in, "Quite incredibly, the Jordan river used to flow through this site around 2000 years ago, and when the waters would flow by, it would form a natural cross, between 5 churches. People still come in large groups to get baptised here." Tourists can access the Jordan river waters from both Israel and Jordan, but the actual baptism site of Jesus is only accessible from Jordan.



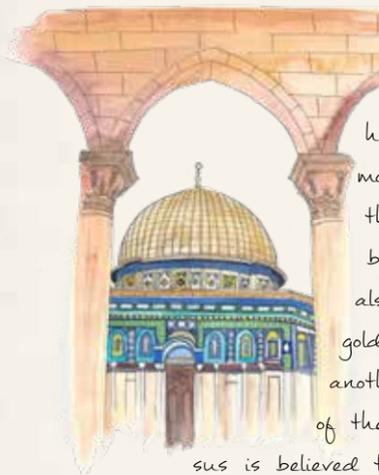
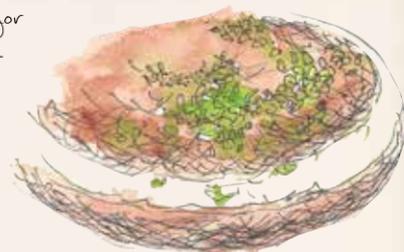
FOOD & DRINK

"Jordan was just a dream come true. Every bite of the way," gushes Maleka. In Amman, she insists you must visit a restaurant called Sufra. It is a quaint little place with cute interiors and beautiful flowers. She ordered the Mansaf here, a primary Jordanian dish which features lamb cooked in a sauce of fermented dried yogurt called Jameed, and is served with rice. As for the best Lebanese food of the trip, for Maleka it was lunch at a place called the Lebanese House in Jerash. She ordered the hummus with meat, a fresh feta salad, parsley hummus and falafel. We are already drooling! She and her husband also enjoyed an evening of bar hopping on Rainbow Street in Amman—a vibrant area dotted by some of the city's great bars and restaurants. On this street eat the most famous falafel at Al Ouds and go to Cantaloupe, a rooftop bar that offers a captivating view of all of Amman, and even the Citadel at a distance. →

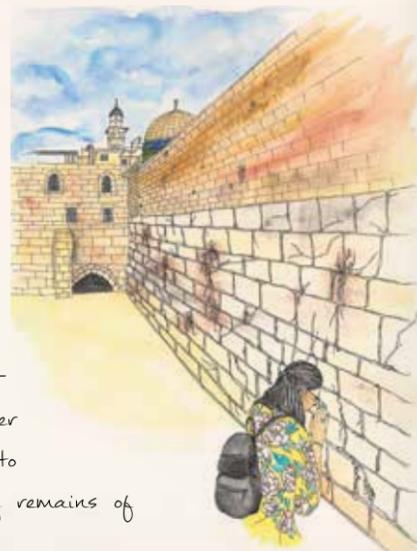
ISRAEL

YOU WERE DIFFERENT. YOU WERE AMAZING.

A 45 minute immigration process per person, a single bridge crossover from Jordan, and we arrived in Israel. Our first stop and main base for the trip was Tel Aviv. We were living in a lovely area called Florentine, complete with hippy bars and cute coffee shops. Hata was a great place where we tried a new beer called Barbar and a local drink called Arak, a star anise flavoured shot which surprisingly tastes good with grape fruit juice. Knafel Bar, known for its amazing knafel, a dessert made of local goats cheese was another win. The crepe joint in Florentine called Bretonne was heaven, and next to it, Falafel Ben-Hur had some of the best falafels we had. Apart from Florentine, the night life across Tel Aviv is pretty engulfing. We ended up visiting a lot of watering holes like an underground bar called Sputnik. We even stole an empty beer bottle from here to keep as a souvenir. The Beer Shop was another favourite of ours, with around 30 beers on tap. Others to note include: The Beer Garden, The Brew House. Port sa'id, Buka, a pharmacy themed bar called Spice Haus, Porter & Sons, Tangier, Jasper Johns and many more. Eating and drinking are some of our favourite things. But onto Israel's historical charms...



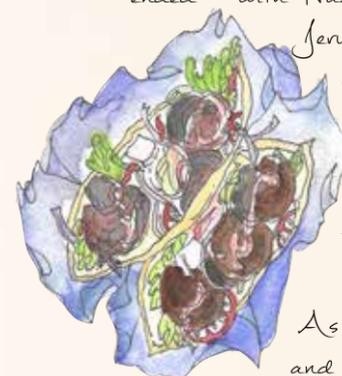
On the first day of the Israel leg we drove to Jerusalem. We entered through the Jaffa Gate, and made our way to Temple Mount. This holy place seemed to be a confluence of religious faiths. It is the second most religious site for Jewish faith, and it is considered that it is where the world began. It is also the most important site for Muslims, as it is believed to be where Prophet Muhammad began his ascent to heaven. It also holds some importance in the Christian faith. I really admired the gold dome and mosaics, true beauty from another era. Next we entered the Church of the Holy Sepulchre. This is where Jesus is believed to be buried, and they have an entire enclosure inside the church that can be visited by tourists. The mosaics here looked like paintings from afar, but were actually mosaics depicting certain scenes from the bible, and featuring a million elements and pictures. In this church, there is the angel's stone, which is a fragment of the rock believed to have sealed Jesus's burial tomb. It is also believed that the oil on the stone keeps surfacing naturally, and has a rose-like smell. We brought back a paper napkin dipped in that oil as a blessing keepsake. Finally we went to the Western Wall, the holiest Jewish place of worship, and the only remains of



“Every travel experience is enriched with so much learning. It could be a flavour, an architectural marvel, a local belief, or even a science.”

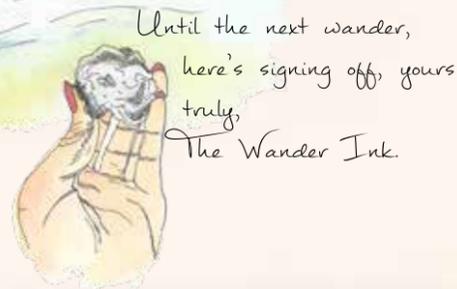
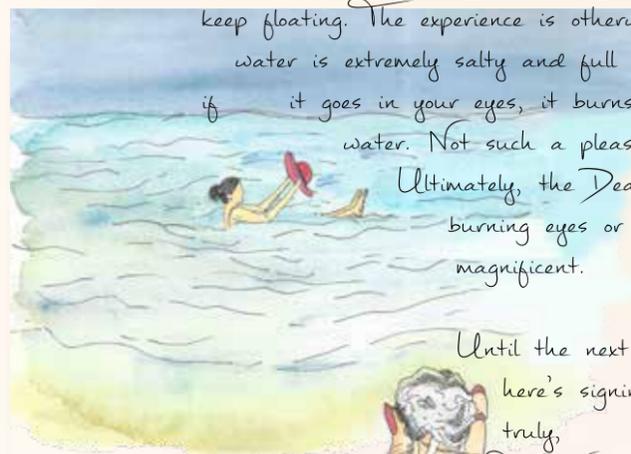
the second temple of Jerusalem. It is believed that if you leave behind a written prayer in the cracks of the Western Wall, it comes true. You can place anything: your dreams, your sorrows, anything. It is a mechanism of sharing. And I shared too.

The next day we took a day trip to Nazareth to see the Basilica of Annunciation. This is where an angel told Virgin Mary that she was pregnant with Jesus. The Basilica has amazing mosaics, but the true beauty of the mosaics lie in that each country has its own representation of Jesus and Virgin Mary. From Mexico to Spain, India to Brazil, Japan, Peru and more... each depict their own unique version. Our long day ended with Nazareth beer, a local wheat beer. This is what bliss is. The day after Jerusalem we went to Haifa, known for the Baha'i Gardens. The gardens are massive and majestic, with a lot of greens and florals. From the top of the gardens you get a view of the Sea of Galilee. In this area, we gorged on the falafels at Falafel Hazkenim. Oh and the most decadent roasted beef sandwich at Abu Shkara only for me. Finally we had dessert at Gal's bakery.



As for the ultimate highlight of my Israel trip, besides the yummy food and excellent beer, above and beyond the holy sites and architectural structures, was the one in a million experience of floating in the

Dead Sea. Accessible both from Israel and Jordan, it is the lowest point on earth, 418 m below sea level. Once you enter, you literally just keep floating. The experience is otherworldly. The water is extremely salty and full of minerals, so if it goes in your eyes, it burns like boiling water. Not such a pleasant experience. Ultimately, the Dead Sea, burning eyes or not, was magnificent.



Maleka Shah Patel has created all the beautiful illustrations in this story. For more information about her and her work, please visit her on Instagram @thewanderink

A page out of Maleka's travel diary...



Andrea von Gleichenstein is a baroness who lives in Munich and is the passionate founder of TDC—a training company which specialises in the field of intercultural management and project management. Based out of Germany, the company also has offices in Cape Town, South Africa and San Jose, Costa Rica.

A day in Munich with a baroness

Isprava spends time with baroness Andrea von Gleichenstein in her homeland, Munich, exploring beyond her modern castle-home and into the depths of the unique city. Through beer festivals, traditional eateries and so much more, Andrea helps us help you discover everything you want to know for the next time you visit. Take every cue...

Transporting us to the beautiful, “very green, relaxed and culture-jammed” city of Munich, filled with lakes, rivers and mountains on its doorstep is Andrea von Gleichenstein. A baroness by title, she quickly informs us that she doesn’t usually advertise it, except when it works to her advantage: like scoring the best room when she checks into a hotel. Silly perks like that aside, she admits, “Sometimes when I travel, it creates a problem because the name in

my passport is too long for most airline systems. And so, they shorten my surname to fit and this causes confusion while checking in.”

But beyond the baroness title, Andrea is the passionate founder of TDC—a training company which specialises in the field of intercultural management and project management. Based out of Germany, the company also has offices in Cape Town, South Africa and San Jose, Costa Rica. The company comprises of 18 trainers from eight different countries and its clients are some of the biggest international companies in the world as well as the chamber of commerce and a variety of institutions. “Understanding culture is my passion and my desire is to encourage people to think out of the box. It increasingly is becoming a global challenge for people from different cultures to live peacefully together with mutual respect. Therefore our trainings at TDC not only help individuals to be successful in international management, but they also give each participant the chance to see situations from different perspectives. I think the trainings help an individual a lot, because in life situations will arise where we do not want to change, so the only chance we have is changing our perception of the situation.” In fact Andrea’s favourite quote

just happens to be, “change is the only constant.” Entirely committed to her cause at TDC, funny enough, Andrea revealed that on her 50th birthday she went to Iceland in the quest of seeing an iceberg because for years she always spoke of the ‘iceberg model’ in her trainings. Interesting!

Andrea lives next to a beautiful lake, Starnberger See, South of Munich, in a beautiful modern home with a big garden. She quips, “I like natural materials, stones and wood, and I love to sit in my winter garden... sometimes you even see deers peacefully grazing by.” Revealing that her favourite colour is green and that she likes to be colourful with her interiors, and even a bit chaotic, one notices how every room is very different, and that in fact is her concept. “I like the mix of modern and old furniture. Most of the things in my house have their own unique story—souvenirs or gifts from my travels. For instance, this year’s christmas tree was bought in Cape Town and was made by ladies of the township, handcrafted out of beads. Sometimes I feel there are too many things in my house.

After I watched the movie *A hundred things* with my kids, I decided to start donating some items and live with less, but I haven’t entirely succeeded in that department. I guess after all, the road to development is always under construction.” Indeed it is. As for the art inside her home, most of it is from artists that the baroness knows personally. And juxtaposed with stunning artworks, including her favourite—an abstract painting of the angel of peace from Munich, painted in TDC’s company colours, green and orange—are her kid’s painted portraits—a tradition that runs in her family.

Andrea likes sleeping in, has a go with the flow attitude in life and is a nature lover who, weather-permitting, is always at the lakes paddling around or is hiking up high in the Alps. From open air movies to jazz club nights, cultural events, art exhibitions, sporting events to delicious food and lip smacking brews, we decided to explore Andrea’s hometown, Munich from the perspective, lens and experiences of the baroness herself, fully loaded with the tips you need! →

“Most Germans plan everything and do not like surprise visits. I on the other hand, as my friends often joke, have an ‘open door policy’ for my spontaneous guests.”



Gluttons and beer lovers, listen up...

1. Germans love nature, so when the sun is out they sit in beer gardens or nice open air restaurants.

2. Since Andrea lived in India for sometime, she regularly desires Asian food. She will book a table at Mangostin (www.mangostin.de). And so should you!

3. For traditional food, Andrea likes to go to the Weisse Brauhaus (www.schneider-brauhaus.de). Her order usually includes things like: Obatzda, a savoury cheese deep, Schweinebraten, roasted pork dumplings, the famous white sausages with sweet mustard, all washed down with a nice dark beer called dunkles Weißbier. Sounds delicious!

4. Sometimes she likes to hang out near her old university, Ludwig Maximilian University of Munich (LMU), and visit her favourite pub as a student Atzinger (www.atzinger-muenchen.de). Be aware: you need to pay cash here!

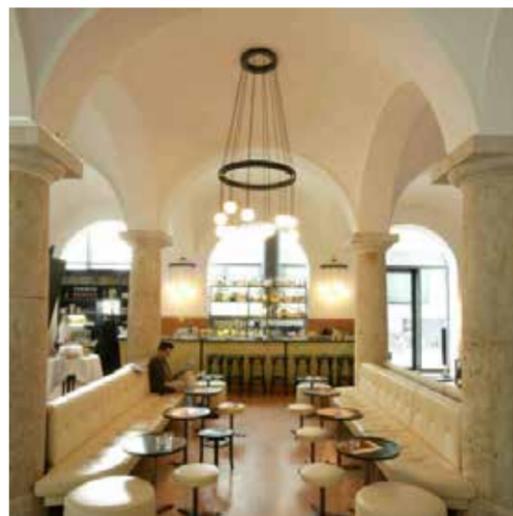
5. For a meal with a great city view Andrea suggests the rotating restaurant at the Olympic Tower (www.restaurant181.com). Do not worry, there is an elevator to reach the 181 meter high restaurant.

6. Brenners, (www.brennergrill.de) near the Opera in the old part of the city has a grill area which is characterised by the open fireplace in the middle of the room. A must-have is the the high-quality pasta that is freshly made by hand daily. The bar is enticing with its lounge character too, so sit back and have a drink.



“My favourite meal of the day is lunch, and I like to eat with my son and a good friend Ingeborg who is an extraordinary cook so much so that he never cooks two dishes the same way.

My weakness, I love prawns with garlic, guava fruit and white chocolate mouse. As for drinks, besides enjoying water I love gin and tonic, dark yeast beer, and Cremant sparkling wine.”



7. A relatively new and hip place is the Esszimmer, located on the third floor of the BMW Welt (www.feinkost-kaefer.de/esszimmer-muenchen). It is Munich's latest gourmet venue that appeals to all the senses.

8. The biggest world famous beer festival is the Oktoberfest (www.oktoberfest.de/en). Initially it was in remembrance of a royal wedding of Crown Prince Ludwig with Princess Therese 210 years ago and all the people from Munich were invited for free. Today it is where about 6 million people from all over the world come to enjoy the Bavarian hospitality (Gemütlichkeit). Roasted chicken, pretzels and of course Bavarian beer is peacefully enjoyed with dancing and lots of fun. But it is not all about drinking, there are plenty of exciting merry go rounds. Andrea suggests to go on the ride, the Big Wheel (Riesenrad) to have a fabulous view of the festival and Munich. If you miss Oktoberfest, check out the Munich Fasching (Carneval). →







“I love to go for all kinds of cultural events in Munich, art exhibitions, concerts, musicals and jazz shows. I also enjoy sport events like the Munich marathon or the New Years Eve run at the Olympic ground. I don't have regular hotspots because I like to explore new things and areas in town. I personally like small theatres and hanging out in nice green locations.”



Top ten things to do when in Munich...

1. MARIENPLATZ (central square of Munich's old town (Altstadt). Here you can admire the Rathaus old neo-gothic city hall and watch the famous Glockenspiel carillon (puppet show).

(www.marienplatz.de/)

2. VIKTUALIENMARKT, a popular market for fresh food and delicatessen. It is walking distance from Marienplatz and has 140 stalls and shops offering flowers and plants, fruits and vegetables, venison and fowl, eggs, butter, honey, fish, meat, sausages, herbs, spices, delicatessens, wine and tea. A good place to grab a snack or taste typical bavarian dishes.

(www.muenchen.de/int/en.html%20Viktualienmarkt)

3. FRAUENKIRCHE: Cathedral Church of Our Lady is one of the symbols of Munich. The south tower of the cathedral can be climbed to the top and offers a unique, wide view across the rooftops of Munich and on to the Alps. If you don't want to climb the stairs you can go up to the Blue Spa Terrace in summer on the 7th floor at Hotel Bayerischer Hof and have a magnificent view of the city whilst enjoying a cocktail, or just have a tea and some snacks.

(<https://www.bayerischerhof.de/>)

4. HOFBRÄUHAUS is the most famous tavern in the world, which was built 500 years ago. Besides drinking beer and eating traditional food you can enjoy the atmosphere and Bavarian local live music as well as observing traditional bavarian clothes (Dirndl or Lederhosen) worn by the waiters and locals.

(<https://www.hofbraeuhaus.de/de/hofbraeuhaus.html>)

5. THE ENGLISCHER GARTEN is Munich's most epic green space, which is even bigger than Central Park in New York, and surrounds the Nymphenburg castle. If you love greenery as much as Andrea does, this is a definitely a go-to destination!

6. SCHLOSS NYMPENBURG, The Nymphenburg palace served as the main summer residence for the former rulers of Bavaria of the House of Wittelsbach. It has a beautiful park that's also worth the visit!

(<https://www.schloss-nymphenburg.de/englisch/tourist/index.htm>)

7. OLYMPIC PARK: The Olympic Park Munich where the Olympic games took place in 1972 is one of the most renowned and successful event venues worldwide. You can explore the park, take the Olympic tour or if you are adventurous, you can even do roof climbing here!

(<https://www.olympiapark.de/>)

8. BMW WELT is close to the olympic ground and located in the immediate vicinity of the main BMW factory, the company's headquarters in the legendary BMW Tower, and the BMW Museum. If you are a car fan you will love it.

(<https://www.bmw-welt.com/de.html>)

9. TIERPARK HELLABRUNN: Is home to more than 750 exotic and native species from all continents. Hellabrunn is not a zoo in the classical sense. It is more of a nature preserve within the landscape conservation area of the Isar meadows inhabited by animals that live in large, structured enclosures.

(<https://www.hellabrunn.de/en/>)

10. KUNSTHALLE MÜNCHEN: the Hypobank exhibitions is worth checking out if you are an art and exhibition lover.

(<https://www.kunsthalle-muc.de/en/>)

MAKE A SHOPPING LIST, CHECK IT TWICE!

“Use public transport, it's the easiest way to get around Munich!”

1.

Höfe is a nice shopping mall and is not flooded with the mainstream brands you get all over the world. You can relax in little coffee shops here. (<https://www.fuenfhoefe.de/>)

2.

Lodenfrey: For traditional bavarian clothes and luxurious designer fashion since 1850. (<https://www.lodenfrey.com/>)

3.

Obletter Spielwaren at Karlsplatz is the best and largest toy shop in Munich, with an estimated 16,000 toys to choose from. (<https://www.google.com/maps/@48.138828,11.5636021,17z>)

4.

Chococult: For chocolates from a local bavarian producer (<https://clement-chococult.de/>)

5.

Dallmayr: For culinary delicacies and coffee. (<https://www.dallmayr.com/de/>)

6.

Oberpollinger: A department store that has a beautiful stationary section! (<https://www.oberpollinger.de/en/>)

DEMYSTIFYING THE CONCEPT OF FAMILY OFFICES

An often misunderstood and misquoted nomenclature, I'd like to make it easier to understand. And so I take this opportunity to author a story around the concept of a Family Office. From why they are ever-so-important today to how to best manage your assets and subsequently set out to live the lifestyle you've always desired, find out everything you've ever wanted to know... by Soumya Rajan



Many of you reading this magazine are proud owners of a beautiful Isprava home, as I am. These homes capture a sense of purpose and legacy, not unlike the modern day outcomes that clients seek for their wealth creation and preservation goals. At the heart of ensuring a seamless succession of wealth across generations and a lasting legacy is the idea of the Family Office.

SO WHAT IS A FAMILY OFFICE?

A Family Office is a private wealth management advisory firm that serves Ultra-High Net-worth clients. They are different from traditional wealth management firms in that they offer an outsourced solution to managing the financial and investment side of an affluent individual or family. The operative words are “advisory” (the business model does not have a conflict of interest) and “outsourced” (a group of professionals manage the family office). Typical services include investment management, tax and estate planning, orderly succession for family owned businesses and charitable giving.

Family Offices are either defined as Single Family Offices or Multi-Family Offices. A Single Family Office caters to just one family. Multi-family offices, on the other hand, provide the same services as a Single Family Office, but instead serve multiple families. Not every wealthy family seeks to set up their own Single Family Office and Multi-Family Offices or MFOs help families to avail of similar services without having to worry about the administrative issues related to running a Family Office. The key benefits of a Multi-Family Office is the ability of families to work with the best-in-class professionals, whose interests are aligned with the family, yet at the same time the families benefit from the economies of scale and a sharing of costs. The company I founded, Waterfield Advisors, is today India's largest, independent Multi-Family Office where we manage assets of approximately ₹25,000 crores across 60 client groups.

The roots of Family Offices can be traced to as early as the sixth century and they involved managing wealth for princely families. The modern day concept of the Family Office emerged in the 19th century. In 1838, the family of financier and art collector John Pierpont Morgan founded the House of Morgan to manage the family assets. This has subsequently morphed, through multiple mergers and acquisitions, to what we know today as JP Morgan & Chase, the sixth largest bank in the world and the largest bank in the United States, managing assets of approx. US\$2.75 trillion. In 1882, the Rockefellers founded their family office which is also still in existence today. The firm manages over \$16 bn in assets globally for a wide range of families, individuals and institutions.

Over the past 20 years there has been a global proliferation of Family Offices, with a significant rise in the numbers over the past 10 years subsequent to the 2008 financial crisis. This was driven primarily because several wealthy families incurred substantial losses on their investment portfolios that were being managed by banks and larger financial institutions. It is important to understand that most wealth management firms earn their revenues through the commissions they receive from the manufacturers of financial products. There is therefore an inherent conflict of interest between the wealth management firms and clients, whereas the fundamental premise on which a Family Office works is to represent the family's best interests. Over the past ten years, this has led to wealthy families setting up their own Single Family Offices, if they had the means to do so, or integrating into larger Multi-Family Offices. It is estimated that there are approx. 7300 Family Offices worldwide that manage US\$6 trillion. This is larger than the global hedge fund industry. India has less than 1% of this with only 45 known Family Offices.

Family Offices are today arguably the fastest growing investment vehicles in the world, as families with substantial

wealth are increasingly seeing the virtue of setting up Family Offices. The Family Office space therefore needs a much greater understanding from both the practitioners and clients of wealth management firms.

WHY ARE FAMILY OFFICES IMPORTANT?

Unprecedented growth in liquid wealth

India accounts for US\$12.6 trillion or 3.3% of Global Wealth. Over the next 5 years, the wealth of High-Networth Individuals is expected to grow at a CAGR of 27%. It is estimated that by 2023, only 3 countries in the world - the United States, China and Russia will have more billionaires than India. This is unprecedented growth. Between now and 2025, the wealth of Ultra-High Networth families will increase 3 fold from the present US\$2 trillion to US\$6 trillion. At the same time, there is a noticeable trend in household savings moving towards financial assets, different from earlier years when physical assets were preferred by Wealth Creators. Investment allocations and strategies are also changing, with more promoters creating separate pools of capital for their legacies as opposed to ploughing back all their wealth into their operating businesses.

Succession and Exits, which create liquidity events for Families

Family Businesses typically go through three phases. The “Initial stage” or the “Founders Stage” wherein all dimensions of the family, ownership and business are concentrated in one family or groups of families or the individual founder. The second stage is where the company grows and transitions ownership to the next generation which is also called “Siblings Partnership”. In this stage, there is now a distinction between the family, ownership and business. In the third stage, the business has matured and you have the “Cousin's Confederation”. Stage Two and Stage Three is where families feel the need to set up a Family Office that provides the necessary governance framework to manage family dynamics and to trigger the conversations on exits and liquidity events. An unfortunate drawback of wealth creation that we have seen is its ability to cause conflict and in the context of succession - family conflict. By some accounts, India has the highest incidence of family feuds. 40% of the global wealthy have direct experience of their family fortune leading to disputes, while in India an estimated 60% of the rich have seen relationships deteriorate because of feuds over money. Family Office structures can therefore be an effective tool to manage inter-generational wealth.

Family Offices are an important source of new capital

The Venture Capital and Private Equity ecosystem in India is maturing and generating liquidity events for promoters →

and entrepreneurs. Over the past five years, research has indicated that family offices represent increasingly appealing sources of capital for hedge funds, private equity funds and investment banks. There are three critical forces driving this emerging trend - family offices typically represent significant pools of wealth seeking investment return; secondly, as demand for integrated wealth management services has increased, the rapid proliferation of the family office model has deepened the sector's resources; and finally, family offices tend to have long-term investment horizons that make their assets "sticky," helping to promote fund stability. With many aspects of their long-term planning tied to their investment portfolios, more families are finding that family offices represent the ideal structure for implementing a cohesive wealth management strategy. Family offices also share many characteristics with pension fund investors, and these similarities are actually serving to reinforce the trend toward the institutionalization of the industry.

Philanthropy and Socially Responsible Investing

Globally, families with wealth face unique challenges. At Waterfield, we have seen that philanthropy provides a great bridge to discuss a family's values, goals and ultimate legacy. Parents are often hesitant to discuss inheritance and money with their children, because they are worried that the knowledge of the family's wealth at too young an age may demotivate their children or inhibit them from leading productive lives. Most Family Offices will have a Philanthropy arm. This is often the first place where the next-gen also learns about the basic principles of investment management and asset allocation, because children see their parents manage the foundation's investment corpus for doing social good. It should be said that a nascent but growing trend amongst family offices is also the interest in socially responsible investing with programs developed around customized restrictions as well as preferred responsible investment options. Next generation family members have a growing interest to align investment interests with their philanthropic values. The lines between growing wealth and doing good deeds with that wealth are no longer two separate agendas and through both philanthropic giving and impact investing, families can contribute back to society.

Globalisation of Assets

We are also seeing a greater trend in the globalisation of assets. While there continue to be restrictions and capital controls, India has a 17.5 million strong NRI diaspora. Most HNI families have at least one family member residing overseas. Family Offices are being set-up in multiple jurisdictions to access the larger global markets.

DO YOU NEED A FAMILY OFFICE?

Having a Family Office or working with a Family Office is

A FAMILY OFFICE IS A PRIVATE WEALTH MANAGEMENT ADVISORY FIRM THAT SERVES ULTRA-HIGH NET-WORTH CLIENTS. THEY ARE DIFFERENT FROM TRADITIONAL WEALTH MANAGEMENT FIRMS IN THAT THEY OFFER AN OUTSOURCED SOLUTION TO MANAGING THE FINANCIAL AND INVESTMENT SIDE OF AN AFFLUENT INDIVIDUAL OR FAMILY. THE OPERATIVE WORDS ARE "ADVISORY" (THE BUSINESS MODEL DOES NOT HAVE A CONFLICT OF INTEREST) AND "OUTSOURCED" (A GROUP OF PROFESSIONALS MANAGE THE FAMILY OFFICE).

a deeply personal requirement. It can provide tremendous peace of mind and support to all family members. Where a family's financial needs are complicated, a Family Office provides an integrated service model that accounts for everything financial in one place. Very often when families choose to work with multiple professionals, important items can fall through the proverbial "cracks." The oversight that a Family Office can provide greatly reduces omissions created by individual financial silos. A Family Office is not for every family, but for those with significant assets, complicated financial lives and a desire to make the mundane, as well as the complex, a bit smoother, a Family Office can be an ideal solution. ⁹⁶



BEAMING INTO A NEW DECADE

Beam Health's Alekha Engineer helps us set new goals for 2020 with the best ways to improve fitness, health and one's state of mind, with balance being the key ingredient

that each client's nutritional needs vary and that based on our unique traits, we respond to food differently," quips Alekha. She goes on to explain how this rings true for each client's lifestyle, movement habits, the way their home is set up and other such factors as well. At BEAM they are therefore very careful in tailor making each plan so specifically that it is relevant, balanced and most importantly enjoyable as opposed to being a burden. The ultimate goal is to give

What better way to kickstart the new decade than with Beam Health by your side. And with balance being the main mantra, Alekha shows us the path to being a healthier and happier individual. It is the corner stone of her venture, BEAM a health and wellness company that helps you achieve optimal health through nutritional therapy.

This new decade is less about fad diets and more about focus on self-care. "At BEAM we focus on bio-individuality, keeping in mind

"...IT TOOK ME A LONG TIME TO LEARN TO APPRECIATE FOOD FOR WHAT IT CAN DO FOR YOU, TO FEEL PROUD OF THE THINGS MY BODY CAN ACHIEVE AND TO THINK ABOUT HEALTH IN A LONG-TERM AND BALANCED WAY."

people a sustainable approach to eating and staying healthy in life.

Speaking about her own experience in finding the ideal, equilibrated formula to wellness Alekha explains, "I spent a lot of years in the cycle that a lot of people find themselves in today - trying extreme diets or very gruelling workout regimes to reach that aspirational target weight or size, and I never quite felt satisfied with what I had achieved. It took me a long time to learn to appreciate food for what it can do for you, to feel proud of the things my body can achieve and to think about health in a long-term and balanced way." And it was this personal experience and realisation ->

IN{inspiration}

THE ONES ON THE ISPRAVA RADAR

that propelled Alekha to introduce this kind of paradigm shift with BEAM by really focussing on improving the quality of people's lives through nutrition and movement. She gained experience in the fitness industry for a few years and went on to get certified as a nutrition therapist, forging the foundation of BEAM, and its beginning.

Alekha operates with a multi-pronged approach towards achieving a healthy lifestyle, staying conscious of the fact that finding balance is an ongoing and evolutionary process. "Our lives and priorities are always changing, and so it is really about deciding that health is a priority and finding ways to improve it at every stage is paramount," she exclaims. She believes that balance means something different to each person depending on where they are in their lives. It could be small adjustments like incorporating more walking, taking the stairs instead of the elevator, getting up and stretching at regular intervals, finding ways to build more whole foods into your diet by swapping packaged snacks for something fresh or even sleeping an extra half hour - small habit changes go a long, long way. "One of the things I always tell clients is that if your health routine is causing you stress, it's time to reassess," says Alekha. While making changes towards better health is not always easy, it should definitely give you a sense of happiness or satisfaction. There is no such thing as a one-size-fits-all solution, but according to Alekha, there are still a few universal things that would work well for most people.

ALEKHA'S GOALS FOR 2020:

1. To eat mindfully: take time to chew, appreciate the food I eat and recognise when I am full.
2. To work on strength and posture: particularly in smaller muscles and areas I haven't paid enough attention to in the past.
3. To stick to a morning ritual of movements and mindsets: I recently listened to a great podcast about how to incorporate this each morning. So whether I have five minutes or an hour, I am determined to make this a habit.

ALEKHA'S UNIVERSAL APPROACH TO HEALTH:

Homemade food for the win:

Try to eat home cooked food wherever possible. To make it interesting, try out a new recipe or cook with family instead of eating out.

Staying active:

Spend at least 10 minutes stretching in the morning, walk whenever possible, try a standing desk at work. Incorporating regular movement into your day will make a big difference to your overall health, and you won't even need to worry about hitting the gym.

Sleep is everything:

If you don't already, change your sleep habits so that you get seven uninterrupted hours of sleep. Put away all electronics and dim the lights one hour before you want to sleep. Initiate a short meditation practice if you're inclined. Better sleep always leads to better stress management and subsequently, better health.

Not a big fan of fad diets or any plan that arbitrarily rules out food groups, Alekha's deduction is that what works for one person may not work for the next, and if you follow a one-size-fits-all approach, it often will lead to nutritional deficiencies or will exacerbate them. According to her, the best way to eat is by paying attention to your body, understand what works for it

and enjoy a wide variety of food within that. "Personally, my favourite recipes are any that are easy and delicious. I most often dry roast a nice selection of vegetables, and then dress them with a tasty quality avocado or olive oil and some pink salt. This method helps retain nutrients and ensures that I am not going too heavy handed on overheating the oils," quips Alekha. ☺



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THE LOHONO PROMISE

When you choose Lohono Stays, you're signing up for a unique experience. From Goa to Coonor to Alibaug, every villa sits in the most beautiful environs and presents a perfect blend of excellent design and impeccable hospitality

From the most gorgeous standalone villas in Goa to private luxury villas in Lonavala and Alibaug, prepare to be spoiled for choice. But if you're travelling with a large group for either business or pleasure, Lohono's gated communities or vaddos, ought to be your first pick. No matter what you choose, know that Lohono's wonderfully designed holiday homes are where you can make memories of a lifetime. For every Lohono home is handpicked from amongst the world's most beautiful ones, after a lot of debate. Equipped with cutting-edge amenities and perfectly designed down to the last detail (read: cozy corners and plenty of windows), these homes are where you will discover what 'lohono' really means. There's also natural beauty wherever you look, guaranteed to leave you with tons of pictures for the 'gram. What more could you possibly ask for? →



Outdoor dining, Villa Beira Mar, Alibaug

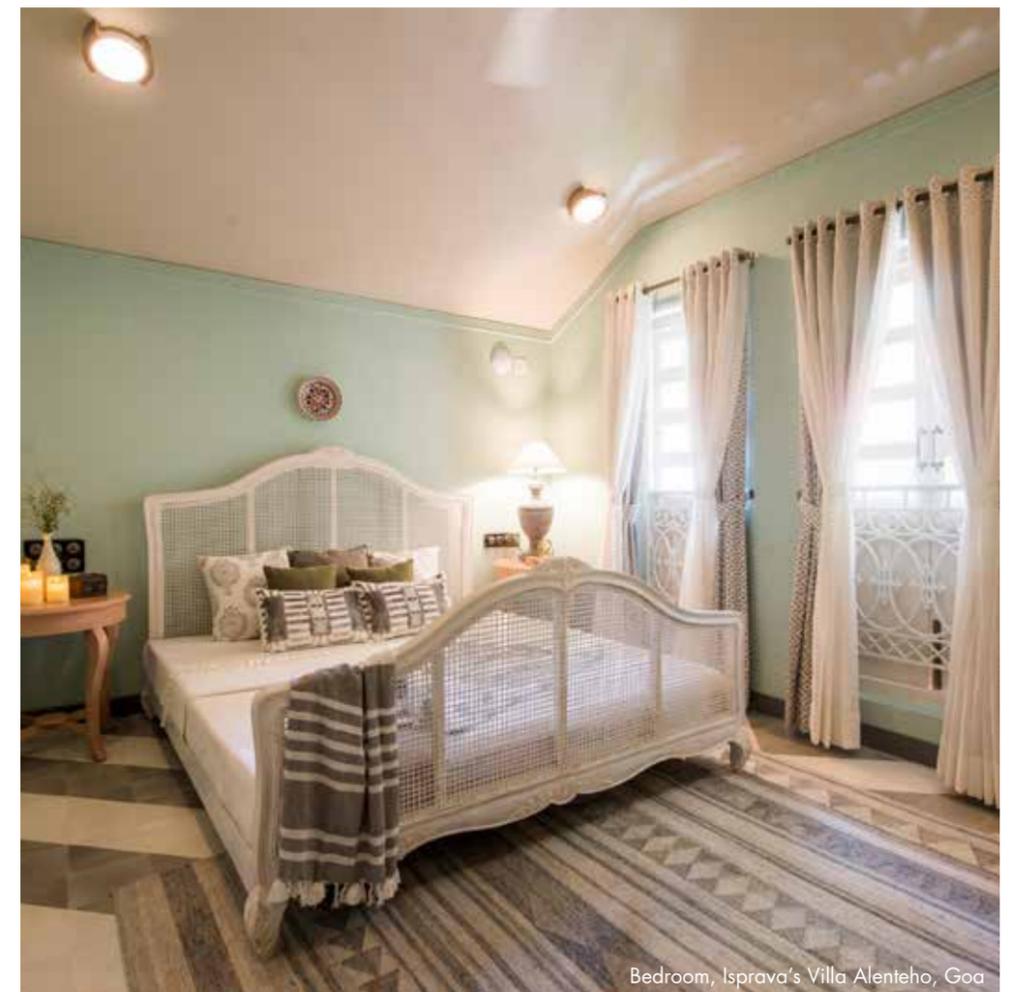
In fact, it all begins right from the minute you decide to make your bookings. Lohono's highly efficient team guarantees a hassle-free booking experience. Not only will they answer each and every one of those pressing questions, but also patiently guide you through the entire booking process. And when you arrive at your own slice of paradise, Lohono's on-ground team will provide you with nothing less than the royal treatment. Watch as your every wish and desire is attended to with utmost passion, be it the urge to cook in your villa's kitchen with organic pickings or a sudden desire to enjoy a hot barbecue under star-spangled skies. And did we mention that at these holiday homes, you will always, always wake up to a delicious breakfast spread put together by Lohono's expert staff? Talk about the good-life-treatment! →



Villa Magnolia, Alibaug



Outdoor dining, Villa Magnolia, Alibaug



Bedroom, Isprava's Villa Alentejo, Goa



Pool, Isprava's Villa Branco, Goa



Villa C, Isprava's Igreha Vaddo, Goa



Bedroom, Villa Vérité, Alibaug

To make your holiday experience that much more unforgettable, the Lohono team is always ready with the right recommendations, with board games, hot chocolate and pool toys for the kids and with the right contacts to quietly make a candlelight dinner reservation at that local restaurant you've been meaning to go to. Besides, appointments with a masseuse and culture trails through the local village can be arranged just as easily as a bespoke celebration or a party conceptualised and planned for your guests.

And that's the Lohono promise nothing is impossible! Not when it comes to you. ☺

WHEREVER YOU GO, LOHONO FOLLOWS

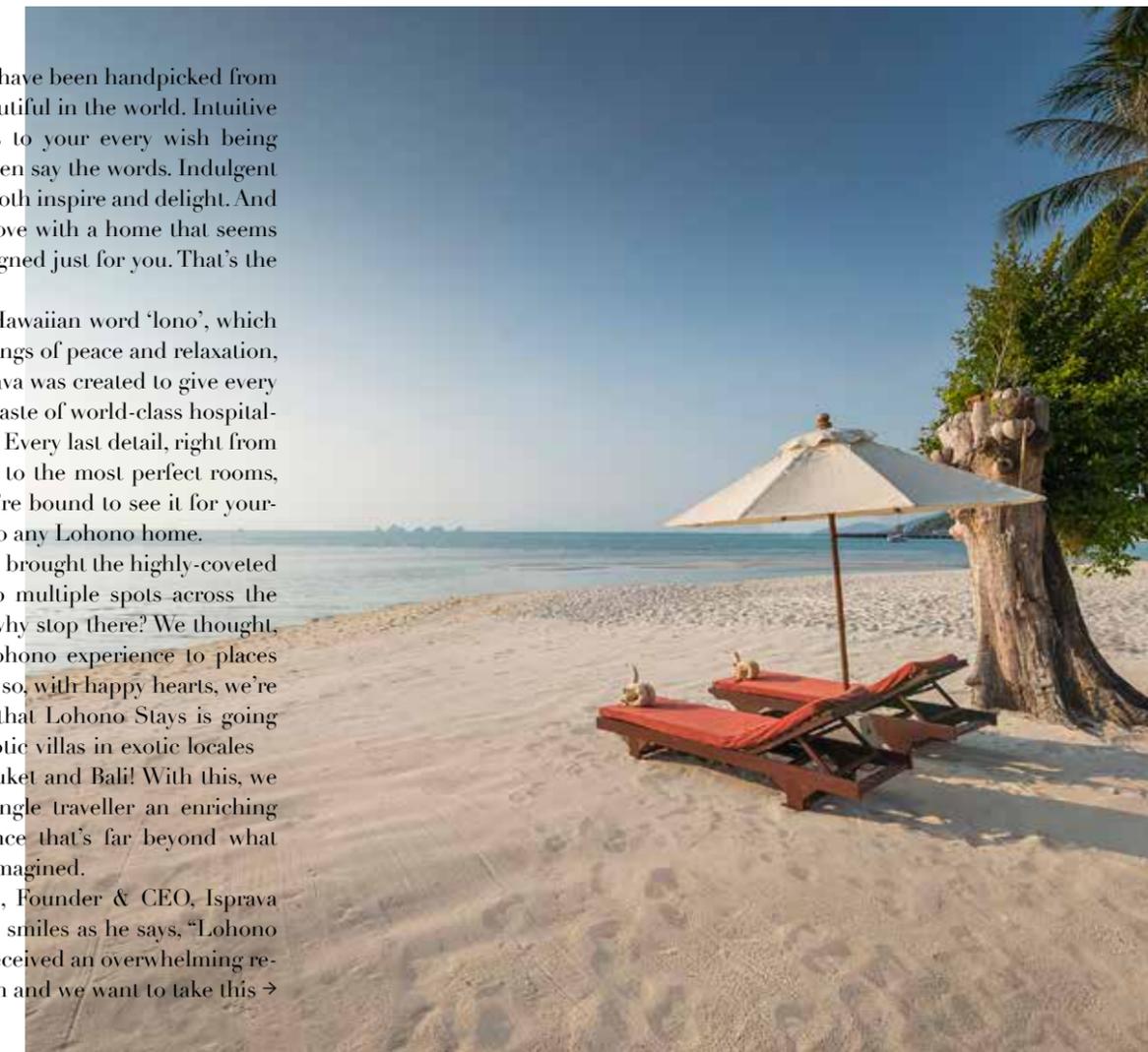
Your next international luxury holiday just got a whole lot better, thanks to Lohono Stays' expansion to Koh Samui, Phuket and Bali!

Gorgeous homes that have been handpicked from amongst the most beautiful in the world. Intuitive service that translates to your every wish being fulfilled, before you even say the words. Indulgent experiences that will both inspire and delight. And the chance to fall in love with a home that seems as though it were designed just for you. That's the Lohono experience.

Derived from the Hawaiian word 'lono', which is associated with feelings of peace and relaxation, Lohono Stays by Isprava was created to give every discerning traveller a taste of world-class hospitality and quality service. Every last detail, right from the most perfect view to the most perfect rooms, matters to us and you're bound to see it for yourself when you step into any Lohono home.

Having successfully brought the highly-coveted Lohono experience to multiple spots across the country, we thought, why stop there? We thought, why not bring the Lohono experience to places across the globe? And so, with happy hearts, we're thrilled to announce that Lohono Stays is going international, with exotic villas in exotic locales think Koh Samui, Phuket and Bali! With this, we aim to bring every single traveller an enriching luxury travel experience that's far beyond what they could have ever imagined.

Mr. Nibhrant Shah, Founder & CEO, Isprava & Lohono Stays, is all smiles as he says, "Lohono Stays by Isprava has received an overwhelming response since its launch and we want to take this →



IN *{isprava's world}*

WHAT'S NEW AND BUZZING WITH ISPRAVA

offering beyond the Indian borders to promise hospitality with a difference. Over the last six years, Isprava has played a defining role in shaping what the uber-luxury traveller desires on a holiday. Whether it is offering truly world-class aesthetics, curated experiences or appreciating local discoveries. And hence, some of our homes boast abundant natural beauty like gurgling streams, indigenous flora or crashing waves. Others are close to cool watering holes or specialty restaurants by homegrown chefs. Most importantly, we believe in warm and thoughtful service which makes your tailored holiday hassle-free and one to remember.”



Lohono Stays, our founder believes, is all about ‘hospitality with a difference’. It embraces and encourages the concept of travel beyond the ordinary. So, with Lohono Stays’ expert recommendations, you will find yourself discovering everything from a local family-owned fromagerie where you can chat with the owner over hot cups of tea, to a quaint, tucked-away art gallery. If you have the sudden urge to go rock-climbing or even sky-diving, an efficient team will put it all together for you with ease. If that wasn’t all, every holiday home under the Lohono Stays umbrella has a quirky little something of its own – a fairytale-esque gazebo for tea and cakes or an age-old banyan tree with a charpoy laid underneath, for an afternoon siesta. →



What does this mean for you, dear reader? It means taking an international trip only to arrive at one of Lohono Stays' exquisite villas, steeped in all things wonderful. Whether you're in Bali, Phuket or even Koh Samui, Lohono Stays promises to spoil you silly with its many luxurious offerings. Imagine donning the chef's hat to whip up a romantic meal for two with fresh produce in your villa's kitchen, or enjoying a meditative yoga session in your own backyard! Add in an excellent mix of concierge services, gourmet chefs and modern amenities and you will fast understand why this could possibly be the best thing you've read today.

With Lohono Stays now going global, you can expect a holiday experience that's just tailor-made for you. Its impeccably-styled and thoughtfully furnished homes, intuitive service and air of all round-luxury together promise to make your next international getaway the best one yet. ☺



What's your green quotient?

How much do you care for the planet you live in? Are you an advocate of green living? Or are you not there yet? Take Isprava's quiz to find out!

1. On your travels, the hotel you're put up at has a clear sign in the bathroom that informs customers on water wastage levels in the hospitality business and requests you to re-use towels that you've only used once. What do you do?

- a. Follow their instructions and leave your used towels on the chair, signalling that you will be re-using them
- b. Use a spare towel that you've brought along from home
- c. Toss the towel on the floor, signalling that you would like it to be washed

2. You've forgotten to carry a bottle of water with you from home and could do with one right about now, but the store has only plastic bottles of water on offer. What do you do?

- a. Keep looking around for a store that sells glass bottled water, which you will recycle or re-use later
- b. Stop at a restaurant and request them to give you a glass of water
- c. Buy it anyway

3. What do you use to write your to-do lists?

- a. You write on the backs of print-outs or on recycled paper
- b. The handy little 'Notes' app on your phone or tablet. Technology all the way!
- c. Fresh notepads and new stationery sets. You're a stationery hoarder!

4. Do you switch off all the lights when you leave the house?

- a. Yes, always!
- b. If I remember to
- c. No, I'm too scared of entering a dark house!

5. You're at the grocery store shopping and when you arrive at the cashier, you realise that you forgot to bring along a bag to put your shopping in. What do you do?

- a. You decide that you haven't bought that many items anyway. You could put some in your hand-bag and carry the rest
- b. Buy an eco-friendly bag from the store
- c. Request the staff to pack your things in whatever packaging they currently have with them

6. Your house is on the 6th floor of your building. You've just come back from work. Would you...

- a. Take the stairs, it's just six floors
- b. Take the stairs up to the 2nd floor and then take the lift
- c. Just take the lift. You're too tired to do this!

7. You're shopping for food. You spy an organic variation of your favourite food product. What do you do?

- a. Pick up the organic one
- b. Pick up both, just in case you don't like how the organic one tastes
- c. Stick to your regular, non-organic brand

8. You're cleaning out your cupboard and find a bunch of clothes you know you're never going to wear again. What do you do with them?

- a. Think of ways in which you can up cycle them (turn them into a neat little quilt or turn your jeans into a super cool bag)
- b. Donate them
- c. Pack 'em and toss 'em

9. You're hosting a party. What kind of cutlery are you going to use?

- a. Recyclable plates, cups and napkins
- b. Dishes from your own kitchen that you will wash later
- c. A mix of paper plates and plastic cups

10. You're re-decorating the house. When it comes to choosing furniture, what do you do?

- a. Repurpose some of your old favourites to make them look as good as new
- b. Buy new furniture, but try to ensure that they're made from sustainably sourced material
- c. Buy whatever you love, as long as it looks big and beautiful

11. Your friends have planned to meet up for your monthly brunch. It's your turn to pick a restaurant. You would choose..

- a. A sustainable restaurant with eco-friendly decor that's doing all that it can to contribute towards zero waste
- b. You would just call your friends home, cook a bunch of things and do the dishes later
- c. A fast food place

12. Your dream wedding would be

- a. A simple do out in the mountains, in a temple or by the beach
- b. All the people you love gathered together at a mid-scale restaurant
- c. An elaborate, glitzy affair with plenty of people at a five-star hotel

DECODE YOUR GREEN QUOTIENT

Mostly a's: A green god(dess)

Take a minute to pat yourself on the back. Your efforts at trying to be sustainable in every way, are worthy of a round of applause. You understand the sheer magnitude of problems that the environment is having to deal with and you want to make sure that your actions don't cause further trouble to the planet. So, you do everything in your power to keep the environment healthy and happy. You recycle, you up-cycle and you're probably the kind of person who turns the taps off to save water wastage while you brush or take a shower. All we have to say is, more power to you!

Mostly b's: A work-in-progress

You're aware of the fact that a lot of changes have to be made in order to keep the environment safe. But you're getting there, slowly. For instance, you're still not used to the concept of recycling. You're yet to understand the harmful effects of dish soaps and detergent on the planet. And while you're definitely taking baby steps and doing your bit, you need to really push yourself to be able to make that big change that we know you want to be making. Just keep at it and we know you'll get there!

Mostly c's: An earth enemy

If you don't hate planet earth, suffice to say that you don't care enough about it. Your daily activities and habits are doing more harm than good. You're okay with doing things that are convenient for you and don't really care to take that extra step or do that extra bit to protect the world that you live in. Perhaps you've never thought about what even the most simplest of your actions are doing to the environment. But hey! It's never too late. Take the time to sit down and really think about how you can make a difference. May we suggest taking a page out of mostly a's' book?

IN{indulgence}

SWEARING BY THE BEST IN FOOD AND DRINK



WHO: Radhika Shashtry
WHAT: Founder of Cafe Diem, a reputed restaurant in Coonoor, The Nilgiris
WOWS: The deck at Cafe Diem has an unmatched view of The Nilgiris. Also, the food menu is expansive and she guarantees fresh produce, straight from her garden

From corporate job to dream cafe, Radhika Shashtry followed the beat of her heart and the taste of her passion all the way to Isprava's favourite Indian hill station, Coonoor

carpe diem
/,ka:peɪ 'di:em, 'di:em/
Latin, 'seize the day!'

She moved from the city to a countryside hilly paradise. Away from the fast-paced corporate world as managing director of Resort Condominiums International, Bengaluru into the languid realm of relaxation and dreams come true. Radhika Shashtry did a 'Carpe Diem' in every sense of the word, seizing the moment, and discovering her inherent passion for cooking and food in the glorious hill town of Coonoor. "The decision to settle down in Coonoor was a no brainer, and for those who have visited this town, will understand why I say that. It still retains an old world charm and isn't polluted by new-age malls and multiplexes if we need, we get our shopping fix in Bengaluru or Coimbatore. The local community is a cosmopolitan mix of wonderful people from all over the country. People who have been there and done that authors, artists, corporate achievers, people from three armed forces, retired businessmen and women, lawyers, bankers Coonoor



has them all. An eclectic mix that makes it an affable community to live with," explains Radhika. From the lush landscape of Coonoor with its clean, crisp air to the temperate, year-round pleasant weather, there's so much to love about Coonoor. And what Radhika particularly appreciates is the small town culture where everyone knows everyone and entertaining means meeting in people's homes and getting together in gardens for elaborate lunches or cute tea parties or rendezvous at the club. Radhika admits, "For those of us who live in the Nilgiris, having house guests is a regular occurrence. To take guests out to a lovely place for coffee or a meal was quite a challenge. There were a few places, but we could do with more. My passion gave me the impetus that I could create a space that people would love to bring their friends and guests to with pride, and be assured of experiences they would cherish long after they left."

As with any transition, Radhika took her time to find her bearings in Coonoor. It was a

remarkable shift from the busy, chaotic life to a more slow, peaceful day and night. She was looking for things to keep herself engaged. Bridge and golf, two extremely quintessential activities a part of Coonoor's legacy, were up for contention, however with no understanding of either, she had to find something else that she would love to do, and thus came to life the idea of Cafe Diem. Furthering this prospect, Radhika had a beautiful backyard that would set the perfect scene for a quaint cafe where people could visit to have a nice meal whilst enjoying a great view something that wasn't the run of the mill and quite unique. The choice of location for Cafe Diem therefore came by default. The backyard was not developed at the time, but it had the most spectacular view of the Bandisholai Forest and the tea gardens beyond. Radhika knew she could create something here that would take people's breath away. And she did exactly that. "Every aspect of Cafe Diem reflects my passion for travel and adventure. The eclectic interiors with pieces handpicked from across the world gives it character and a unique charm. There are several conversation pieces right on your table, from the table mats to the →



IN{indulgence}

SWEARING BY THE BEST IN FOOD AND DRINK

salt shakers, coasters and even the demure water bottles clad in dainty aprons. The interiors essentially reflect the quaintness of Coonoor and the quirkiness of my personality,” explains Radhika. Ask her her favourite spot in the cafe and she promptly retorts, “the cafe deck with its unmatched view of the Nilgiris – at the risk of sounding pompous, I have to say, that it has to be one of the best views in this little town.”

The name of the cafe stems from her own belief in the philosophy of ‘Carpe Diem’: that it is important to live in the present moment and enjoy it rather than brood about the past or live in past glory. Similarly fretting about the future serves no purpose either. Instead, do what your heart prompts, follow your passion and you can’t go wrong. And that is exactly what Radhika did. “I am proud to have created this little piece that is now frequently referred to as a ‘gem’ of the Nilgiris, both by visitors and locals alike,” quips Radhika. Cafe Diem is a unique gem indeed – it has even created a niche for itself by offering exquisite international all-vegetarian fare. One of the reasons to go down this route was Radhika’s extensive travels abroad, where she ate delicious vegetarian food. She realised that there is so much variety in vegetarian food that is simply unexplored because a large population of people believe that meat is tastier or required to complete a meal. But her opinion reigned that vegetarian food can be equally tasty, if not better. In fact, lately many people have been giving up meat, turning to veganism and other such lifestyle shifts for a variety of reasons. Another compelling motivation was that the Nilgiris was a haven for fresh vegetables and fruits, so much so that even hard-core self-proclaimed carnivores speak highly of the produce. And finally, most impor-



tantly, everything that is served at the cafe is personally tasted by Radhika, who herself is a vegetarian, “I empathise with fellow vegetarians who crave for international cuisine that is authentic. Some say that they are reassured that there is no possibility of cross contamination from a non-vegetarian kitchen. These concerns are real, and we have addressed them by providing the Cafe Diem option.”

Speaking about the food, some of the popular Cafe Diem favourites and the one’s you need to bookmark are:

1. The pumpkin coconut soup is a big favourite amongst the cafe’s patrons.
2. The thin sourdough artisanal pizzas, with exotic topping combinations like goat cheese, figs, honey and chilli oil, or bean curd, mushrooms, potatoes and olives or mascarpone feta and in-house produced sundried tomatoes, are standout winners.
3. Savoury cakes featuring pesto, feta, olives and roasted pimentos or goat cheese, walnuts and raisins is something most have never tried before. This is served with a salad on the side and can double up as a healthy dessert as well. Radhika excitedly reports, “I once had a senior corporate executive from Mumbai text me to check if I could send him a regular supply of our savoury cakes!”
4. The cafe’s pomegranate cheese cake is known to be able to give any cheese cake in the world stiff competition.
5. The homemade whole wheat pastas are fresh, soft and al dente.
6. And finally, Radhika’s personal favourite is the absolutely divine onion and cheese tart.

So, seize the moment, visit Coonoor’s Cafe Diem and bon appetite! ☺



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WINE

with the Wise

Learn the new rules of wine, bust the myths and discover how wine is meant to be enjoyed best, as connoisseur, James Forsyth gives you all the wine-spiration you need



WHO: James Forsyth

WHAT: A wine connoisseur and Executive Vice President of Vinous, launched alongside famed wine critic Antonio Galloni. Vinous holds a leadership position in wine media and information.

WOWS: James is a recipient of the WSET/IWSC Future 50 Award for his significant contributions within the wine industry

“I consider someone to be a connoisseur when they have a good knowledge of a region, the main producers, the types of wine that each makes, and an ability to appreciate the nuances of certain wines. With wine you can’t know everything, but knowing enough to have a deep appreciation of it makes you a connoisseur.

**I’m happy to be one!”
- James Forsyth**

HOW TO PICK THE PERFECT WINE FOR YOUR PALETTE...

Wine is both subject to objective and subjective elements. From the objective standpoint, just the way food should not be burned, wine is similar. There are countless types of wine, but within these types there are some wines that are made better than others. Therefore, the starting point should be to look for wines of a sufficient quality, irrespective of type. You may love red wine from Burgundy, which is made with the grape Pinot Noir, but a badly made Pinot will bring no pleasure. The subjective side of wine comes down to taste. Some may like their food spicy, others will prefer it milder. Both are reasonable. To choose the wines that are perfect for your palette, you first need to know your palette. You should explore a range of wines and begin to build a picture of your preferences. Over time you will start to get a

sense of what wines are perfect for you. The answer may be that a great many different types of wines are ideal, and that you appreciate them for their own merits. Or you may be drawn to particular grapes or styles. There is no wrong answer, as long as the wines you are drinking are of sufficient quality.

Conclusion: Quality over everything else.

HOW TO DRINK WINE THE RIGHT WAY...

DON'T overfill your glass. Wine isn't water and the glass isn't just there to hold the wine. Instead wine should fill only roughly the bottom third of the glass. With this size pour, the glass can help enhance the aromatics of the wine. **DO** hold your wine glass from the stem and not the bowl. It is classier, won't leave fingerprints on the glass, and you won't end up warming the wine with your hand. **DO** smell the aroma of the wine before taking your first sip. Smell is the nuanced sense with the ability to register and recall countless aromas. Smell is more sophisticated than the five basic tastes, so give it a chance. **DO** be aware that wine is

there to be enjoyed rather than to quench thirst. Therefore take small sips versus big gulps. Good wine is complicated, so give it time to intrigue you.

Conclusion: Take time, smell before you sip and hold your glass like you have some class.

THE TRICKS TO CHOOSING A GOOD WINE...

With so many thousands of wines available, choosing a bottle can be difficult. According to some surveys, the vast majority of wines are chosen because of the label! However, that approach is not recommended. The contents of the bottle is what counts, of course. But you may enjoy different wines at different times. So when you're choosing a wine, start by asking yourself the most basic question: what sort of wine do you want to drink? A fruity or structured red, or an aromatic or tropical white? This question informs where in a wine store or on the wine list you should start looking. At this point, the number one rule kicks in - you are best off focussing on the producer first. The reason →



is that a quality minded producer will make a good wine across their entire range. But the challenge with this rule is how is one to know whether a producer is good or not, if you haven't heard of them. That's where publications and apps like Vinous or Delectable can be helpful. Critics at Vinous are famous for being the greatest experts in the world for the regions they cover. Each taste around 5000 wines a year, and offer their trusted, independent perspective on these wines on the website for subscribers. As with anything, someone knows more than you. The good news is that the people who know the most about wine share their views online for quick and easy reference.

Conclusion: Mood and wine producer take precedence over all else. To know more, listen to the experts!

BUILDING A GREAT COLLECTION OF WINE AND STORING IT RIGHT IS JUST AS IMPORTANT AS DRINKING IT...

There are a few rules that you can follow to build a wine cellar. Firstly, when you are building your cellar, choose a third of the wines to drink within the next five years there's not much point to buying wine if you can't enjoy

any of it. Make the next third of the wines hit maturity in 5-10 years. Time will fly by and then you'll have some lovely wines that are ready to drink. The final third should be longer aged wines. Barolo, Bordeaux and Burgundy are great choices. You might want to drink some of them younger but they'll create the bedrock of your cellar for years to come. Secondly, go for the classics: good producers from established regions. Combine these two rules and you'll have a great collection of wines that will enable you to drink well for years to come. That is as long as the wines are stored well. Wine is a natural product and heat can damage it. A wine stored well might last for decades, maturing and improving with age. However, a few hours of extreme heat can damage a wine forever. Ideally wine should be stored at 12-18 degrees C. If you're building a wine collection, it is worth making sure that you can store your wines appropriately.

Conclusion: Drink some, age the rest and enjoy later. But store in appropriate temperatures to ensure its life. Heat is an instant killer.

THE WINE "RULES" THAT HAVE BEEN MADE TO BE BROKEN...

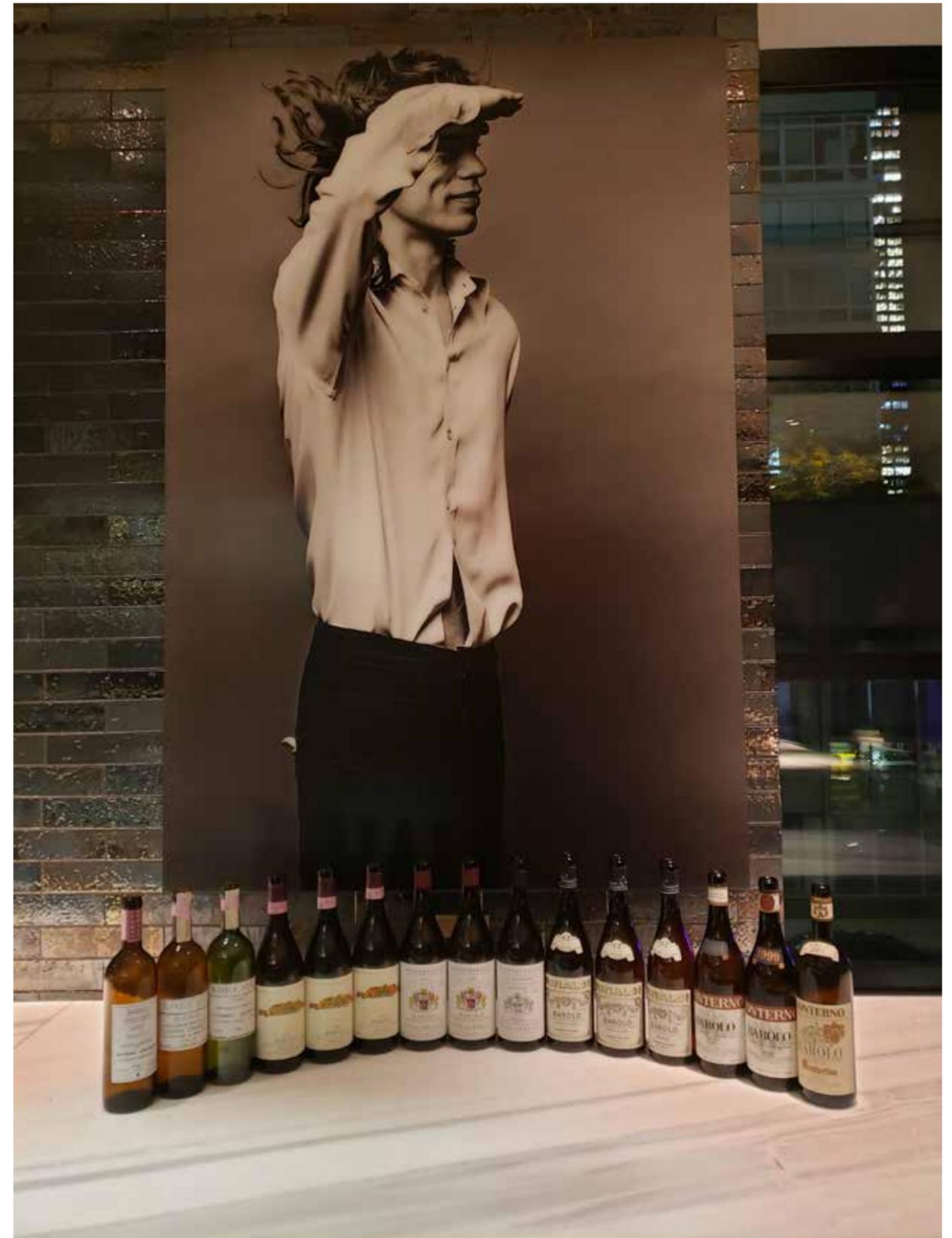
1. Drink Champagne from flutes.

Wrong: Champagne should be enjoyed from a normal white wine glass, not flutes. Champagne, like any other wine, can display nuanced aromatics. Flutes restrict this important part of the wine.

2. Serve red wine warm.

Wrong: The ideal temperature for red wine is actually pretty cool. →

On the right: Highlights from the Vinous Piedmont Icons Dinner at Legacy Records, New York 2019



“I like a great many different sorts of wine, but my favourite is Barolo. This is a wine made from Nebbiolo from the Barolo region in Piedmont, Italy. Nebbiolo is a wonderful grape. In the Vinous grape guide it is described as having ‘extraordinary aromatic presence’. Finely sculpted fruit and firm beams of tannin are the backbone of Nebbiolo-based wines. Rose petal, tar, cherry, plum, licorice are some of the many signatures. In short, good Barolos have great structure but aren’t remotely heavy. Also, the interesting thing about Barolos is that most of the reference point wines come from single vineyards, and these particular sites can be tasted in the wines. This means that the more you get to know the wines and understand the sites from which the wines emerge, the more there is to learn.”



If you’re tasting a wine and want it to be warmer, you can warm the wine in your hands. Serve a wine too warm and you’ll be hard pressed to cool it down.

3. Only drink white wine with fish. Wrong: don’t think in terms of red or white, fish or meat, but rather what each is like. For example, salmon is oily and rich. Pinot Noir is light and bright. A great combination to have together.

Conclusion: Don’t follow rumoured trends, understand facts.

FOOD AND WINE PAIRING ADVICE...

There are essentially two ways to approach pairing food with wine. The first is to choose wines that complement food. In other words choose a wine that is very different to the food, but where the combination is made better. For example, the spice of an aromatic curry is complemented by the sweetness of a Riesling. The second is to choose a wine that is congruent to a dish. In this instance, the wine has similar attributes to the food. A rich stew will go nicely with a fruity Syrah.

Conclusion: Study the differences and similarities between the food you eat and the wine you intend to drink and combine appropriately.

TO NAVIGATE THE WORLD OF WINES YOU NEED A FEW THINGS...

1. A trusted source of information. Subscribers to Vinous can look up 300,000 wine reviews and read articles on all the latest vintages from all the major wine regions. Having the expertise of the most trusted wine critics in the world at your fingertips means that you will only make good wine choices, while learning about the context and background that make wine so interesting.

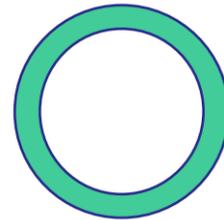
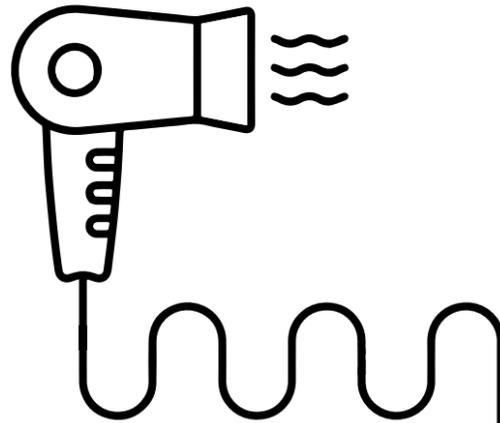
2. A good wine retailer or wine merchant. Ide-

ally the merchant should be one with whom you can build a good relationship over time. This will help you get better service and better access to allocated wines.

3. Like minded people with whom to share your wines. Wine is social and has endless possibilities for exploration. Take this journey with others.

Conclusion: Wine is always had better in good company, with the right information by your side and a good retailer to source from.

All we have to say now is cheers! ☺☺



ne of the coolest contenders in the space of beauty, but with a unique twist of championing hairstyles and hairstyles alone, Dryfix welcomes you

in with its bright colours and fun attitude to transform your hairdo the way you like. The girl bosses behind this venture, Anjali Merchant and Divya Sabanayagam, showcase how Dryfix is different from the spectrum of salons available today that typically provide over 20 services, with styling as a slightly forgotten one in the vast menu. "We have taken that one overlooked service and specialised in it." Dryfix has a menu of 18 different hairstyles, covering everything from chic blow-dries and dos for work to elaborate and elegant blow-dries and dos for a wedding. The menu is split up in three categories—you can choose from a Quick Fix, a Classic Fix and a Pro Fix and select any style within the category depending on your requirement or mood. And that's exactly what a great hairstyle is at the end of the day—a brilliant mood enhancer! The perks of this hairstyle and blow dry-only salon is that you no longer have to scour Pinterest, Google or Instagram for the perfect hairstyle and then hope for your regular salonist to be able to achieve it. Nor will you ever again have to go to an event with a bad hair day on. With Dryfix's extensive offerings and brilliant expertise, you know exactly what you're getting, how long it will take and the exact price—the pricing is fixed, and doesn't change with the length of your hair or the stylist you choose, like most of the other salons on the block. The bonus: it's a fun experience all-in-all: you can walk in, plug your laptop in and get your work done, binge on Netflix, or just spend quality time with your friends, all while getting your hair styled. Win-win-win, right?!

The inspiration behind Dryfix comes from the confidence one feels when they are having a good hair day. Both Anjali and Divya realised when their hair was styled, they felt more self-assured and positive. And they both discovered striving for this achievement of a good hairdo was very difficult in India. "I remember showing an image from Google to my stylist who assured me she would be able to replicate it in 30 minutes. Two hours later, I



left with unnatural ringlets and a surprise dent in my wallet. I ended up going home, washing my hair and styling it myself," describes Divya. When she went to London Business School, she shared this experience with her roommate, Anjali, and to her surprise, she wasn't alone in this quest and ultimate disappointment. Anjali too had the same experience, several times over. The two girls struck a chord with this common experience and it led them on a mission to provide a great styling experience for all women in India. "We rushed from finance classes at LBS to styling classes at Vidal Sassoon, and finally returned to Bombay armed with a business plan and a hairstyling certification," explain the two girls. They go on to say, "We both graduated from business school with a lot of uncertainty. We were starting a business in an unfamiliar industry and were unknown to the set of challenges ahead of us, but we were comfortable with it. It took a strong vision, comfort with the unknown, and being able to find solutions even when you feel like there are none, to create and scale the business."

But when it all came to life, it did so in great design and spirit. First of all, the space is endearing in itself. Right from the word go the girls knew that the aesthetics were critical to the customer experience. "When we told everyone that the chairs wouldn't be facing the wall, people thought we were going against

the basics of space utilisation. We then told them they wouldn't be sitting in front of a large mirror, and now they just called us crazy. But we like crazy. We like changing things up." And change is exactly what they did. The duo understood that everything begins and ends with the customer. The Dryfix customer is informed, busy, and cares about their hair. They no longer want everything at one place at substandard quality, and rather want the best of each service. DryFix therefore uses products that ensure the long term health of a customer's hair, not just a 30 minute temporary hurra. Furthermore, the layout of the space was designed keeping in mind the busy woman and the ethic was constructed keeping their discernment in mind. "We value her time. We know that she has to plan her time around watching that latest episode of her favourite TV show, or finishing that last email, or just finding time to spend with her friends. So we created a space where women can address those needs, while getting their hair styled. In stead of staring at a mirror under a white light, we gave our customers the option of using that space as a workstation or entertainment zone. We care about both the style and the experience. Our ultimate aim is to ensure that every customer walks out of Dryfix feeling and looking like a Queen." Anjali and Divya have got it down to the T. Even their brand colours were chosen keeping the customer in mind, intended to be calming but also to stand out and be memorable.

Beyond Dryfix's revolutionary concept, design and mission, what makes them stand further apart and shine like no other is how they have mastered the art of collaboration. "Dryfix is a bold brand and is constantly pushing boundaries to create a unique experience. We partner with other brands that have similar values and share our ethos. As a female-founded company, we also believe in partnering with other women-led organisations to grow and learn from each other. When we do a collaboration, it is an exciting journey to see it unfold and even more exciting to create such unique and diverse experiences for our customers," the girls explain. The customers are their secret formula. The girls keep learning about them, in terms of the brands they are interested in, their likes and dislikes—it is the customers that create the initial link when a collaboration →

"INSTEAD OF STARING AT A MIRROR UNDER A WHILE LIGHT, WE GAVE OUR CUSTOMERS THE OPTION OF USING THAT SPACE AS A WORKSTATION OR ENTERTAINMENT ZONE. WE CARE ABOUT BOTH THE STYLE AND THE EXPERIENCE..."

THE ART OF COLLABORATION

Anjali Merchant and Divya Sabanayagam's entrepreneurial venture, Dryfix celebrates hairstyles, collaboration and the concept of two is better than one. They reveal their secret formula to the perfect pairings

IN {beauty and happiness}

IN THE EYE OF THE READER



is on the cards. The basic aim in finding the perfect association is by ensuring the brands are a good match for each other, and working closely with the founders to create the most memorable experiences for the customer. Some of the most noteworthy collaborations that Dryfix have had include: Dryfix x Papa Don't Preach: The collaboration with Shubhika, founder of Papa Don't Preach, was to launch the brand's western collection at Dryfix. The customers who walked in got the rare opportunity of getting styled by Papa Don't Preach, while Dryfix created hairstyles to match their outfits. This was one of Anjali and Divya's most favourite partnerships. They even held a photoshoot prior to the collection launch and hosted a lunch at Dryfix. Their muses for the photoshoot were women in business across different industries. Speaking on the experience, "We had a blast the entire time and loved getting creative with the Papa Don't Preach team. It's been very satisfying to build community with each collaboration." The next collab was with Starch The Label. Founded by Anushka Rajan and Ushma Vaidya, Starch is a clothing brand that specialises in all-white power dressing for women. It was a match made in heaven as both brands are highly specialised and shared a similar focus in making women feel confident. Another interesting pairing was

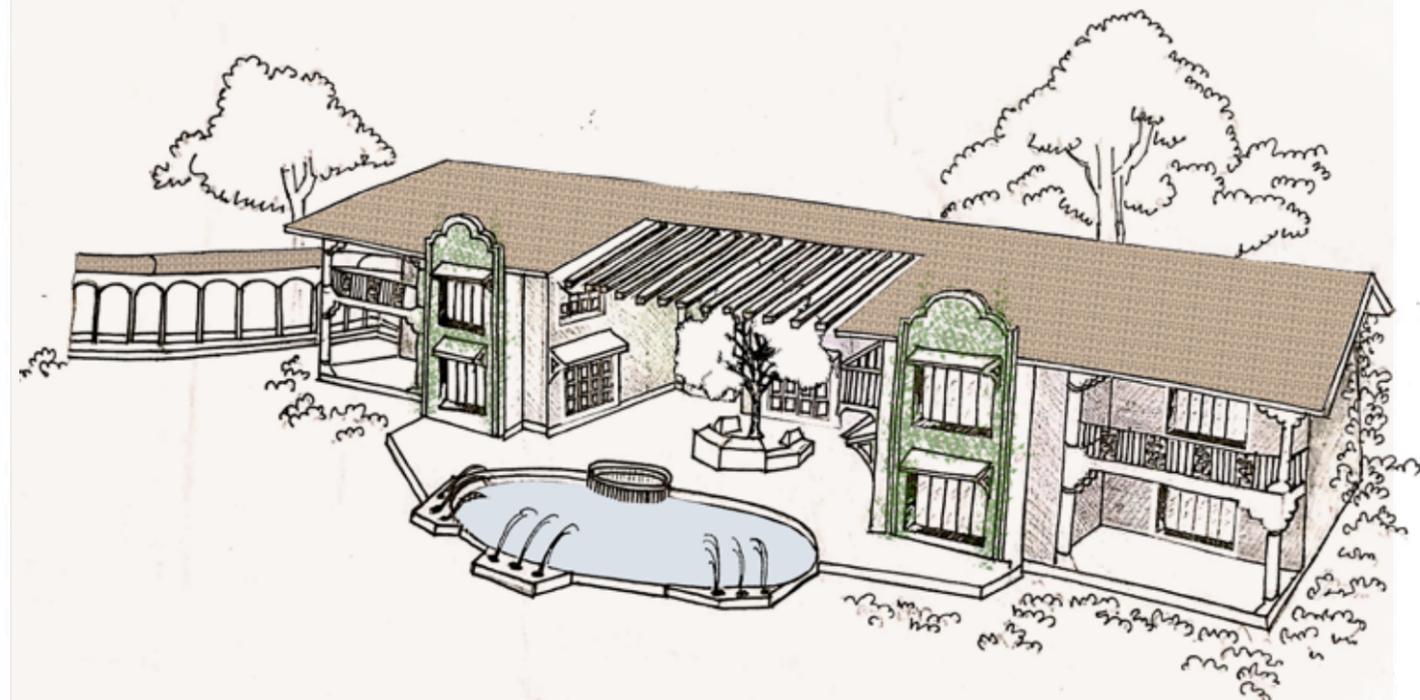
with Protein Bakeshop, a health food brand founded by Rashi Chowdhary. Dryfix inherently knew its customers would love to indulge in Protein Bakeshop's protein truffles. As for important collaborations, the one with Carmesi definitely was. Carmesi is an all natural, sustainable sanitary product founded by Tanvi Johri. With educating customers as the priority and discussing topics in this realm considered taboo, Dryfix recognised that Carmesi was pushing boundaries and it inspired them to join hands. Dryfix launched their brand and displayed sanitary pads instead of shampoos all around the store. What a way to say go bold or go home! For more information on cool, new, exciting collaborations coming up at Dryfix follow them on Instagram @thedryfix. Happy hairstyling! 📍



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INDIA'S VERY OWN DIGITAL TRANSFORMER

Through the lens of India's catalyst of change; Jaspreet Bindra, a peek inside the future of technology

The world of technology is in a constant state of flux: there's always something new to look forward to. From the internet to the day and age of Instagram, a revolutionising concept, a groundbreaking innovation, an evolution of what was to what could be—there's no doubt that the digital transformation in both India and the world has been tremendous over the years. Jaspreet Bindra, tech entrepreneur, thought leader, author, speaker and teacher, our very own "tech whisperer", if we may, gives us a sense of how technology has, is and will continue to change our lives. Re-counting his own journey and career trajectory, he breaks the world of tech down for us, and intrigues us every step of the way.

Jaspreet's fascination with technology takes us back to when he was a kid and obsessed with science fiction books. "I always believed that science fiction writers could predict what was going to happen. If there's anything you want to know about the future, 20-30 years from now, I always thought you should read science fiction books to know. In fact, one of my favourite authors, Arthur C Clarke, a huge science fiction writer, used to say something on the lines of: good technology is indistinguishable from magic... and I couldn't agree more with him," quips Jaspreet. So we know what drew him in a way back when. But how did fascination transform into a passion and career? "I always knew technology is going to be this big force that is going to change the world, either for the good or the bad. But it was the good things that technol-

ogy could potentially do for the world that made me want to stay and make it a part of my life and livelihood," says Jaspreet.

And so his journey began. While his first job wasn't tech related when he was with the Tata Administrative Services, very quickly Jaspreet knew his calling, which led him to embrace telecom at the Tata Group, handling telecom networks, new products and bringing in all the mobile tech into India in the late 90s. In 2000 he was a part of a small internet startup called baazi.com which went on to get acquired by ebay, and Jaspreet served as the COO of that company as a part of the start up team. Then in around 2005/6 he joined Microsoft and spent close to seven years at the company, straddling several integral roles. From heading Microsoft's internet business which includes MSN, Hotmail, Messenger, "All the good things that used to be there" adds Jaspreet, to larger roles of heading Microsoft's retail business which included Windows Office, Xbox and gaming, and also the hardware Microsoft used to make—Jaspreet's tryst with technology at Microsoft was a substantial one. After Microsoft, he went on to merge a few tech companies, which were old and traditional, as he bought them and built out a tech play to launch a local search engine called Ask Me, a competitor of Just Dial. That stint didn't survive its funding battles, but that didn't shake Jaspreet's resolve. He started to take on consultation roles in a variety of companies, including the Mahindra Group where he joined to contribute towards the



company's digital transformation. "I basically became a part of old-legacy companies who were yearning to become new digital companies, and was responsible for bringing in the technology, people, business models, cultures and new mindsets. Finally, in that journey I ended up joining the Mahindra Group and became the equivalent of their Chief Digital Officer, working across the spectrum of Mahindra companies: auto, hospitality, financial services and more, working to transition or transform them into more digitalised companies," explains Jaspreet. And it was at this point in his career when he began to experiment with new technologies like block chain, artificial intelligence (AI), augmented reality (AR), virtual reality (VR) and more.

Jaspreet eventually went on to set up his own independent company. "Coming to my current avatar, I do three things essentially. Firstly, I have a small company called Digital Matters which functions as an advisory consulting service to large companies seeking digital transformation. Second, I have my own thought leadership practice which involves speaking about tech, writing about it, and even teaching it at various business schools, globally. I have even written a book called

The Tech Whisperer. And finally, I am building another company with a partner, which involves what people are broadly calling "the future of work", but about this I will reveal more a few months later. So essentially, the one thing that binds all my roles together, the cornerstone or central pillar of it all, is technology and digital transformation" explains Jaspreet. He goes on to say, "I think in the last 12 years, we have seen the most amount of technological change compared to the last 100 years. If you look at what I was working on with the MSNs and the Hotmails of the world, they are what you call web 1.0 technologies—it's like putting a magazine on the internet. Then a massive change occurred over the decade and we arrived at web 2.0 which is all about social media, where the Facebooks, Twitters, Instagrams of the world came into the picture, and where the networks completely changed and things became interactive. And now today, we are on the cusp of another massive change which is being driven by newer technologies like AI and block chain amongst others, and even the social networks will change, in the sense while twitter and Facebook built themselves on free data, now data will be much more protected and owned by the individuals. Furthermore, the individual content contributors will also earn money, unlike only the networks earning the money. So really, we are seeing the third wave, and I think the biggest story over the next 10-15-20 years is going to be about AI, block chain and the internet of things with AR and VR, and even going forward there will be quantum computing and drones. There is a huge slew of technologies coming in that did not exist 10 years ago and these technologies are just so much more powerful and world-changing than the technologies of yesteryear. Some of these new technologies will change the world more than how the internet changed the world. AI many are describing as the new electricity, or the new fire,

in a sense, and that is fundamental," exclaims Jaspreet.

Speaking about evolution and advancement, Jaspreet believes that India is in the forefront of certain technologies and up there with the rest of the world, but in some places it is trailing behind. "I think that the biggest advantage India has had from the tech viewpoint is a massive educated, english-speaking workforce and a great youth who have embraced technology in a grand way, giving rise to an IT revolution in India." But where it may trail behind a little relative to other countries like USA, Japan, UK or China, in Jaspreet's opinion is in AI and block chain, and the need to catch up is essential. "One of the reasons it is important to be ahead or abreast with these newer bigger technologies is that they can make very huge, fundamental improvements to our lives, especially in areas like agriculture, education, healthcare and more—and these areas will all significantly be changed by AI, block chain, IOT and more. India needs these changes, these disruptions and radical improvements," emphasises Jaspreet.

His favourite startups in the tech space are ones we, or even you, as he believes, would not have heard of or been aware of. And it is his personal passion which drives him to seek these unique marvels out. StoryXpress is one which works on deep video tech; Hapramp is doing very exciting work on social 3.0 network; Neewee based out of Bengaluru is in the IOT space; Param in Bengaluru and Elemental Labs in Mumbai is also doing a lot of interesting work. "I am very enthusiastic about startups that are not the big ones everyone's talking about. I like the the ones that may not be doing work for today or tomorrow, but for day after tomorrow, the future." A lot of these startups that are Jaspreet's favourites are involved in deep tech. Just to simplify it for everyone, we asked him to explain what deep tech is. "Deep tech is a much used and abused word these days. It basically

refers to companies or startups that are working on far more tech components than others are. For example, a food company like Swiggy or Zomato relies heavily on infrastructure and people and less on technology per se, so it would not be slated as deep tech. But some of the start ups I have mentioned, they work on new tech and have a lot of components, and thus are categorised as deep tech companies."

Jaspreet has definitely gained himself the title of being "a catalyst of change" and "India's digital transformer". He thinks this is because much of his speaking, teaching and writing is about the future of tech. It isn't about the tech of today, but rather about the tech of day after tomorrow. He even has a column in the Mint called Tech Whispers, where in he only writes about how algorithms or how drones in the future will change life, and the world. 

THE TECH TRENDS ON THE HORIZON

1.

Artificial Intelligence! The next 20-30-40 years belong to AI. Right now it's just in its infancy, and can only perform very narrow tasks. Today it is actually artificial narrow intelligence. But in the next few decades it will transform into artificial general intelligence which will be the AI that you see in movies and read in books. So really, AI is going to impact everything—our life, job, education, healthcare, the way we commute, the way we talk, much like the discovery of electricity or fire impacted everything. AI could be a force for the good or bad, let's see how it pans out.

2.

Block chain! This one can be complex, but significant. Block chain is a decentralising and democratising technology. We will see a lot of centralised things getting decentralised like money, governments, land. And if used well can be a force for the good.

3.

Autonomous everything! Cars, drones, planes, trucks, ships, all these things we will see working independently.

4.

Space race! Elon Musk and Eros are already doing it, sending people to space—that's going to be big!

5.

Life tech! Technology related to biology and genetics—that is perhaps going to be bigger than anything else. And that will completely revolutionise medical treatments and disease prevention.

6.

Energy! Finally, the last big thing in tech will be about energy and how solar and wind energies will become much bigger than our conventional or electric fossil fuels. Oh, and also technology that will help curb global warming.

THE HOT SAUCE HOT PICKS

Ready and set to sizzle your tastebuds are these super flaming, deliciously tasty sauces for the win. Time to turn the heat up

1 NAAGIN

Set to ignite that fire in your belly are the hot sauces by a fairly new brand on the block that goes by the quirky name, Naagin. Started by millennials, this Mumbai-based homegrown label introduces nostalgic Indian flavours with a wave of heat, and champions chillies from around India like the Sankesheshwari chilli and India's hottest chilli, the Bhut Jolokia. For a milder ride, go for their Original variant, delicious with anything and everything, from the humble cheese toastie to Maggi to even aloo parathas. But for something with more of a thrill, their Bhoot concoction will blow your minds, quite literally. Hot Disclaimer: dose this one in mindful proportions.

2 WINGREENS

Once known only as a dip company, today has expanded into a sauce station of delicious offerings. Their packaging is so convenient with easy-squeeze bottles that you can carry for any picnic. And their variety is far stretching to say the very least. We love their Shezwan Chilli Garlic Sauce and Cheesy Jalapeno Sauce. For an Indian twist, try their Achari Sauce or for peri peri lovers, you can't go wrong with their unique Peri Peri Ketchup. These while on the milder side of things promise tons of yumminess nonetheless.

4 NANDOS

You can never go wrong with Nandos when it comes to drizzles of spice and taste. And even though them shutting shop in Mumbai has left a void, we are super thrilled we have access to their pedigree of peri peri sauces. For the ones who like some extra jolts, go for the Hot, Extra Hot or XX Hot. But for the faint hearted we suggest the gentler flavours like Wild Herb and Lemon & Herb.

3 SPIG

This Kerala-based company promises exotic flavour that packs in a punch of heat, especially its sharp Bhut Jolokia sauce. But for those of you who like a little extra zing in your Mexican dishes, we hotly recommend the Chipotle Adobado and the lip smacking Habanero. While hot if poured in generous proportions, these sauces form the perfect condiment.

5 MAMA AFRICA'S

Bringing some of the most classic flavours of the continent to our kitchen tables is Mama Africa's sauces. If you want less spice try their Jalapeno and Chilli Mint. But for someone really looking to start an Africa-style wild fire in their mouth, the Hot Red Chilli will do that and then some.



THE MIXED BAG TV STREAMING GUIDE

From the binge-worthy to the reruns of the ultimate favourites, we list out the shows to stream and keep streaming, in our opinion



We live in a day and age of Netflix, Amazon Prime and Hotstar, where television shows are easily available, streamable and binge-able. Smart TVs, smart phones, everyone's on the bandwagon, constantly streaming something or the other. Gone are the times when we'd have to pencil in airtime or wait to download a torrent. We've entered an era where entertainment can be accessed at your fingertips. Of course all of this sounds amazing, but what would make it even better is knowing what to watch, binge on and watch again. Here's a comprehensive list of our favourites, the shows making lots of buzz around the world, the television that's won the awards, the biggest hits both old and recent, the new launches, the old comebacks and more, across a variety of genres and networks. Get ready, set, stream!

WATCH EPISODE

1

The Game of Thrones

Best show ever, period. Best finale ever? Controversial. Binge on Hotstar.

Fleabag

A different kind of funny. A whole lot of Emmys. Enjoy it on Amazon Prime.

The Big Bang Theory

Today's Friends-equivalent. Basically, binge and rerun worthy! Catch all 12 seasons on Amazon Prime!

Friends

Might be making a comeback. Until then, no joke from Friends will ever get too old! Netflix it everyday!

Succession

Power struggle, sibling rivalry, learn from the egomaniacal patriarch! Watch this show on Hotstar!

Billions

A finance drama jam-packed with brilliant dialogue. Find it on Hotstar.

Dear White People

Bound to start a conversation/argument on race, politics, climate change and more. Catch it on Netflix.

When They See Us

Injustice that will keep you on the edge of your seats. Stream on Netflix.

The Crown

A regal biopic of epic proportions. Three seasons out on Netflix. Awaiting the next.

Dead to Me

Kind of like the new Weeds. But Weeds was better. We say watch both to decide: (the former is on Netflix).

The Good Doctor

It's about a young surgeon with autism. In one word, inspiring! Check it out on Amazon Prime.

Grey's Anatomy

The ultimate medical drama, an emotional rollercoaster always, ridiculously good looking doctors, keeping viewers on their toes 16 seasons and counting! Find old seasons on Amazon Prime and newly released episodes on Hotstar.

Suits

A show about lawyers and love. But so was The Good Wife. Catch them on Netflix.

Black Mirror

A peek into the future can look freaky. Netflix this binger.

Mad Men

Best show about the advertising world of yesteryear. Two words: Don Draper. Binge 7 seasons of this on Netflix.

The Loudest Voice

You won't be able to recognise the lead actor, and you won't be able to stop watching this show until its over. It's on Hotstar.

This is Us

Yearning for a cathartic cry? This one's a true tear jerker! Catch the latest episodes on Hotstar!

Money Heist

The biggest heist in history deserves an epic binge. Netflix four seasons as you wait for the next!

The Looming Towers

One of the finest shows based on the 9/11 tragedy ever made. Stream it on Amazon Prime.

The Spy

Over seen Sasha Baron Cohen in a role like this? We think not. Watch it on Netflix to be shocked!

Chernobyl

A true story. A disaster. A nuclear accident. One mini series of 6 episodes. Consumable in one night, on Hotstar.

Narcos

A peek inside the life of Pablo Escobar. Pay attention to the subtitles! Watch it on Netflix.

YOU

You will never see Penn Badgely the same again. Goodbye Dan Humphrey from Gossip Girl. Hello Joe, sociopathic murderer. 2 seasons out on Netflix.

Love is Blind

This is a reality show on Netflix designed for people who love love.

Peaky Blinders

A notorious gang leader set on moving up in the world no matter the cost. Find it on Netflix.

Master Chef Australia

60+ episodes per season of pure deliciousness on Hotstar!

Ugly Delicious

This season catch The Bombay Canteen's Chef Thomas Zacharias and late Chef Flyod Cardoz on the show! Stream on Netflix.

Shark Tank

An addictive reality show especially for entrepreneurs to be. Watch on Netflix and Hotstar.

BoJack Horseman

An adult animated show, need we say more? Enjoy its 6 seasons on Netflix.

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