



JALGAON BRANCH OF

WICASA

PRESENTS

Dec-2025

SANKALP

E-NEWSLETTER

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ANISH
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CHAIRMAN'S ADDRESS

Dear Students,

December is a special month—not because the year is ending, but because it gives us a chance to pause, reflect, and realign.

Before stepping into a new year, it's important to honestly assess where we stand.



Look Back Before You Move Forward Ask yourself:

- Did I follow a disciplined routine?
- Did I give my best effort?
- Did I learn from my mistakes?

Reflection is powerful. It turns experience into wisdom.

Final Lap for Exam Aspirants

For students appearing in upcoming examinations, December is the final lap:

- Avoid starting entirely new topics
- Focus on strengthening what you already know
- Practice full-length mock tests in exam conditions

At this stage, clarity and calmness are more important than volume of study.

Professional Mindset for Future CAs

Being a Chartered Accountant is not just about clearing exams. It's about:

- Ethics over shortcuts
- Responsibility over convenience
- Long-term reputation over short-term gains

Start building this mindset now—it will define your career far more than marks alone.

Gratitude & Balance

As the year ends, take a moment to appreciate:

- Your parents' support
- Your teachers' guidance
- Your own perseverance

Also, spend quality time with family and recharge yourself mentally. A refreshed mind performs better than a tired one.

The coming year will bring new challenges, opportunities, and responsibilities. Prepare yourself not just academically, but mentally and emotionally as well.

“Don't count the days—make the days count.”

I wish each one of you strength, clarity, and success as you move forward.

**With best wishes,
CA ROSHAN RUNWAL
Chairman
WICASA, Jalgaon Branch
ICAI**

MEMBER'S ADDRESS

December stands as a meaningful month of celebration, reflection, and transition.

The Sports Meet conducted this month was a vibrant celebration of energy, discipline, and teamwork.

It provided our students with an excellent platform to demonstrate not only their physical abilities but also qualities such as perseverance, leadership, cooperation, and respect for one another. The enthusiasm and sportsmanship displayed throughout the event truly reflected the holistic development of our students.



As we arrive at the conclusion of the year, December offers a valuable opportunity to reflect on our achievements, challenges, and learning experiences. Every effort made, every obstacle overcome, and every lesson learned has contributed to growth—both individually and collectively. This period of reflection helps us step into the new year with clarity, confidence, and renewed determination.

“Success is the result of preparation, hard work, and learning from failure.”

Our heartfelt best wishes go out to all our students. May they continue to strive for excellence, remain resilient in the face of challenges, and move forward with a positive mindset. We hope the coming year brings good health, new opportunities, and continued success in all areas of life.

Thought of the Month:

“Every ending carries a lesson, and every new beginning carries a promise of growth and success.”

Wishing everyone a joyful year-end and a bright, purposeful, and successful year ahead.

With warm regards,

Tejashri Thakur.

Managing Committee Member

Jalgaon Branch of WICASA of ICAI

THE MIND BEHIND THE NUMBERS

When people hear the term financial analyst, they often imagine someone buried in spreadsheets, surrounded by numbers and formulas. In reality, a financial analyst is much more than a number cruncher. They are storytellers of data, strategic thinkers and trusted advisors who help businesses and investors make informed decisions.



In a world driven by uncertainty and rapid change, the role of a financial analyst has never been more relevant.

INTRODUCTION

A financial analyst studies financial data to understand performance, predict future outcomes and support decision making. They work across industries such as corporates, banks, investment firms, startups and even government bodies. What makes the role exciting is its impact. A well prepared analysis can guide a company's expansion, influence an investment decision or help manage financial risk. As the saying goes, "Numbers don't lie, but they need the right interpreter."

Chet and Biff decided that it would be best to get as near the shore as possible before concealing themselves, so as to be ready for a rush to safety should the Hardy boys return with the promised assistance. By the sound of the motorboat and the shooting, they judged that the narrow trail led toward the shore, so they followed it as well as they could in the darkness. The wet branches slashed their faces and they stumbled over roots and slipped in the wet, deep grass, but gradually the sound of the breaking surf drew closer and they knew they were coming nearer to the beach. The path suddenly dipped and they descended a slope, finally emerging from the trees to find themselves on a rocky hillside overlooking the

What Does a Financial Analyst Really Do

At the core of the role, a financial analyst evaluates financial statements, tracks market trends, prepares forecasts and builds financial models. They assess profitability, liquidity and risk to provide clear insights. Whether it is analyzing a new project, valuing a company or reviewing budgets, analysts translate complex data into meaningful conclusions that decision makers can trust.

Analytical and Technical Expertise

Strong analytical skills are the foundation of this profession. A financial analyst must be comfortable working with large datasets, understanding ratios and identifying patterns. Technical knowledge of accounting, finance and economics is essential. Proficiency in tools such as Excel, financial modeling software and data visualization platforms helps analysts present insights clearly and effectively. After all, “Good analysis is not about more data, but better understanding.”

Business Awareness and Strategic Thinking

Beyond technical skills, a good analyst understands the business environment. Knowing how industries operate, how markets respond to economic changes and how regulations impact finances allows analysts to add depth to their work. Strategic thinking enables them to look beyond historical numbers and focus on future possibilities.

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Communication and Professional Judgment

An often overlooked skill is communication. Financial analysts must explain their findings to people who may not be finance experts. Clear reports, persuasive presentations and the ability to answer tough questions are critical. Equally important is professional judgment, that is, the ability to apply logic, experience and ethics while forming conclusions.

CONCLUSION

The role of a financial analyst blends logic with insight and precision with perspective. For professionals such as Chartered Accountants, this role feels like a natural extension of their training, combining financial knowledge with analytical thinking. In an age of data overload, the true value of a financial analyst lies in clarity, credibility and confidence. As businesses continue to rely on informed decision making, financial analysts will remain the quiet force guiding growth, proving that behind every smart decision, there is a sharp analytical mind at work.

Name:Shannel Dsouza
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From 'I Hate Books' to 'Books Built Me' - Life Has Humour.

I didn't grow up loving books. In fact, if I look back now, one of the biggest disadvantages of my childhood was that nobody ever made me understand the power of reading when it actually mattered. I wish someone had handed me a book early and explained what it could do to a person. But back then, I was just a kid from a small town in Rajasthan who barely touched his textbooks, let alone real books. Till the 10th standard, I only opened my books a day before the exam, and even that was just mugging for survival. I didn't realise that books could be anything more than a burden.

But life has its own way of surprising you slowly, without announcing anything. Today, when I look at my room filled with 50–60 books, each from a different genre, each holding a different story, I sometimes smile at how far I've come without even noticing when the change started. It didn't happen overnight. Reading didn't enter my life like a storm. It came quietly, like a warm breeze I didn't take seriously at first.

The first books I ever bought with my own money were *The Psychology of Money* and *Atomic Habits*. And honestly, when I began reading them, I had no idea what I was doing. I would underline random lines, feel inspired for a few minutes, close the book, and tell myself, "Good, I'm reading now." I thought that was enough. But reading is not something you feel in the first or second or even third book. It is something that grows on you. Reading is an iterative process, one that becomes valuable only when you start applying even a tiny part of what you read into your own life.

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Slowly, I began to understand that there are actually two parts to every book: what the writer wants to tell you, and what your own life is trying to tell you through those words. It took me a second reading of Atomic Habits to finally understand the depth behind those simple lines, the small improvements, the identity shift, the idea of building systems instead of chasing motivation. From that book to every one of the fifty that followed, one thing became clear to me: books don't change you. You change yourself using the ideas that books gift you.

There was a time in my life when I had never woken up at 5 AM, not even once. Then I picked up The 5 AM Club. People think I started waking up early because I saw the title and got motivated. And honestly, that's true. That is exactly what happened. But motivation is not the enemy. If a book can push you to try something new, even for silly reasons, the outcome still matters more than the reason. That one book made me believe I could wake up early. And today, waking up early has become one of the best habits I have built, not because someone forced me, but because a book made me trust that I could do it.

That's what reading does in the simplest way. It introduces you to people you've never met, experiences you've never lived, and ideas that never existed in your head before you read those pages. I didn't grow up with reading. I wasn't trained for it. But I'm grateful I found it eventually, even if late. It shaped who I am becoming every single day.

Two books that hit me particularly hard later were Deep Work and Dopamine Detox. Every student knows that moment when you sit to study, read for ten minutes, and suddenly your mind has gone somewhere else entirely, to your future wedding, to an imaginary trip, to some random thought that has nothing to do with your books.

These books made me realise why that happens. They made me understand how the mind loves instant pleasure, how it quietly pulls you into distractions even when you don't want it to.

People often ask, "Where do you get the time to read?" But the truth is, I didn't find extra time; I used the small pockets of time I already had. Living in Mumbai, with industrial training, audit work, and endless travel, my morning train rides became my reading classroom. Most days, I didn't even get a seat. I would stand, hold the pole with one hand and my book or phone in the other, flipping pages while the train shook like a roller coaster. I started with e-books, but later shifted to physical books because there's something special about highlighting lines and actually feeling the pages.

Later, when I joined the gym, people listened to music. Nothing wrong with that, music works beautifully for many. But for me, audiobooks became my gym partner. One hour of gym turned into one hour of learning. I knew I couldn't remember everything I heard, but even retaining 40-60% of a good book changes the way you think.

Out of all the books I read during this phase, the one that stayed with me deeply was Man's Search for Meaning by Viktor Frankl. It wasn't motivational. It wasn't preachy. It was raw perspective, the kind that shifts something in your bones. Everyone should read it at least once in their lifetime.

There is another part of my story that I rarely share. In school, I was a 60% student. Academics were never my strength. I even failed CA Foundation on my first attempt. But life has unexpected turning points. When I was preparing for CA Intermediate, I only had one non-academic book with me, The Power of Your Subconscious Mind. I didn't even finish it fully.

Chet and Biff decided that it would be best to get as near the shore as possible before concealing themselves, so as to be ready for a rush to safety should the Harry boys return with the promised assistance. By the sound of the motorboat and the shooting, they judged that the narrow trail led toward the shore, so they followed it as well as they could in the darkness. The wet branches slashed their faces and they stumbled over roots and slipped in the wet, deep grass, but gradually the sound of the breaking surf drew closer and they knew they were coming nearer to the beach. The path suddenly dipped and they descended a slope, finally emerging from the trees to find themselves on a rocky hillside overlooking the

But somehow, the part I did read made me believe that I could clear CA Inter in the first attempt. That belief slowly became discipline. And I did clear it. Not because the book had magic, but because the right idea came at the right time.

This is why reading matters to me. Not because it fills your head with information, but because it gives you the right thoughts at the right time. I don't read only habit books or money books or psychology books. I read things that help me understand what I want from life, the next five years, the next ten years. Social media scatters us. Books bring us back to ourselves. Books remind us that attention is a skill, that self-control is a habit, that a slow mind is stronger than a distracted one.

Sometimes I feel we need to bring back that old culture where people actually read, reflected, had meaningful conversations, and met others to exchange ideas, not reels. I'm not saying reading will change your life overnight. But it will quietly change the way you live each day. That is enough.

I'm not competing with anyone. I don't want to keep anything only to myself. If something helped me, then maybe, somewhere, it can help someone else too. And maybe that's the real reason I'm sharing all this, because reading became the oil of my mind, and I believe every person deserves at least that one idea, that one perspective, that one book that shifts their life just a little.

Name: Jayesh Suthar
REG NO: CRO0725904



A CA Story.....

“The weight of books has surely made us tired and slow,
Yet dreams we carry weigh far more than what we show.”

“From register to register, the journey isn’t easy or kind,
But every sacrifice shapes a stronger, disciplined mind.”

“An attempt is not just an exam we try to clear,
It measures courage, patience, and the will to persevere.”

“In a world of numbers, we search for what is true,
That’s why Chartered Accountants stand for trust in all
they do.”

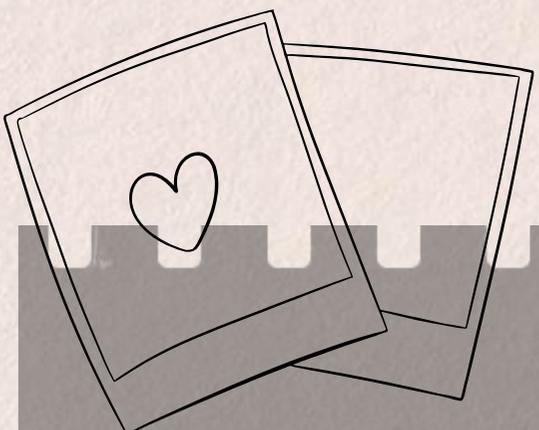
“Today there’s effort, tomorrow success will be signed,
This CA journey teaches: patience is the highest grade we
find.”

Prerana Manoj Oza
WRO0712878



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MEMORY ALBUM



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WEEKLY SPORTS MEET

