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All views are of the authors and not of the firm.

From the Editor's Desk...

How to improve your knowledge and learning

Hi!

I want to talk to you about the role of podcasts in my life

Podcast is something, which really changed my life and made me passionate about learning.

There are so many good podcasts, which are free, which anyone can listen to, to improve one's knowledge.

Like books they can go with you everywhere and you need not waste even a minute of your scarcest resource-TIME.

My favorites, which I have in my iPod are:

- Forum-sixty second ideas to improve the world
- 60 second science
- Fortune Brainstorm podcast*
- HBR ideacast *
- Inside Forbes India
- Mergercast by Booz and Co
- NPR Planet money pod-

cast*

- Opportunity notes
- Stuff you should know* (They also have animated stories on their website)
- The Economist: special reports
- Wall street Journal this morning *

The * marked podcasts are my must-listen categories and I must listen to them daily. This happens when I take the morning walk and if I am not listening to some religious discourse.

Of course there are thousands more to suit everyone's taste and requirement.

Any of these I have not listened to on a day, will go to an arrears list and I will hear them in the car, when waiting for anything, in the plane... whatever time I get wherever. The great thing is iPod just stops it at the same place where you left it and hence you can keep listening continuously, even if you stop.

In my iPhone I also have Stitcher app, which I can listen to. You can also listen to

podcasts thru Stitcher.

I will just tell you about one podcast I have listened to in the last few days which is awesome.

It is Fortune Brainstorm podcast.

I recently subscribed for this and they have some really wonderful interviews with some of the who-is-who of the world!

The last 3 I have listened to are:

- Marissa Mayer -Yahoo
- Alan Mulally-Ford
- Bob McDonald-Procter & Gamble

Marissa is CEO of Yahoo and the youngest CEO of Fortune 500 at 37; she was with Google before in charge of products and she came into Yahoo a year or so before and has turned around the stodgy, old (by Internet standards) Company and its share value has catapulted ever since she came in. She says what makes her tick in her interview. What comes to the fore in this interview is how people can make all the dif-

ference. How difficult it is to get a \$100M idea and even if Yahoo gets it, that will mean only a 2% increase in their Turnover of \$5B. How difficult it is for huge companies to innovate and grow. (Incidentally it is a rare interview as she has stopped talking and concentrating on Yahoo)

Alan Mulally is CEO Ford and he has turned around Ford from a \$17B loss when he came in from Boeing (he was design chief there and knows importance of Manufacturing). He has repaid \$23B of the \$24.5B loan they had when he came on! He says how his one point plan works; how he is making Ford a truly global company and also a more focused company. When he came in they had close to 100 models and they were mainly in USA. He saw that the consumer of today wants small/medium car, fuel efficiency and less Co2 emission-the best in everything. Ford has tried to achieve all this under his great leadership. They now have plants in China and India, which they never had.

Bob McDonald is CEO of the largest FMCG Company in the world and the largest advertiser of the world (\$10B) -P&G. He talks about Tide (The largest detergent in the world) and sustainability. They brought out Tide green which does not require hot water. While it was costlier, they had to educate the consumer that because they would not need hot water they would save on energy and hence they can save planet earth without spending any money.

If you have an iPod you can subscribe to these thru' iTunes.

Else you can just go to the website and listen to these in any PC, Laptop, Tablet or Smartphone.

Happy listening and learning!

*Technology
aids in
acquiring more
and more
knowledge!!*



CA S Ramakrishnan

Partner speaks... Cloud Computing

What is Cloud Computing?

Cloud computing, often referred to as simply “the cloud,” is the delivery of on-demand computing resources to scale up or down quickly and easily to meet the requirements — everything from applications to data centres with self-service access—over the Internet and as metered services on a pay on for what an organisation use e.g. Emails etc.

Cloud computing models can be of Public Clouds: Owned and controlled by Organisation and available to use for Mass & are for commercial use, Private Clouds: Owned & Controlled by an organisation to share its resources and are placed on the private networks and Hybrid Clouds: Mix of both.

How Cloud Computing Works?

Responsibilities of an executive of an organisation also include making sure that all employees have the right hardware and software they need to do their jobs. Buying computers for everyone isn't enough – he has to purchase software or software licenses to give employees the tools they require. Whenever there is a new hire, he has to buy more software or make sure that the current software license allows another user and frankly speaking It's so stressful that it requires a big team to manage the same.

Instead of having a suite of software for each computer, cloud computing allows you to load only one application, that would allow users to log into a Web-based service which hosts all the programs the user would need for his or her job.

In a cloud computing system, there's a significant workload shift. Local computers no longer have to do all the heavy lifting when it comes to running applications. The network of computers that make up the cloud handles them instead. Hardware and software demands on the user's side decrease. The only thing the user's computer needs to be able to run is the cloud computing system's interface software, which can be as simple as a Web browser, and the cloud's network takes care of the rest.

What cloud computing offers?

Software (SaaS): run on distant computers that are owned and operated by others and accessed via internet browsers. Currently there are many data analytical tools which are available for use. These software can be accessed by desktops or mobiles. In such cases data is stored at a remote location and backed up professionally, hence reducing the risk of loss of data in the event of local system breakdown. Cloud owner manages the infrastructure and platform for such software including maintenance of them. Simple examples of the same is Google Apps, Online Games etc.

Platform (PaaS): develop & install an application without investing in hardware, software, hosting etc. use the resources available on the cloud. User owned application are generally installed on the Platform provided by the Cloud Owners and can be accessed by



Cloud computing, often referred to as simply “the cloud,” is the delivery of on-demand computing resources to scale up or down quickly and easily to meet the requirements

the owner network. This enables organisation to access application remotely and have real time integration of information & data... Simple examples are having a time / resource tracking system on .net

Infrastructure (IaaS): Data Centres, Networking, Storages and other computing resources etc.. pay only for the used space. These benefits the start-up companies who does not wish to shall out significant amount of capital costs in Infrastructure at the Initial stage and allow them to focus on the business instead. Examples are ERP data centres

Cloud Computing Architecture

To understand this lets divide cloud computing into two sections: the **front end** and the **back end**, which connects to each other through a **network**, usually the **Internet**. The front end is what user / client sees. The back end is the "cloud" section of the system.

The front end includes the client's **computer** and the application required to access the cloud computing. On the back end of the system are the various computers, servers and data storage systems that create the "cloud" of computing services.

A central server administers the system, monitoring traffic and client demands to ensure everything runs smoothly. It follows a set of rules called **protocols** and uses a special kind of software called **middleware**, which allows networked computers to communicate with each other. Most of the time, servers don't run at full capacity. That means there's unused processing power going to waste. It's possible to fool a physical server into thinking it's actually multiple servers, each running with its own independent operating system. The technique is called server virtualization. By maximizing the output of individual servers, server virtualization reduces the need for more physical machines.

Concerns

Before moving into a Cloud Computing Environment, an organisation has to assess the risks of Security, Reliability of Services, Complexity and Performance and related financial impact.

Before moving into a Cloud Computing Environment, an organisation has to assess the risks of Security, Reliability of Services, Complexity and Performance and related financial impact



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Redefine...

Who is a leader? Ideal characteristics of a leader!! One of the frequently googled questions but here is my version of answer to the age-old question:

A leader is NOT the...



One who is beyond fear but one who can confront his fear and say 'I'm afraid'

One who is 'right' but one who does not fear being 'wrong'

One who never lies to the other but one who never lies to one-self.

One who is perfect but one who feels perfect with his imperfection.

One who is beyond controversy but one in whom paradoxes co-exist.

One who is all good but one who looks beyond the 'concept' of good and bad.

One who solves your questions but one who 'dissolves' the question

One who demands respect but commands.

One who makes a right decision but one who can make any decision right.

One who seeks importance but gives importance to others

A father who feels responsible but a 'child' that makes others feel responsible towards it

One who stand first but the one who stays till the last

One who knows all answers but one who is prepared to face all questions.

One who makes a difference but one who does not differ after making it.

One who can conquer the entire world but one who can conquer one-'SELF'

“A good leader is a person who takes a little more than his share of the blame and a little less than his share of the credit.”

- John C. Maxwell



Haritha Somasundaram

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Finding Time!!!

A new year brings along with it lots of dreams, lots of hopes and yes of course its fair share of disappointments! This is what we have been hearing and witnessing year after year and still somehow all of us pull through without much fuss. So let's not talk about dealing with success and failures. All of us have our own idiosyncrasies and ways of dealing with it.

The fun part of a new year is the fresh start, a clean slate and a chance to start over. So we usually resort to NEW YEAR RESOLUTIONS to help us with our new start. I'll hit the gym, study more, pray more often, read the newspaper, shave more often, help mum with cooking and on and on. These are some of the resolutions that people tend to take. But one thing is absolutely essential for carrying out any resolution. **TIME!**



So my resolution for the year is **“I’ll Find More Time!”** Now don’t let that statement fool you into thinking I am a very busy person. No Sir! I have all the time in the world but somehow I am never able to spot it. There is a Tamil saying which roughly translated goes like this “A dog has no work but also does not have time to sit in one place” (A Big Sorry to all the Dog Lovers! No offence meant). The same saying kind of applies to most of us. So how do we find time? There might be a million ways, but let me share with you my small way of doing it. All of us have a daily routine. The day usually throws up some out of the blue event or the other so let’s not get into the **variable** part. Instead let’s inspect the constants in our routine. Waking up, bathing, getting dressed, breakfast, commute etc., now these are the things that are definitely going to happen. Well give or take the bathing part. Would it not be ideal if we could somehow do all these things in lesser time but with greater efficiency?

Let’s my usual lead time from the bed to my mode of transport is 75 mins. I am dispensing with the concept of working out and gymming cause apparently being plump gives you a better chance of hitting 80 years! (Just kidding! Work out is a must people). Now out of the 75 minutes I spend a whopping 30 minutes waking up. You must think I am crazy! Surely, getting up from the bed cant take 30 minutes? Well I am talking about the events that occur before that.

My waking up routine generally goes like this; I set my alarm for 6 AM. Well who am I kidding, it is 7AM. Ideally speaking my day should start at 7. But nah! My immediate response to the ringing alarm **“SNOOZE”**. 5 minutes later its **“SNOOZE”** again and for the next 20 minutes its **“SNOOZE! SNOOZE! SNOOZE! SNOOZE!** Unfortunately the last snooze is accompanied by a loud roar from my Mum. And that does the trick. I wake up partly due to the alarm and partly due to my mum’s screech.

So there you go! 7 – 7:30 – my waking up time! Makes sense now right? Now had I just woken up at 7 I would have done myself and my mother’s Blood Pressure a whole lot of good. So one of my new year resolution is **“KILLING SNOOZE”**.

What I have basically done to tackle the Snooze phenomenon is that I have disabled the snooze option and set alarms for **“7:00 AM , 7:01 AM, 7:02 AM, 7:03 AM, 7:04AM, 7:05 AM”** and the icing on the cake is an annoying alarm tone. This definitely wakes me

up! As annoying and irritating as it maybe, it actually works. And if this doesn't work for you, then I think you need to pay the Doc a visit!

This half an hour of extra time makes sure I reach office half hour earlier and makes sure I escape the “**9:15 AM – 9:30 AM phenomenon**”. What exactly is it? Well if you notice, almost all the offices are deserted at 9:15 AM, parking lots are free, no waiting time for elevators, etc., but the moment the clock hits **9:30 AM** there is this mad rush. Don't believe me.? Come to our very own 91-92 office and experience it yourself! So by reaching early I essentially save 15 mins which I would have otherwise spent in searching for a parking space, quarrelling with the security guard, waiting for the elevator, putting up with the elevator stopping at every single floor.



So the half an hour I saved in the morning just went up by a few and became 45 minutes! And the time saved only increases through the day. Simple things like getting an electric tooth brush, cereal breakfasts etc., could help you save 5-10 minutes in your morning routine but could snowball through the day and you might just end up with an extra hour so.

Just imagine having like 25 hours a day? You could do anything you want in the extra hour – Music, Play, Sleep and if you are quite the geek study! In one of our partner's lingo, that truly would be “**WOW!**”

Jokes apart, all of us should really look at finding new ways to save time this year. Cause in this cut-throat world time gives you money and welfare! And deep down all of us are money-fanatics! So find new ways share it with us and lets all get rich!!!



Shreyes Venkatesh
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CA MUTHU RAN-
GANATHAN

*Leverage on
opportunities!
Keep
specializing...*

Seize every opportunity... Spread everywhere...

When I saw this note from Editor of Voice of Change to write to S&S people...i had to seize the opportunity ☺

Opportunity is the key word here. And for me S&S was all about opportunities. In the days I did my articles (92-95), when we were still in the pre-email era and many were learning to spell “laptop”, we had this amazing CA firm that was ahead of its times, with Ramki sir getting out reports out of his laptop and we doing Audit through computers. Many of you may not appreciate this as it’s like my mom telling me about how it was a big deal to listen for an hour of films songs in Radio.

When I read the note to contribute in the Nostalgia column and share from my experience learnt from S&S, I thought of summarizing it into these 5 things:

Exposure....Exposure....Exposure...

While we may have been the well read from our advanced accountancy or financial management books, the application of this in the corporate world is often quite different. Getting exposure to real world business problems helps us to really learn what matters and allows us to think for solutions. One of the best experience for me at S&S was infinite exposure to variety of work...whether it was Corporate statutory audits, starting off on a new professional service engagement, special audits advising financial institutions on continuous improvements, cross industry exposure, internal audits that help understand the “real” business process beyond just accounting/finance, travelling & learning etc . Again the key word is “seize the opportunity”. Try to learn from all of these opportunities...It has helped me a lot in my long career journey where I always try to grab things that provide me more exposure. In my role at SAP now, I have travelled to about 30 countries world wide and often get exposed to many new things, but always ready to adapt to the situation...

Specialization...

“I am a chartered accountant” what a proud feeling it was in 1995 and thinking its all done. While it’s a very important and significant milestone in one’s life, its just a beginning. Often what has made me tick is to acquire more and more specialization, and S&S mentors have implicitly preached me in different ways to acquire specializations. While chartered accountancy is itself a specialization, start thinking next level of specializations. Nowadays CFOs with specific industry knowledge are most sort after, many CAs have taken up technology specializations in SAP, Oracle etc, many have moved into financial services as investment bankers that needs loads of specialization. In my case, I moved into a specialization journey (see my [linkedin profile](#) for my career path)! Worked in corporate finance of Arvind, Pepsi and Ford, branched into technology working for companies that make software to cover corporate finance at Hyperion, SAP. Now further specializing in the area of Analytics (Business Intelligence), and further specializing that by industry. Many of this was the deep foundation of specialization philosophy that I acquired at S&S

Spread the knowledge....

No knowledge is worth if it's not shared. Still remember my first one hour at S&S office with Ramki Sir, where he gave me a bunch of checklist handouts and walked me through some tricks of the trade, with the most important being "the checklist". Yes, we all looked up to this newsletter. One of the amazing things learnt from S&S was this newsletters written by Ramki Sir with contributions from others that really was a great channel of spreading the knowledge. I am still wondering how he could pull this off inspite of his very busy schedule. This has been a learning that I have carried along for many years, to share the knowledge and that's helped several people who learnt from me and have shared back their experiences. There is this concept of Content & Container. The content is the Knowledge that only we possess from our reading, exposure and specialization. We learn tons of that at S&S. The container is the way we can share this : container used to be pure paper based newsletter those days, later sent through emails and now I guess its on the internal portal. These days container is in the form of blogs, tweets...I have taken this experience from S&S and [written 50+ blogs](#) in SAP's community network which gets read by 1000s of global audience and [tweets](#) to spread the knowledge. Fundamentally a skill learnt from S&S to spread the knowledge



Network to thrive.....

Another important aspect is networking with people. With the exposure you get to meet many people. Co S&S colleagues, partners, mentors, people in client locations – Accountants, Financial Analyst, CFOs etc. Networking with all these people was key as it could lead to enormous possibilities, exposure, and further scope to new learning. I used to note down names of the people I had met on a daily basis. We did not have emails, linked in etc. In my global role at SAP, I network extensively, through the traditional 1x1 meetings and all the new found approach through Linkedin, Twitter etc. One person I see as shining example of networking at S&S is Narsi. Learnt a bit of that skills from him. Once you have the network, you can spread the knowledge through it, and it can have an exponential effect.

Content & Container. Content is the Knowledge that only we possess. The container is the way we can share this

Communicate to succeed...

Lastly one thing that is often a challenge with chartered accountants is ability to communicate and influence. MBAs score on this count and often get ahead of CAs, and get more visible. Try to seize every opportunity to speak, probably you could go teach or address a seminar that can sharpen your skills. S&S gave me several opportunities that helped me to speak to senior level folks in companies. Prepare yourself for these meetings and make an impact. It will go a long way in your career. As any work that you do, if not communicated well, would be a job unfinished!

Hope these 5 things are helpful...and the most important of all these:

Fun !

Like college, the life at S&S is full of fun – in our times it was the trips to Munnar, the grapevine, the lunches sponsored by our clients. Couple of things that still is close to my heart: an amazing weekend trip to Athirappally falls with great food etc. and the soothing music of AR Rahman from Roja that got played every day at lunch when we went as a group to Adyar woodlands. Takes me back to the S&S days whenever I hear that! Those were the fun times!

Thanks for this opportunity and my special thanks to Ramki Sir, SK Sir, Kots Sir, TV Balu, Suri (Ravi), Narsi, Chitra, Thangam and many others in S&S who made this long lasting memorable one....

You can reach me at Muthu.ranganathan@sap.com, or connect with me on [Linkedin](#) or [twitter](#) .



CA SOWMIYA S
All India 8th Rank
holder

Plan...

Organize...

Control...

Topper's Tips...

Writing this column gives me an opportunity to go back to my memories on how the journey began! I was just out of school, not sure if I wanted to take up the CPT stream as I wanted to have fun in college. It was the last day of registration and at the last moment I decided that yes, let me take this up! God sent, one of my best friends had additional prospectus and application form which I filled and submitted and with no efforts, through her I got into S&S without knowing that it was one of the best places to do articles.

I got the 8th rank in CA final and I strongly believe one of the prime contributors to my success was the learning I had in my articleship period. I could relate some topic or the other in each subject to what I did during the 3.5 years of articleship. In fact, I distinctly remember, during the 2nd year of articleship, the Model used for hotel audits was upgraded to include the "Security module" which spoke of controls and aspects relating to systems, data and information security, access controls, etc which I dreaded to even read but later when I read through the subject Information Security and controls audit, I found every risk point of the security module in this subject and it made it so easy for me. Lot of us develop a strong dislike towards this subject, but I always feel if we put in right efforts it is one of the scoring subjects and considering that today's world is driven by technology the subject is extremely important, that I actually apply this subject even in my current job! Every moment in S&S has been tremendous learning and personally I think it has groomed me so well to be independent by those long travels!

I was always a firm believer of hard work, while I always made sure I had my own fun, as I believe All work and no play makes Jack a dull boy! I always tell people it requires just focus, hard work and organized preparation to crack the CA exam. I started planning almost a year in advance. I was always a last minute person, until CA final where I started preparing much in advance for a change and I saw the result! Though I cracked the CPT and inter in my first attempt and scored well, it took much more planning and execution and organized preparation to make it to the merit list.

Few important points for examinations-

Make sure to plan based on the Institute material. Until Inter I never touched the material.

Jot down the syllabus from material and plan. Plan to accommodate atleast 2 revisions, only then you will end up doing atleast 1!

Plan based on your strengths and weakness! There cannot be a better person to appraise you but your own self.

Most important, ignore the aggregate aspect. Prepare and set your mind that 50% is the minimum I need to score and not 40%. In schools we did not have a choice hence we used to prepare well but now we do hence we end up not giving importance to the so called "boring subjects" and think of scraping through with a 40!

Most of all **“Believe you can do”** and do it with all sincerity and happiness and enjoy what you do. All our subjects are so interesting! It is not rocket science, it is just the volume which is nightmare, which can be cracked through planning in advance. Make sure to use every learning opportunity.

A dream doesn't become reality through Magic, it takes sweat, determination and hard work- a relevant quote by Colin Powell.

Follow just one reference book. A lot of our subjects are interpretation based. It is always good to follow one book start to end rather than follow ten books and get confused.

Give equal importance to all the subjects. There are few people who complete subject wise. But I always covered topics from 2 or 3 subjects a day so that I don't get bored and also so that I don't forget the 1st subject when I am doing the 5th or 6th subject as volume is truly a nightmare!

Classes are only secondary. CA is a self study course. They don't really help much, until you put in your efforts. I learnt it the hard way. So all this myth of people who travel less can attend class and study more is not true. A person who wants to do something will find ways and means to do it. In fact I have always felt, it is much more peaceful to study during your tours as it is peaceful and we mostly save on travel time and no domestic works or friends to roam around with!

Prepare your own notes, where procedures are involved draw flow charts, it will help you visualise It helps during revision and day before exams when you do not have time to read through fully.

Stay away from Mobile phones, Facebook and other networking sites during study time! I tried it for first time and it worked.

It is always good to have someone to chase. I had given my planner to a person to chase me and follow up – not daily though. Of course you need to be honest, as to lie to the person who is interested in you, conscience does not allow. Unless you are so organized that you do not need all this. As I said earlier I was a last minute person, so initial few days I had my follow up person to get me on track! If you are comfortable having a peer you can do that as well! But be smart in choosing the right peer.

Sleep really well, all this slogging and study in odd hours will take health for a toss. Even if you sleep for 8 hours a day, you are left with 16 more hours and you can study for an effective 10 hours! Eat very healthy and avoid outside food, health is very important.

A quote that really inspired me and which I used to read and tell myself when I was really bogged down is “Arise, awake and stop not till the goal is reached” by Swami Vivekananda. The prime goal, as a student that we should have in mind is to learn and succeed in the exams and the learning curve never ends at any stage in life.

Wishing each one of you all the very best to flare well in the CA exams and success in all your endeavors!

“Believe you can do” and do it with all sincerity and happiness and enjoy what you do

Do what you
love
what you do.

CFO Speaks...



CA SAMBANDAM
THANIKACHALAM,
CFO of a leading
sourcing and mer-
chandising company

*To be a CFO,
have good
communication
and personnel
skills, be
technologically
updated,
technically sound*

The ambition of a Chartered Accountant in an industry, is to be a CFO of a Company.

To be a successful CFO, be a good communicator. In India, we can see a good number of young chartered accountants with a good knowledge on the subject, however lacking communication skills. Forget about a successful CFO, first to get entry into an organization you need a good communication skill to impress the interviewers. Once you get an entry into an organization thru good communication skill, you can display your talent and climb up the ladder and finally reach the destination of CFO.

If you find the communication demands of the job daunting, don't despair. An executive level leadership or communication seminar can help you develop confidence in your ability to articulate the financial vision of the business.

As a CFO, you will need to understand the potential impact of technology not only on finance and on your own job, but also on the overall business. You should be willing to learn more and more on the technology advancement related to your job as well as to your business. You should be adaptive to the circumstances and should be willing to gain knowledge on continuous basis.

CFOs today must serve as strategists, and to do this effectively, they need a broad understanding of their company's business challenges and opportunities. They should be aware that their decisions have impact on the company across the organization's various functions.

CFOs must update their knowledge on various laws / taxes on a regular basis. Once coming across the changes in the existing laws, should analyze the same as whether it is going to have any impact on the organization for which he is working. If possible should discuss the changes with the company's auditors and with the other CFO's in the industry. There is nothing harm in discussing the changes in laws with the fellow chartered accountants and there should not be any ego on this matter.

As CFO of the company you should have a good working relationship with the CEO of the company. The CEO of the company should have total trust in you. Whatever you do and the decisions taken by you is only for the betterment of the company, and this should go strongly into the minds of the CEO of the company.

Apart from the CEO, you should have a good relationship with the other functional / departmental managers and you should be approachable to sort out their issues on a regular basis. As you are placed next to the CEO of the company in the organization chart, your services will be required by the other departmental managers and you should have the ability to manage it and have the requisite patience to listen to them and function with them.

As the CFO of the company you should be role model whenever it comes to financial integrity. You should formulate policies and implement them in the organization which is

acceptable across the organization. All the transactions should be transparent and should not attract criticism from any one of the organization.



Finally, choosing an organization in which you would like to function as CFO is very important. You should choose an organization of mid size where in the scope of becoming CFO is real rather than working in a big size organization wherein the scope of becoming CFO is not possible.

You should remember the saying that, instead of being a tail to an elephant, prefer to be a head to an ant.



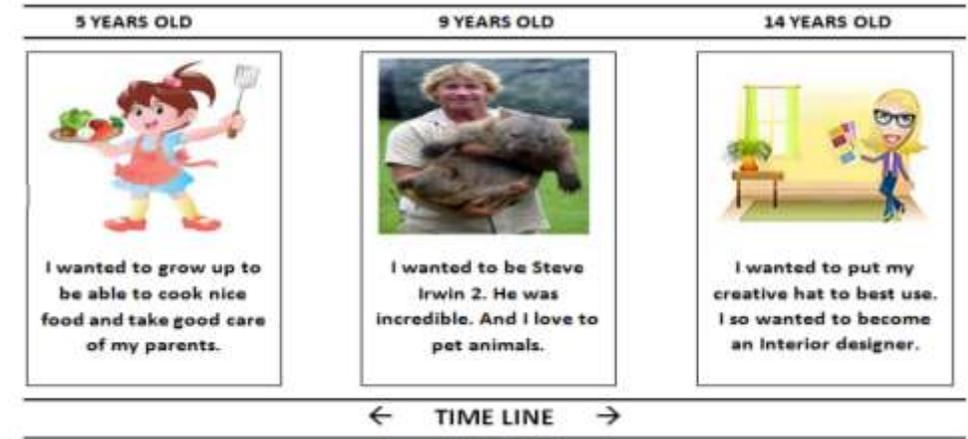
Instead of being a tail to an elephant, prefer to be a head to an ant.

MY LIFE! MY GOAL!

TIMELINE OF MY GOALS



DIVYASREE
KRISH



As rightly said, evolution is inevitable.

Likewise, goals evolve.

And when goals evolve, so should your plan to achieve them.

Though my priorities have changed over the period, the goals I had back then still remain.

They're like my puppy love. I will find a way to do all that I wanted to.

MY GOALS...

MY DESIRES...

MY DREAMS...

GOALS BEYOND CA ...

I am still exploring my options - MBA in finance, CFA.

Then, I would want to work in the industry. After gaining some experience and resources, I'd like to set up my own business.

Few years down the lane, I see myself as a self sufficient entrepreneur.

Let's see what's in store for me!!

DON'T JUST MEET UR GOALS, DESTROY THEM...!



“IT’S A DREAM UNTIL YOU WRITE IT DOWN, AND THEN IT BECOMES A GOAL”

Hai to all... This is NIRANJANA. This quote was written on a wall near my place. That is when I decided to pen my Short term aims, medium term goals and few long term ones called ambitions.

I WILL BE

“Take up one idea. Make that one idea your life; dream of it; think of it; live on that idea. Let the brain, the body, muscles, nerves, every part of your body be full of that idea, and just leave every other idea alone. This is the way to success” by Swami Vivekananda.

WHAT I

WANNA BE...

As said in this quote, all of us have such ideas. Some of mine I have shared here J

Apart from becoming a Chartered Accountant, there are other professional priorities in the queue.

- Want to become an Assessing Officer (Inspired by the respect given Learned, Hon’ble “So and So” !!!)
- Soon after CA, wish to pursue RISK MANAGEMENT course and MBA and have a leading Risk Manager and Advisor in hand!
- I wish to become a great VEENA artist too! (My BIGGEST & most favourite DESIRE of all !!!)

On a professional front, these are few of my favourite GOALS. There are other petty wishes of mine which always lie on the POST-ITs of my study wall (renewed in new post-Its on every new year!!!). I don’t know if these stuffs would count as important as it is for me to others. But for me, yes! One day, I will mark a tick against each and every one of it. Some of it sound funny too! Here they are,

- To speak French fluently.
- To release a Cook-book on very new unheard and innovative recipes of my own.
- Save for Dad’s after retirement adventures.
- Save money and take my family on a vacation.
- Eat one fruit a day and bring atleast one person into that habit.
- WIKIPEDIA page written about me!!!

In short, my life in say 10 years from now would have met all this, and another book of Post-Its would be ready for me for the next set :D



NIRANJANA M

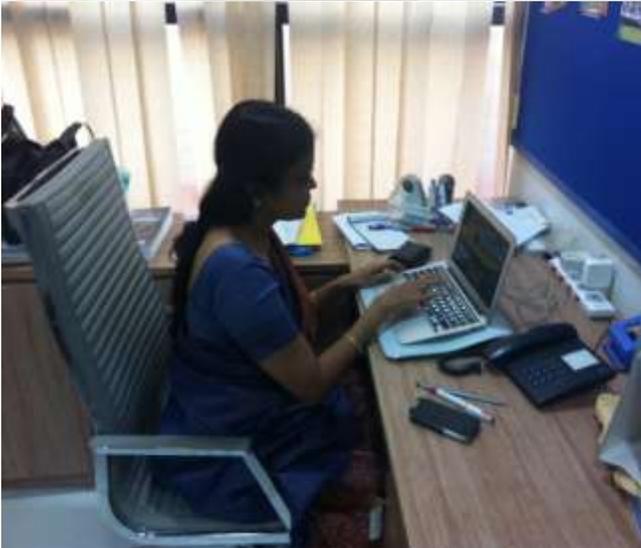


My goal is to achieve high career growth through a continuous learning process and keep myself dynamic, envisioned and competitive with the changing scenario of the world. My basic interest lies in areas like Derivatives, Intellectual Property Rights and Indirect Tax. I hope to specialize in such areas especially Indirect Tax, since it's a road less taken up and has a high potential in terms of demand. The value of Derivatives is well-known and I am keen to pursue some courses in that field as well. By working harder, I will ensure that I am a very tactical competitor for all. Ultimately, my goal is to be in a challenging position that will utilize my extensive technical skills and will lead me to an innovative work environment, accompanied with job satisfaction. After all, I pursued CA because I believed that everyone with knowledge and determination can come out with flying colors in whatever they embark on. And that's how CA became my career.

SUBBULAKSHMI

*I WILL BE
WHAT I
WANNA BE...*

The Busy Beeeeeezzz



Tree Planting at a client's factory..



ITS PARTY TIME!!!



sl.no.	NAME	Date
1	VIJAYA KUMAR	1-May
2	KOTAIAH R	1-May
3	CHANDAN KUMAR	1-May
4	YAGNAPRIYA V	2-May
5	VIGNESH.S.	3-May
6	KUSUMA DODPANNI	3-May
7	NIDHI JAIN	3-May
8	GOURAV BORA	4-May
9	GOWRI SHANKARAN S	5-May
10	PUNEET MALHOTRA	6-May
11	PRASANTH B	8-May
12	SHIVA BHASKAR	9-May
13	KRITHIKA . E	10-May
14	PREETI R	14-May
15	SRUTHI R	15-May
16	TANGUDU SAMEERA	18-May
17	KALYANI S	21-May
18	SHRUTHI H	22-May
19	RAMYA G	22-May
20	KRISHNA S	24-May
21	CHAITHRA J	24-May
22	PRADIPTA RANJAN SAHOO	25-May
23	PRATIMA JAIN	27-May
24	SUBBULAKSHMI	27-May
25	KANAKALAKSHMI.L.	28-May
26	DIVYA S	29-May

The Column We All Love... List of Holidays!!

Holidays—May 2013

Date	Name	Che	Cbe	Blore	Hyd	Mum	Delhi
Wednesday, May 01, 2013	May Day	√	√	√	√	√	√

*The best days of
our life...*

*What Travel means to us...
At Srilanka.....*



Puzzle corner...

Solve the puzzle and win a comp-off!

Camp Pineveiv's cook, Margaret Johnson, was just about to begin preparing the picnic lunch for all the campers. She already knew she needed to fill 55 bowls of the same size and capacity with the same amount of food. When she was done, she decided to read the guidelines for the picnic, just out of curiosity. The guidelines said:

1. Every camper gets their own bowl of soup.
2. Every two campers will get one bowl of spaghetti to share.
3. Every three campers will get one bowl of salad to share.
4. All campers are required to have their own helping of salad, spaghetti, and soup.

After some rapid calculations, Margaret was able to figure out how many campers were going to the picnic. Can you?

Send in your replies to editorialcommittee.sands@gmail.com with "Camp Puzzle - Name" in the subject on or before 25th May 2013. The first twenty correct entries will receive a comp off each!

So Hurry.....

Disclaimer :

Decision of Editorial Committee is final. The Timing for receipt of Entry will determined based on the time of receipt of mail. Answers will be published through staff of sands and winners will be announced in the next issue.

Winners of the "Assassin" puzzle:

1. Shravanthika Lakshmi <shravanthika.sands@gmail.com>
2. Gourav Bora <gourav.rgb@gmail.com>
3. Sudarshan Cr <wizsudarshan@gmail.com>
4. Priyanka Rauniyar <priyanka.buntie@gmail.com>
5. Shefali Kukreja <shefali1810@gmail.com>
6. Neerja Aiyer <nrjaiyer@gmail.com>



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