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TIRUPUR BRANCH OF SICASA

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TIRUPUR BRANCH OF SICASA

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Announcement

We're excited to announce that the next edition of our newsletter is now in progress — and we want YOU to be a part of it!

If you love writing, sharing ideas, expressing creativity, or simply want your voice to reach the entire community, this is your moment. We invite articles, poems, short write-ups, creative pieces, or anything that inspires and educates.

Required details :

- *Article in Word /PDF Format*
- *Name*
- *SRO Number*
- *Contact Number*
- *Photo (optional)*

*Kindly send your Contributions in the form of articles to
"tiruicai@gmail.com"*

-Newsletter Committee



My dear learners and future colleagues,

As the calendar turns a new page, it brings with it fresh energy, new hopes and endless possibilities. Take a moment to appreciate how far you have already come. Every long study hour, every deadline met and every challenge that you faced has shaped you into a stronger version of yourself.



The recent GST audit phase was intense as we all faced long hours, tight timelines and moments when it felt overwhelming. But, that's exactly where real growth happens. You didn't just "assist" in audits; you gained real exposure, confidence, and practical strength. These challenges are shaping you into professionals who can handle the real world and not just exams.

With the upcoming examinations ahead, remind yourself why you started this journey. There will be days of self-doubt, but there will also be moments of clarity and confidence. Stay consistent, trust your preparation, and believe that every sincere effort counts. Success in CA is not about brilliance alone it is about persistence, patience, and faith in yourself.



To our article students and staff this phase has taught you lessons that no textbook ever could, which was teamwork, accountability, problem-solving, and resilience. Every working paper prepared and every discussion held is adding to your professional confidence. These experiences are quietly preparing you for a strong future.

As we move forward, let us also celebrate life beyond books and work. The upcoming festivals are a reminder to pause, recharge, and reconnect with our families and traditions. May these moments bring joy, positivity and renewed motivation into your lives

Step into this year with courage, confidence, and commitment. Keep learning, keep striving, and most importantly keep believing in yourself. The journey may be tough, but the destination is worth it. Dream big, stay disciplined and don't underestimate your own potential.

It's a New Year, New Energy and Let's Make It Count!

With warm regards,
CA M Vishnu Kumar,
SICASA Chairman,
Tirupur Branch of SICASA

EDITOR'S NOTE

New Beginnings, Renewed Purpose: Welcoming 2026

As we step into **2026**, a new year brings with it more than just a change in the calendar—it offers us a renewed opportunity to reflect, reset, and move forward with clarity and purpose. For every CA student, the New Year is not only about fresh goals but also about renewed determination to grow academically, professionally, and personally.

The journey of Chartered Accountancy is demanding, marked by long hours of study, perseverance through failures, and patience during uncertainty. A new year reminds us that every setback is a lesson and every effort contributes to progress. What matters most is the consistency of our hard work and the integrity with which we pursue our goals.

The New Year encourages us to strengthen our discipline, refine our skills, and reaffirm our commitment to ethical excellence. In a profession built on trust and responsibility, success is not measured only by ranks or results, but by the values we carry forward—honesty, accountability, and service to society

As we move ahead, let us embrace continuous learning and adaptability. The evolving professional landscape demands not just technical knowledge, but also critical thinking, resilience, and a willingness to grow beyond

comfort zones. Each day of the new year is a chance to become better than we were yesterday.

May **2026** inspire us to stay focused during challenges, humble in success, and confident in our abilities. Let this year be one of purposeful learning, steady progress, and meaningful achievements—not just in examinations, but in character and conduct.

With hope, determination, and gratitude for the journey ahead, we welcome the New Year with optimism and resolve, ready to move one step closer to our dreams of becoming responsible and capable Chartered Accountants.

Wishing everyone a year of growth, success, and fulfillment.



ASWIN.S.A
SRO0819663
TREASURER,
TIRUPUR SICASA

ONE SMALL STEP, ONE BIG COMEBACK



Aarav always believed he had time. “Tomorrow,” he would whisper to himself as he pushed his dreams to the corner of his desk—unfinished sketches, half-written poems, and a guitar that hadn’t been touched in months. He called it a busy life; deep down, he knew it was procrastination dressed as excuses.

One evening, while cleaning his cupboard, he found an old letter from his school art teacher.

It read, “**Your talent will take you far—only if you don’t let hesitation hold the brush.**” The words hit him harder than he expected. He realised years had slipped away, not because he lacked ability, but because he kept waiting for the perfect moment.

That night, something shifted. Aarav picked up his sketchbook and began drawing—messy lines at first, then slowly, confidence-filled strokes. He set small goals: one sketch a day, ten minutes of guitar practice, finishing one poem a week.

Days turned into weeks, and the pile of unfinished dreams began to shrink. His heart felt lighter, as if every completed task stitched back a part of himself he had lost.

Aarav finally understood: **overcoming procrastination wasn’t about finding time—it was about choosing himself, one small step at a time.**



T.T. Archanaa

SRO0806704

A New Year, A New Page: Write Your CA Success Story

New Year, A New Page: Write Your CA Success Story

A new year is more than a date change; it is a powerful psychological “fresh start” that helps you mentally separate from past failures and look at your goals with renewed energy. For a CA student, this is the perfect moment to stop replaying old attempts and start rewriting your journey with clarity, courage, and confidence.

Your Past Attempts Are Not Your Identity

Research on fresh starts shows that temporal landmarks like New Year’s Day act as mental reset points, allowing you to see your “future self” as different from your “past self”. That means previous results, unfinished portions, or lost consistency are chapters of your story, not the ending of it.

Treat each attempt as data, not as a verdict on your capability.

Ask: “What did this attempt teach me about how I study, handle stress, or manage time?” rather than “Why did this happen to me?”.

Resetting Your Mindset for the CA Journey

The fresh start mindset is strongly linked with self-belief, resilience, and the capacity to change, all of which are essential for a demanding course like CA. When you believe you can begin again and do better, you naturally persevere more and bounce back faster from setbacks.

Shift from “Can I clear?” to “How can I prepare better this time?”.

Replace comparison with others by tracking your own milestones

Turning New Year Energy into Daily Discipline

Studies on the “fresh start effect” show that motivation spikes at new beginnings, but only turns into real change

when supported by specific, realistic goals. For CA students, that means converting inspiration into a practical study blueprint.

Set clear, time-bound chapter-wise targets instead of vague resolutions like “I’ll study more this year”.

Break down big subjects into daily, manageable tasks and celebrate small wins to keep yourself motivated over months, not just days.

Writing Your Own CA Success Story

Powerful success stories are not written at the result date; they are written quietly every day through effort, choices, and mindset. When you document your journey—your doubts, struggles, breakthroughs, and lessons—you transform your preparation into a narrative that can inspire others tomorrow.

Capture key turning points: the day you restarted seriously, the concept you finally understood, the habit you changed.

Note the lessons you learn: how you handled failure, how you managed stress, how you found your own way of studying effectively.

A Message to Every CA Aspirant

The CA course is tough, but it is also a training ground for resilience, integrity, and professional excellence. Every late night, every early morning, and every honest attempt is a line in your emerging success story.

This New Year, do not wait for a miracle moment—decide that this is the year you pick up the pen and consciously write your CA success story, one disciplined day at a time. The page is new, the space is wide open, and the author has always been you.



New Year, New Milestones

New Year 2026 begins quietly for CA students not with long celebrations but with revision notes, exam schedules and a clear sense of purpose.

January becomes more than just the first month of the year. It becomes a testing ground where months of preparation meet fresh hope. New calendars lie beside, reminding students that a new year does not erase past effort, it strengthens it. Every early morning, every repeated concept and every moment of self-control adds to the confidence they carry into the exam hall.

“A new year doesn’t ask for perfection only consistency.”

There is pressure, but there is also growth. CA students now understand the value of balance. Rest, clarity, and a calm mind are no longer ignored. They revise with focus, take mindful breaks and trust the work they have already put in.

“You are not starting from zero. You are starting from experience.”

As January 2026 unfolds, it stands as a reminder that success begins before results. Showing up prepared, composed and hopeful is itself a victory. For CA students, the year begins not with outcomes, but with courage and that courage sets the tone for everything that follows.

New Year 2026 may bring energy, confidence and unstoppable determination throughout the year. Keep learning, keep growing, and keep shining.

“This year, study hard, smile often and let your dedication light the way.”



Natchathira Poorani
SRO0711696



MIND & MOOD

The **January theme** focuses on *self-awareness and mental reset*; Let's begin the new year without unnecessary pressure.

The segment is designed to be **interactive and student-friendly**, encouraging reflection rather than evaluation.

GRAB A PEN&PAPER and start answering “No right or wrong answers”. This is just a check-in with yourself.

1. Pause & Check

A) What is making me avoid the book at this moment — fear, tiredness, or confusion?

B) Do I need to focus, rest, or reassurance at this moment?

C) Am I studying with clarity or just out of pressure?

2. One Small Habit Challenge – January

“The 10-Minute Start”

Your only task this month:

👉 **Start studying for just 10 minutes once a day.**

That's it.

No target chapters. No completion pressure. No guilt if it's messy.

3.Thoughts Reset Corner- JANUARY

EG:“Today’s effort matters more than tomorrow’s plan.”

4. One Bad Habit to Eliminate – January

Eg: Mobile, Junk, waiting to feel motivated instead of studying etc...

January is about **checking in**, not catching up. Your mind matters as much as your marks.



Aarthi.M
SRO0878568

Mind & Mood – January

Pause & Check

Pause for 10 seconds. Read this and check in with yourself.

Right now, my mind feels mostly:

- Calm
- Focused but tired
- Motivated but stressed
- Overwhelmed
- Unsure, but hopeful

Mood Tracker

7-Day Mood Tracker



One Small Habit Challenge

The 10-Minute Start

Your only task this month:

 Start studying for just 10 minutes once a day

Thought Reset Corner

I don't need to figure out the whole year in January

DOCTRINE OF BUSINESS RESTRUCTURING

A Newsletter Series on Business Turnaround and Revival

Chapter 6

Legal and Corporate Structuring: Mergers, Hive-offs, Slump sales

Business is not a straight highway; it is a winding path with unexpected potholes, steep curves, and sudden dead ends. Even the most admired corporations have found themselves teetering on the edge of collapse. In such moments, turnaround strategies become more than financial fixes, they are lifelines.

In this article, we will explore these structural tactics, understand their mechanics, and evaluate their impact, drawing insights from one of the most iconic corporate comebacks in history: Apple's turnaround in the late 1990s.

The Strategic Power of Corporate Structuring in Turnarounds

When a company is in distress, leaders often focus narrowly on cost-cutting or chasing revenues. While both are important, the foundation of a turnaround often lies in restructuring the corporate architecture itself. By redesigning ownership and operational structures, companies unlock hidden value,

shed liabilities, and prepare for growth. The three most commonly used structural levers in turnarounds are:

1. Mergers: Building Scale and Synergy

A merger combines two or more companies into one entity. In a turnaround context, mergers can:

Provide access to new markets or customer bases.

Achieve economies of scale and reduce redundant costs.

Bring in complementary technologies, products, or talent.

2. Hive-offs: Unlocking Focus and Agility

A hive-off occurs when a company transfers a part of its business – often a division, unit, or subsidiary – into a separate entity. This allows the parent company to:

Focus on its core, profitable segments. Attract targeted investments into the new entity.

3. Slump Sales: Shedding Dead Weight

A slump sale involves transferring an entire business undertaking (assets and liabilities) as a going concern for a lump sum consideration. It is particularly effective when:

Non-core or loss-making divisions are draining resources.

Immediate liquidity is required to manage debt or invest in growth.

The company wants to streamline operations quickly.

Apple's Case Study: Structuring the Comeback of a Lifetime

When discussing corporate turnarounds, Apple's resurrection in the late 1990s remains the gold standard. Once on the brink of bankruptcy, Apple used a combination of structural, strategic, and operational shifts that transformed it into the world's most valuable company.

The Structural Tactics in Apple's Revival

Acquisition of NeXT: A Strategic Merger-like Move

In 1997, Apple acquired NeXT, the company Steve Jobs had founded after leaving Apple. This deal was more than a technology purchase. It was a structural re-merger of Apple with its visionary co-founder.

Turnaround Insight: This was effectively a merger of culture and leadership, not just technology. For distressed companies, such "strategic re-mergers" can bring back lost DNA and direction.

Pruning the Portfolio: Hive-offs in Spirit

Jobs famously slashed Apple's sprawling product lines from dozens of models to just four categories: Consumer desktop, Consumer portable, Professional desktop & Professional portable

By eliminating distractions, Apple focused all resources on excellence in a few products.

Turnaround Insight: This was akin to a hive-off in reverse — not by creating new entities but by mentally divorcing Apple from unprofitable units. For many businesses, hive-offs formalize this focus by carving out distractions legally.

Divesting Partnerships: Slump Sale-like Decisions

Apple terminated licensing deals with clone manufacturers that were cannibalizing its sales. Though not a direct slump sale, it mirrored the effect, shedding a business practice that drained Apple's core strength.

Turnaround Insight: Sometimes, shedding agreements or business lines is as critical as selling divisions. The principle remains the same: streamline to survive.

Lessons for Businesses from Apple's Structural Revival

Structure Precedes Strategy: Before chasing growth, get the legal and corporate structure right. A bloated, unfocused entity will collapse under its own weight.

Mergers Must Add DNA, Not Just Assets:

Apple's NeXT acquisition shows that mergers should revive vision, culture, or technology — not just increase size.

Hive-offs Create Focus: Whether formally or operationally, hive-offs sharpen leadership attention. Distressed businesses should separate distractions from the core.

Slump Sales are Courageous, Not Weak: Divesting non-core assets is not a sign of defeat but of discipline. Apple's bold eliminations proved that "less is more."

Capital Structure is the Backbone: Strategic alliances, like Microsoft's investment, prove that legal structuring of capital can stabilize even the weakest balance sheets.

Conclusion

Turnarounds are not accidents — they are architected. Mergers, hive-offs, and slump sales, when deployed wisely, can breathe life into a dying business. Apple's revival demonstrates that structural choices can set the stage for innovation, customer loyalty, and long-term success.

Imagine a struggling business handed a step-by-step 180-day plan, one that diagnoses problems, restructures operations, reignites growth, and restores credibility.

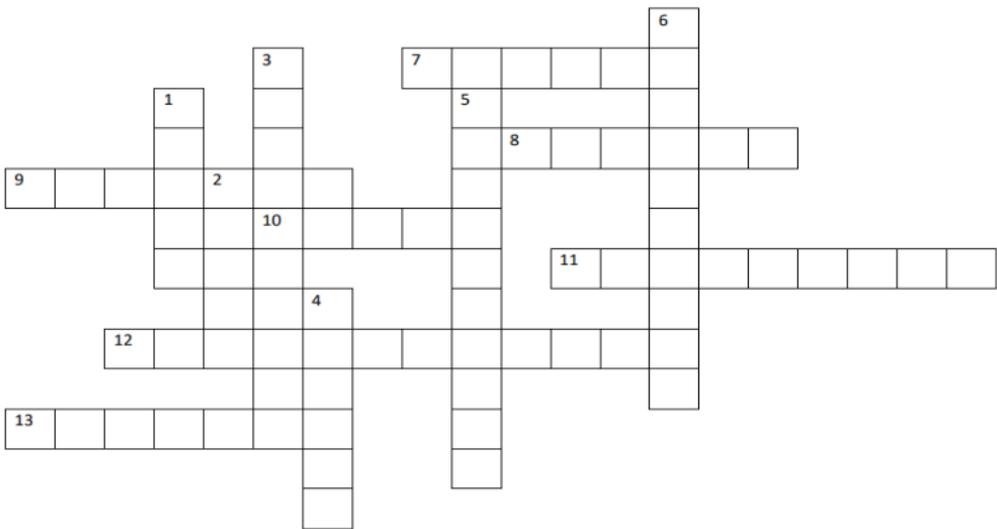
In our upcoming feature, we will reveal *Turnaround Architecture: A 180-Day Turnaround Plan for Any Business*, a practical playbook that every entrepreneur, manager, and investor should have in their arsenal.

Stay tuned, the revival journey has only just begun.



KOUSHICK PARAMASIVAM
SRO0803346

PUZZLE TIME



STANDING :

1. Every January is a _____ page; make your success the headline. (5)
2. January tests intent. May reveals the _____. (5)
3. Motivation fades by February. _____ clears the Dream. (10)
4. Every ignored page becomes _____. Every revised page becomes marks. (6)
5. One page a day, no _____. That's how ranks are written. (10)
6. Lock the _____, keep it alive daily, next year it becomes your solution. (10)

SLEEPING :

7. Erase _____, script discipline, publish success. (6)
8. Every _____ be a sentence in your success story. (6)
9. Tomorrow day one, let's start again, from _____. (7)
10. Others celebrate pages on social media. You turn pages in ___ modules. (4)
11. This year demands sacrifice. Next year gives _____. (9)
12. From attempts to _____, this year turns upside down, let be confident. (11)
13. Yesterday is a _____, not the book. Today, write it better. (7)



YOGESHWARAN. R
SRO081975

December Month Answer Key

STANDING

1. Focus on ____, not the finish line. (PROGRESS)
2. Tiny steps today prevent giant stress ____. (TOMORROW)
3. Win the ____, and you'll win the day (MINUTE)
4. You don't need inspiration, you need ____. (INITIATION)
5. Motion beats ____, so move first, feel later. (EMOTION)
6. Replace 'later' with '____', and watch your life change. (NOW)
7. Progress begins when excuses _____. (END)

SLEEPING

8. Start small, start now — momentum is ____, not found. (BUILT)
9. In this fast moving world, your ____ don't wait!! Why should you? (GOALS)
10. ICAI doesn't postpone your ____ because you postponed studying. (EXAM)
11. _____today becomes pressure on exam day. (PROCRASTINATION)
12. The hardest step is the ____, the rest follows you. (FIRST)
13. Consistency beats talent when talent is waiting for the right time. (CONSISTENCY)

--- LIFE IS VERY SHORT

NANBAA

ALWAYS BE HAPPY --

Meme Corner



Hitting the books in January

Making detailed study timetables

Waiting for exam panic to kick in

Acquiring January's syllabus via LinkedIn motivational posts



KIRAN KUMAR
SRO0745173

QUOTE OF THE MONTH

Effort yields its full reward;
Fate yields only what effort allows.

Source: Thirukkural - 666

Message:

A new year does not rewrite a CA student's destiny—effort does.

January is not a reset of time; it is a reset of responsibility. Past attempts don't matter, Only today's work decides tomorrow's result.

Valluvar's warning is subtle but sharp—success begins in the mind, but it is sealed by consistency, not January or new year



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PHOTO GALLERY :-

Industrial visit & Blood Donation Camp



Crash Course & IIT Programme



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