



JALGAON BRANCH OF WICASA



PRESENTS

July -25

SANKALP

E- NEWSLETTER



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WICASA COMMITTEE



**CA ROSHAN RUNWAL
CHAIRMAN**



**PUJA SINDHI
VICE-CHAIRPERSON**



**JAYESH LOKCHANDANI
SECRETARY**



**AVANTIKA NEMADE
TREASURER**



**TEJASHRI THAKUR
MCM**



**PRAGATI SETHIA
MCM**



**ANISH KUKREJA
MCM**

CHAIRMAN'S ADDRESS

Dear Students,

July has always been a month of reflection, pride, and renewed purpose for every Chartered Accountant and aspiring CA across the country. As we bring to you the July edition of SANKALP, I am filled with immense joy and pride in sharing the moments that have defined our month.



Heartiest Congratulations to all the newly qualified Chartered Accountants and CA Finalists!

Your success is a testament to your hard work, discipline, and unwavering determination. As you step into the next phase of your professional journey, may you continue to shine with integrity and excellence.

Your achievement has brought immense pride to the entire Jalgaon CA fraternity. We salute your dedication and commitment!

77th CA Day Week – A Celebration Etched in Hearts!

This year's CA Day Week was nothing short of spectacular – filled with learning, community engagement, fun, and a deep connection to our professional values:

- ◆ 27 June – MSME Day
- ◆ 28 June – Happy Street
- ◆ 29 June – Signature & Numerology Session
- ◆ 30 June – Swachh Bharat Abhiyan
- ◆ 1 July – Bachpan Returns (CA Day Celebration)
- ◆ 2 July – Seva Day at Children's Home
- ◆ 3 July – Tree Plantation Drive

Each day brought our students closer as a family and reflected the spirit of PRAGATI – Progress with Purpose.

Looking Ahead – Initiatives for August as we step into August, our focus is primarily on academic support and festive celebration:
Revision Lectures – For CA Foundation and IPCC students to help you prepare better and with confidence. Session on Filing of Income Tax Return – Practical knowledge for your career and personal growth.

Celebration of Janmashtami and other festivals – Because culture and community are an integral part of our journey.

A Humble Appeal to All Students Be it academics, outreach, or celebration – your participation makes the difference. WICASA is your platform. Be a part of every initiative, volunteer, attend sessions, and grow beyond the classroom. Let's make memories while building careers.

Let the spirit of SANKALP guide your journey – with clarity in goals, courage in action, and confidence in every step.

Jai Hind, Jai ICAI

**Warm regards,
CA Roshan Runwal
Chairman – WICASA Jalgaon**



MEMBER'S ADDRESS

Dear Friends,

Warm greetings!

It gives me immense pleasure to connect with you through this edition of our e-newsletter.

The month of July has been a remarkable reflection of our unity, dedication, and vibrant spirit as CA students. We commenced the month by celebrating Chartered Accountants Day, a proud occasion to honor the profession we are passionately pursuing and to recognize the values it upholds.

In pursuit of balance and well-being, we embarked on a rejuvenating Trekking Expedition – a refreshing escape into nature that not only helped us unwind but also strengthened the bonds of friendship and teamwork among our members.

One of the most significant milestones this month was the announcement of CA examination results. Heartfelt congratulations to all who have cleared their exams and advanced to the next stage of their journey. Your hard work and perseverance are truly commendable. To those who didn't achieve the desired outcome this time – remember, success is not defined by a single attempt but by continued effort and resilience. Keep going; your breakthrough is on the horizon.

Each of these initiatives was a success because of your enthusiasm, active involvement, and unwavering support. I extend my heartfelt gratitude to all the volunteers, coordinators, and contributors who made these events possible.

Let's continue this momentum in the coming months, with even more impactful activities, meaningful learning, and shared growth.

**With warm regards,
Avantika Nemade
Treasurer
Jalgaon Branch of WICASA**



The Clock and the Calculator: Why Time Management is the Secret Weapon of Every CA Aspirant



In the mystical land of numbers, where calculators are swords and balance sheets are battlegrounds, one silent warrior decides the fate of every CA aspirant, the Clock. While the calculator may crunch numbers and solve problems, it's the clock that determines whether you win the war or walk away overwhelmed.

Time management, in the world of Chartered Accountancy, isn't just a good habit it's the invisible thread that hold your ambitions, anxiety, academics, and articleship together. It's not just a skill; it's your superpower.

Let's take a creative detour and imagine the journey of a CA student as a marathon on a tightrope. Below is how time management becomes their balancing pole:

Chapter 1: The Time Alchemist, Turning Hours into Gold

In the life of a CA student, every hour is a coin and there's no room for loose change. With a syllabus as vast as the ocean and as unpredictable as tax laws, each subject be it Audit, Taxation, Law, or FR demands not just attention, but strategy.

You can't just sprint through this journey. You need to move like a chess player deliberate, thoughtful, and always three steps ahead.

That's where time management becomes your personal alchemy. It doesn't stretch the day, but it transforms it. A smartly built timetable is more than a routine it's a personalised battle plan, guiding you through the wild chaos of deadlines and chapters like a compass in a dense jungle.

Instead of drowning in to-do lists, you start sailing through them because now, you're prioritising tough topics when your energy is highest, blocking time for revisions like checkpoints on a race track, and leaving cushions for life's unexpected curveballs.

It's not about being busy all the time it's about making your time work for you. That's how CA students don't just survive this journey they shine through it.

Chapter 2: The CA Clock Doesn't Tick, It Tests

Time in a CA student's life doesn't flow in a straight line it loops, spins, and sometimes does cartwheels. Mornings might start with client audits, afternoons with coaching classes, evenings with self-study, and nights with a looming sense of "Did I do enough?" It's not a routine it's a carousel of chaos.

You can't expect to wrestle with the Income Tax Act at midnight and still walk into your 9 AM audit assignment fresh and focused. It just doesn't work that way.

The smart ones figure it out, they treat their day like a carefully baked pie. One slice for work, one for study, and one for a little breathing space. Miss a slice, and the whole pie wobbles. Burn one, and the whole thing's ruined. Balance isn't optional it's survival.



Chapter 3: Brain Power Has a Battery And Time Charges It
Burnout isn't a myth it's the monster that sneaks up when you're chasing chapters without a pause. Studying without managing your time is like pouring water into a bucket full of holes no matter how much you do, it just leaks away.



Your brain isn't a machine; it's more like a sponge. It soaks up knowledge best when it's rested, respected, and recharged. That's why the smartest CA aspirants don't just schedule study time they schedule breathers, sleep, laughter, and even a walk with chai.

Because when your mind gets room to breathe, it surprises you it remembers, it understands, and most importantly, it survives.

Chapter 4: Exam Time Where Every Second Counts

On exam day, time isn't just ticking it's talking, whispering, racing, and sometimes screaming. Those three hours aren't just a test they're a battlefield, and your pen is only as powerful as your planning.

Every minute counts. You don't just write answers you strategize, you prioritize, you stay calm while your mind runs a marathon. The ones who've practiced under pressure know the rhythm they've trained their minds to sprint, pause, think, and write all in harmony.

Solving mock tests are not just practice they're rehearsals for the real show, helping you build the kind of muscle memory where your hands fly, your thoughts flow, and panic knows it's not welcome.

Chapter 5: Articleship Diaries Juggling the Real World

The articleship phase those two intense years is where the CA journey steps out of textbooks and into the real world. It's no longer just about knowing standards; it's about applying them in boardrooms, on audit floors, and under real deadlines.

From juggling client calls to rushing for fieldwork, from last-minute reports to late-night study marathons, every day feels like solving a giant puzzle where every piece is time-sensitive. It's exhausting, unpredictable, and unbelievably real.

But here's the beauty: those who learn to map their chaos, who plan ahead and breathe through the madness, don't just become better students—they shape into professionals ready to thrive in the fast-paced corporate jungle.

Final Thought: Time Isn't Just Managed It's Mastered

CA isn't just an exam it's a complete transformation, a journey that reshapes not just what you know, but also who you become. And in this journey, time isn't just passing by it's walking beside you, guiding you, challenging you, and sometimes even testing your patience.

Every tick of the clock whispers a choice: Will you lead the day, or let the day lead you?

So, if you've chosen the CA path, let your planner be your trusted companion, your clock your personal coach, and your schedule the quiet mantra you live by. Because at the finish line, it's not just about being the smartest or the most sleepless—it's about being the one who knew how to dance with time, not race against it.

Tick-tock, future CA. The clock is in your hands.

Taniya Paraswani
WR00757400



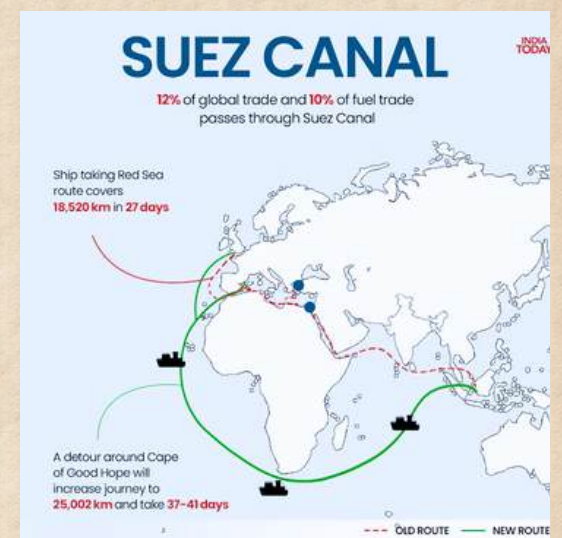
India Middle East-Europe Corridor (IMEC)- The New Silk Route

Why it Matters?

India trades over \$100 billion worth of goods with the EU and USA, most of which passes through a single route — the Red Sea and Suez Canal. This same route is critical for crude oil imports from Iraq and Saudi Arabia, as well as trade with North Africa.

The Problem?

- The Suez Canal route takes 15–16 days.
- Any disruption — like a ship getting stuck or a conflict — can block the canal.
- Alternate route via Cape of Good Hope adds 8,900 km and 2+ weeks, spiking costs and delays.



Economic Impact:

- 30% of global container traffic and 12% of international trade passes through this region.
- Half the canal is single-lane — one mishap can halt global supply chains.
- Disruptions can raise shipping costs by 40–60%, delay cargo by 20 days, and hike insurance premiums by 15–20%.
- Plus, every ship pays \$400,000–\$700,000 in tolls to Egypt, raising trade costs further.

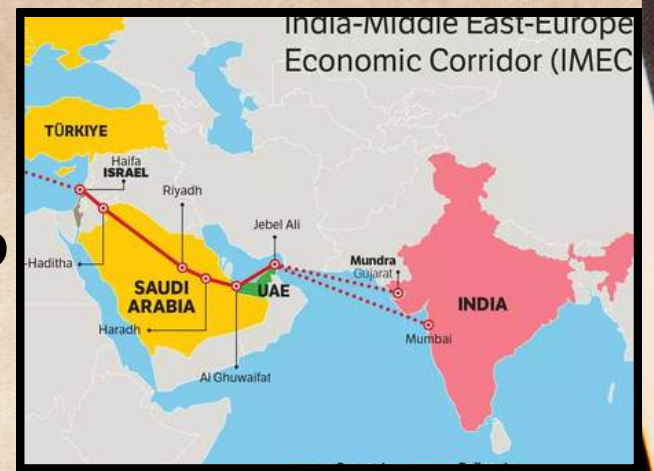
Bottom Line:

India's economy is dangerously dependent on a 150-year-old fragile trade route — and any disruption here could trigger a massive economic ripple effect.



How it Started ?

India's policy of non-alignment has positioned it uniquely as a trusted friend to both Israel and Arab nations. This diplomatic neutrality, especially evident during the Russia-Ukraine conflict, has paved the way for a major strategic win: the India-Middle East-Europe Economic Corridor (IMEC).



Announced at the G20 Summit in New Delhi (Sept 2023) with support from the USA, EU, and Gulf nations, IMEC aims to connect India to Europe via the Middle East through an integrated network of ports, railways, energy grids, hydrogen pipelines, and digital infrastructure. Seen as a strategic counter to China's Belt and Road Initiative, IMEC spans economies worth \$47 trillion and is a testament to Dr. S. Jaishankar's diplomatic prowess. Think of it as a modern Silk Road - faster, greener, and digital — linking Asia, the Gulf, and Europe.

About IMEC...

The India-Middle East Economic Corridor (IMEC) has two legs:

Eastern Leg: Goods depart from Indian ports like Mundra or JNPT and are shipped to Jebel Ali Port in the UAE. From there, they travel by rail through Saudi Arabia and Jordan to Haifa Port in Israel.

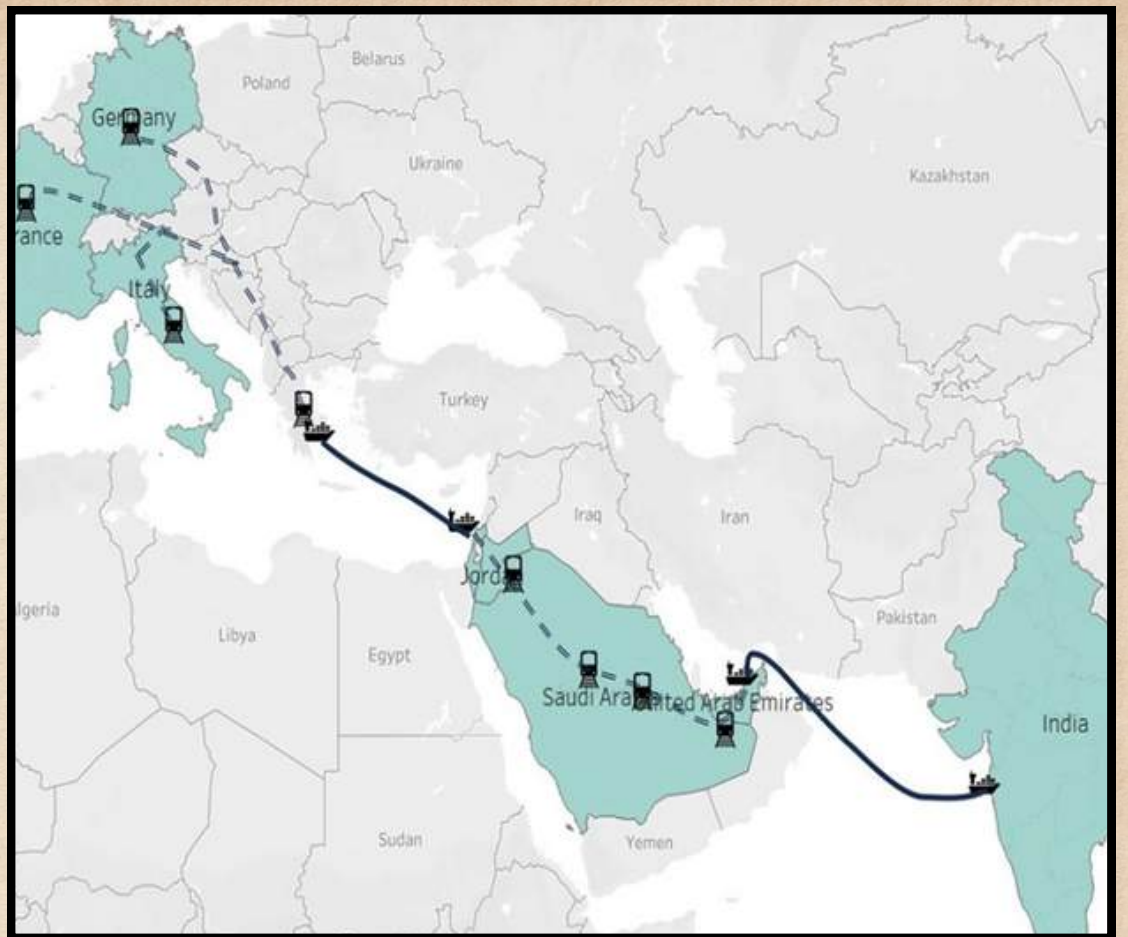
Western Leg: At Haifa, the containers are loaded onto ships again and sent to European ports like those in France, Italy, and Germany.

This corridor bypasses the 150-year-old Suez bottleneck, offering a faster, more strategic trade route—while also marking unprecedented cooperation between Israel and the Arab world.

This route is so crucial that it gives us Three incredible superpowers:

1. Faster & Cheaper Trade Route:

The new corridor reduces dependence on the Suez Canal, offering a route that's 40% faster (via 120 km/h freight trains) and 30% cheaper than traditional shipping.



2. Diplomatic Masterstroke:

Despite close ties with Russia, both the US and Europe are partnering with India. Even amid the Israel-Palestine conflict, India maintains strong relations with both Israel and Arab nations, enabling us to build the most revolutionary trade corridor in history.

3. Digital Lifeline of the World:

95% of global internet data flows through undersea cables. These cables are critical for personal, business, and digital communication. If cut, entire countries could face internet blackouts—making these cables the undersea equivalent of maritime choke points like the Red Sea.

Conclusion

IMEC is a bold modernization of regional connectivity—blending logistics, energy, and digital infrastructure across continents with-

- **~40% faster & ~30% cheaper transit;**
- **US \$600 Bn funding ambition;**
- **Structuring across US, Gulf, Europe with India;**
- **Backed by sustainability and political balance;**

It truly has game-changer potential for trade and financial markets. But achieving this hinges on geopolitical steadiness, inter-state regulatory cohesion, and dependable financing structure.

**40%
FASTER**

**30%
CHEAPER**

**TRANSPARENT
GOVERNANCE**

**ENSURES TRADE
CONTINUITY**

Rahul Mali
WR00731598





क्या लड़की होना पाप होता है?



जब मैं किसी नए शहर में
अकेले जाने की बात करती हूँ,
तो माँ-पापा तुरंत मना कर देते हैं।



क्यों?

क्यों उन्हें यह डर सताता है —
कि जो बेटी घर से निकली है,
वो वापस लौटेगी भी या नहीं?

क्यों भाई

हर वक्त बॉडीगार्ड बनकर मेरे पीछे चलता है?

कभी तो अपने सपनों के लिए
लड़ा था, झगड़ा था,
खुद पर विश्वास किया था...

पर आज,
खुद से ही डरी-डरी सी हूँ।

क्या होगा अगर वो सपने
जो ऊँचाइयों की उड़ान भरना चाहते थे,
कफ़न में दफ़न हो जाएँ?

क्या होगा अगर
मेरा ये जिस्म,
किसी दरिंदे का शिकार बन जाए?



अब तक क्रॉप टॉप पहनने पर
आंटियों की बातें सुनकर
गुस्सा आता था –

अब लगता है...
शायद उन्होंने इस दुनिया की नज़र पहचान ली थी।

मन में हर रोज़ उठते हैं हज़ारों सवाल –
क्यों मुझ पर पाबंदियाँ?
क्यों मुझ पर ही रोक-टोक?

लेकिन कुछ हादसों के बाद
ये समझ आया –
लोगों की सोच कितनी नीचे गिर सकती है।

इतना सब सहने के बावजूद भी
दोष उसी को दिया जाता है।

लोग कहते हैं –
"उसके कपड़े छोटे थे,"
"वो नशे में थी,"
"वो देर से घर आई थी..."

पर क्या सच में...
लड़की होना पाप होता है?

Gargi Sonar
WR00764815



सुकून की तलाश

न जाने कितने मकान और कितनी ही मीनारें हैं यहां,
मगर मैं जो ढूंढ रहा हूँ, वह सुकून है कहां।
बहुत कुछ बातें हैं, जो मुझे बार-बार याद आती हैं,
मेरे घर जैसे वो सुकून मुझे मिलेगा क्या यहां।।

मैं जब भी कहता कि मुझे मेरे घर जाना है,
मैं चाहता हूँ कि मुझे अपनों के बीच जाना है।
हां हैं यहां भी अपने कुछ इस पराए शहर में,
मगर मुझे तो बस अपने शहर जाना है।।

ये तो फिर भी कहने की बातें हैं,
मुझे कहां अभी जा पाना है।
बस अब वहीं लंबी रातें हैं,
मुझे फिर यहां तन्हा सो जाना है।।

आती है रोटी की याद खाना खाते समय,
मगर मुझे तो यहां बस चावल ही खाना है।
हां हैं यहां भी अपने कुछ इस पराए शहर में,
मगर मुझे तो बस अपने शहर जाना है।

हैं अस्पताल यहां कदम-कदम पर,
पर मुझे यहां कहां ठीक हो पाना है,
है गांव में एक झोला छाप डॉक्टर,
बस उसकी एक सुई से ठीक हो जाना है।



इन अस्पतालों की फीस बहुत ज़्यादा है,
मुझसे ये फीस कहां भर पाना है,
हां हैं यहां भी अपने कुछ इस पराए शहर में,
मगर मुझे तो बस अपने शहर जाना है।।

याद आता है कि एक गांव भी है मेरा,
वहां अब साल में एक बार जाना है।
मेरा मन करता है गांव जाने को,
अब बड़े शहरों में तो सारा ज़माना है।।

इन बड़े शहरों में कभी न मिल पाएगा,
मेरे गांव में छुपा वो खज़ाना है,
हां हैं यहां भी अपने कुछ इस पराए शहर में,
मगर मुझे तो बस अपने शहर जाना है।।

पैसा तो सब कमाते हैं यहां,
मुझे तो बस लोग ही कमाना है,
खाली हाथ आए हैं सब,
खाली हाथ जाना है।।

जीवन भी एक पहेली है,
हर मोड़ एक तराना है।
कुछ पल जीना है गिन के,
बस फिर मर जाना है।

Komalkishor
Dhote
CR00737216



MEMORY ALBUM

CA DAY CELEBRATION



"Celebrating minds that calculate, correct, and contribute to the economy – Happy CA Day!"



MEMORY ALBUM

CA DAY CELEBRATION



"We don't just play with numbers... we ace the games too!" 🎉🍷



"Yes, we know IFRS and Income Tax... but we also know how to win tug-of-war!" 🏆👜



AADRAI JUNGLE TREK



"Behind the specs and spreadsheets is a traveler, foodie, and party-starter!" 🌍 🍕 🎉



ANNUAL GENERAL MEETING



"The WICASA AGM marked not just an end, but a fresh beginning of ideas, leadership, and inspiration."



INSPIRATIONAL QUOTE

“All of us do not have equal talent. But, all of us have an equal opportunity to develop our talents.”

***-A.P.J. Abdul
Kalam***

