



Maarifa@KenCA

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Health



Wealth



Knowledge



Art



Entertainment

& much more...



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ICAI Kenya Chairman's Message

My Dear Professional Colleagues,

Since 2004, the President of the United States and The Congress, declared October to be Cybersecurity Awareness Month. This year's campaign theme is "See Yourself in Cyber". Cyber security must be embedded into our workplaces and our daily lives to prevent cyber attacks. Let us take all the necessary precautions and follow some of the security tips and best practices highlighted below:

- a. Beware of pop-up links in emails and messages. Please do not open the attachment or click on any link if the email seems to originate from unknown sources.
- b. Do not share your confidential information such as OTP, PIN, password/ any banking details over the phone / message or email.
- c. Use strong and difficult-to-guess passwords and change them regularly. Avoid sharing them with unknown people.

- d. Do not use public computers or free WIFI while carrying out financial transactions.
- e. Wherever feasible, enable 2-factor authentication to keep your accounts more secure.
- f. Despite all precautions, if you become a victim of any cybercrime, please report it to the cybercrime department immediately.

CA Rakesh Jhunjhunwala, one of the most successful Indian investors, also referred to as 'Indian Warren Buffet', passed away on 14th August, 2022. He was a self-made trader, investor, and businessman. He was commonly referred to as 'Big Bull' of Dalal Street. Rakesh started his journey in stock investment in 1985 with INR 5000. The wealth journey which began with INR 5,000 was worth of USD 5.8 billion (according to Forbes data) for his family. ICAI Nairobi Chapter Kenya, is dedicating its October newsletter edition to the legend Investor CA Rakesh Jhunjhunwala. The objective is to learn from his success and failures and ensure to write our own success stories on the path of sustainable wealth creation. I extend my best wishes to all my professional colleagues and their families, as we enter the season of festivals. Let us all celebrate these positive moments of joy, happiness, positivity, and love.

Best Wishes

CA. Praveen Bajaj
Chairman





CA. Praveen Bajaj
ICAI Kenya Chairman

Rakesh Jhunjhunwala's Commandments

1. Being an optimist is a necessary quality for success in investment.
2. Invest on broad parameters and seek the bigger picture. Make it act of wisdom not intelligence,
 - Wisdom comes from experience.
 - It requires us to not only know the facts, but to interpret the actions as well.
 - Wisdom comes from God and it must therefore be exercised.
 - It is not like intelligence where facts are absolute.
3. What you buy is important, but it is more important at what price you buy it at.
4. Have conviction. Be Patient.
 - Your patience may be tested but your conviction will get rewarded.
 - 98% of the time you can make money in the market by being bull.



Investing Tips from Rakesh Jhunjhunwala's

(Compiled from his various interviews published in different newspapers.)

Rakesh Jhunjhunwala's tips and strategies will act as a guiding light for the current and future investors in the stock market.

His investing journey is an inspiration for many promising investors. Although he is no longer among us, his legacy will live on in the stock market.

1. Never time the market and stock markets are always right.
2. When there is doom and gloom, don't forget there is darkness before the dawn.
3. You have got to catch the vital points. You are investing in a future which is uncertain. You cannot predict it beyond a certain point.
4. "Bhao or Bazaar Bhagwanchee, Baki sab dalaal che". Always respect the price. At every price, there is a buyer and a seller. Only the future can decide who is right. Learn to acknowledge that you can be wrong.
5. 'Risk' is a four-letter word. It's an adjective. It has different meanings to different people. But remember—risk, debt, markets, weather, we can all try to predict but we cannot know with surety. Only the future will tell us what it is. But I know one thing: that risk is the essence of life. If you don't take on risks, you have nothing. (Indiatoday.com)
6. Trading requires the basic defeat of the human ego, which very few people can let go of. It needs recognition that markets could go to extremes on both sides. There is nothing logical or reasonable about it (Bqprime.com).
7. It's not good to be a bear or a bull all the time. You must be a chameleon. We've got to change as the colors change. (Bqprime.com)
8. "It's not about what you buy, it's about at what price you buy": RJ stuck to his rule of buying companies at the right valuation.
9. The biggest cost of a mistake is not learning from it. And I'm not afraid of making a mistake. The only one which I can afford, so that I may live to make another one. If I'm afraid to make a mistake, I won't decide. I can't do anything. (Indiatoday.com),
10. Jhunjhunwala believed that investing in 'tips' is harmful as we live in an ever-changing world and the dynamics of a business keep on changing. (5paisa.com)
11. To come to the market and get away with money is very exciting. But remember, it's not the racecourse. The first thing I tell people is to invest after you earn. Don't put your father-in-law's or your father's money in the stock market. (Indiatoday.com),
12. Rakesh Jhunjhunwala was a kind of investor who wasn't afraid of going against the crowd and believed in treading the path which he deemed right. In the course of his investment journey, he did not blindly believe in tips and following the herd mentality. Instead, he believed in having independent thinking and buying those stocks he believed in.

Lessons from a legend

(Valuable life lessons for every equity investor from Rakesh Jhunjhunwala's InvestingStyle)

Every person who is familiar with the stock market needs no introduction of Rakesh Jhunjhunwala. Jhunjhunwala created wealth from the equity markets making it seem like child's play. Anyone who wishes to learn the art of investment must take some lessons from his mantras. His investment journey commenced in 1985 when he invested in the stock market with a small amount of INR 5,000 and reached to approx. 47,873 crores. Lets learn some significant lessons from his investment styles :

1. Strong and capable Management

- a. No business can succeed without solid and capable management.
- b. Invest in companies which have strong management and competitive advantage.
- c. Successful investors focus on competitive advantage and not only profit. Competitive advantages will enable it to defend and grow profits.

2. Locating Good Investments

- a. Going big and even bigger on good investments.
- b. Invest big both in time and in volume.
- c. Hold your biggest winners for longer periods of time preferably over a decade.
- d. He kept adding his wins for long periods so that eventually, he held sizeable stakes in companies like Titan and CRISIL.

Tata group stock, Titan, has a history of giving stellar returns to its shareholders. In the last 20 years, Titan share price has ascended from ₹3.79 per equity share to ₹2079.95, delivering CAGR (compound average growth rate) of more than 35% over the past 20 years. (data taken from www.livemint.com)

3. Invest at a reasonable valuation

- a. Emotional and hasty investments are sure way to make a loss in the stock markets. Take your own time and do your own in-depth study of any stock before putting money into it.
- b. Never invest at an unreasonable valuation.
- c. Never put your money in companies which constantly want to be in limelight or who's management want to always appear in social media pages.

4. Respect the Market and be responsible

- a. Respect the market. Stock markets are always right. Never time the market. "The only rule I have is, there are no rules."
- b. Have an open mind. Know what to stake. Know when to take a loss. Be responsible for your own decisions and learn from the mistakes.

The Life story of Legend CA Rakesh Jhunjhunwala's

A Rare Picture of Rakesh Jhunjhunwala - (starsunfolded.com)



1. Bio/Wiki

Names Earned The Big Bull- The king of Dalal Street
Profession(s) Chartered Accountants, Investor, Trader, Businessman

2. Personal Information

Date of Birth	5th July, 1960
Date of Death	14th August, 2022
Age at the time of death	62 Years
Birthplace	Hyderabad, Telangana
Religion	Hinduism – Marwari

3. Relationship

Date of Marriage	22nd February, 1987
Wife	Rekha Jhunjhunwala
Children's	Nishtha Jhunjhunwala Aryamaan Jhunjhunwala Aryaveer Jhunjhunwala
Parents	Radheyshyam Jhunjhunwala – Father Urmila Jhunjhunwala – Mother

4. Favorites

Food	Dosa
Filmmaker	Guru Dutt
Actor	Amitabh Bachhan

5 Hobbies

Reading good books



Family Picnic by Nairobi Chapter



Blood Donation Camp by Nairobi Chapter



Birthday Celebration by Nairobi Chapter



Life Membership Award Event by Nairobi Chapter



Tax Event by Nairobi Chapter



Diwali Celebration by Nairobi Chapter



Diwali Celebration by Nairobi Chapter



Diwali Celebration by Nairobi Chapter



Diwali Celebration by Nairobi Chapter



Diwali Celebration by Nairobi Chapter



Diwali Celebration by Nairobi Chapter



Recipe For Eco Friendly Sugar Ganesh

Mrs Kshamta Akash Kokadwar
(Wife of CA Akash Kokadwar)



Ingredients:

- 1) 2-3 kg - sugar powder (quantity is dependant on size)
- 2) 1 cup- sugar syrup thick (works as an edible Glue)
- 3) 1 pack- Agar Agar also known as China grass and is vegetarian). The quantity depends on the size of statue.
- 4) 1 lemon for one pack
- 5) 1 tablespoon - honey
- 6) Any food colour of your own choice, and crystals , diamonds, and golden laces for decorations.

Step 1- Make thick sugar syrup and put aside. In one bowl, cut the agar agar into pieces and soak for 10- 15 min.

Step 2 - Place the pan on flame, add the soaked agar agar and cook while stirring till it dissolves. Turn off the flame and add 1 tbps lemon juice and 1 tbps of honey . Transfer this into a big bowl and add the powdered sugar. To make dough, start by adding food colour to make different colour of dough to make body of the statue. Cover the dough using a plastic wrap i.e.; clingfilm and keep it aside.

Step 3 : Start making Ganesh statue. For this step, it is preferable to use a plate or any flat surface dish. Start with working from the bottom to the top. Mould each shape of Ganesh's body separately then assemble them i.e. the base, leg , tummy, hand, chest, shoulder, face , ear, mukut etc. Use the thick syrup to stick each part together. This very important to ensure its stability.

Step 4- Decorate your favourite Ganesh with crystals, diamonds, pearls and golden laces as you please, dependending on your imagination and creativity....Shree ganeshay namah....



Pranic Healing

Shahwana Khanam

*Certified Pranic Healer
*Also a Certified Trainer for Pranic
Healing workshops
for East Africa & Zambia region



'Prana' is the Sanskrit word for life force. It is called 'chi' in China and 'ki' in Japan.

Pranic Healing is a revolutionary and comprehensive system of natural healing techniques that uses prana to treat illness. It is a synthesis of ancient, esoteric healing methods that have been rediscovered, researched and tested over decades with proven success by the founder of Modern Pranic Healing, Grand Master Choa Kok Sui.

Pranic Healing has been described as a simple and yet very powerful technology that can be employed with immediate benefits to the patient.

What is this life force?

Simply put, it is ENERGY!

All matter in the universe is fundamentally made up of – ENERGY!!!

It just isn't your physical body we are talking about here. Do you know that your thoughts and feelings are nothing but energy waves that can be measured using instruments? Even your relationships and the amount of money you earn are all fundamentally energy 'patterns'. What is fascinating is that all human beings have the innate ability to feel and 'modify' energy.

Energy can be transformed

Science explains to us that energy can neither be created nor destroyed but can be transformed from one form to another. Think about what this could mean to you? If you can understand how to work with energy, it can help transform all the negative results in your life into positive results – sickness into well-being, lack into abundance, stress into peace of mind and failing relationships into healthy, strong bonds.

So since Pranic Healing uses energy, there is a lot more to it than just the healing part. It not only makes you aware of the aura around the human body – the 'chakras' (energy centers) and their effects on our health, but also teaches us how to feel or scan the aura and determine which parts of the chakras may be affected. By learning about energy, we become more conscious about its ubiquitous presence, be it in people, buildings or even objects.

www.pranichealingeastafrika.com

How does it work?

Pranic Healing corrects imbalances in the body's energy field and transfers life force to the patient. This life force can also be characterized as universal energy; it is not the healer's energy. Trained Pranic Healers access and transmit universal energy to the patient using specific frequencies and techniques for specific diseases and conditions

Pranic Healing is done without touching.

Pranic Healing is a three step process that substantially accelerates the body's innate ability to heal at all levels: physical, emotional, mental and spiritual.

- Checking - Scanning for energy abnormalities
- Cleansing - Removing energy abnormalities: used to remove dirty or diseased energy in the body and to eradicate blockages in the energy channels
- Replenishing and revitalizing with life force- Energizing: the transference of fresh 'prana' or life energy to the body and is applied once the cleansing process is completed. To give an example, when we cut our fingers or bruise our legs, our body automatically takes the necessary steps to prevent blood loss and repair the damaged tissues. Our bodies are constantly exposed to a variety of toxins, chemicals and pollutants from the environments we live in but our 'in-built' defence system fights off all these germs and protects us. When we are healthy and happy, we feel all charged up and are full of energy. When we are sick or upset, we feel down or drained out. In other words, a healthy body has an abundance of prana while a sick or dis-eased body is low on prana. The healing process of an individual is accelerated by increasing the prana life force in them which is readily available from the sun, air and earth.

Some Benefits of Pranic Healing

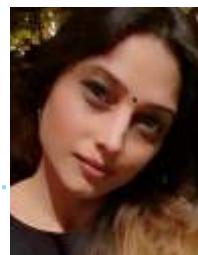
- In cases of fever, parents can bring down the temperature of their children in just a few hours
- Coughs and colds can usually be alleviated in a day
- Major illnesses such as eye, liver, kidney, and heart problems can be partially or substantially relieved in a few sessions
- Improved health and increased stamina
- Inner peace and happiness
- Better memory and concentration
- Rapid spiritual growth
- Reduced stress
- Better interpersonal skills
- Greater self-esteem
- Attain the ability to attract good luck and become more prosperous

Where do I learn?

www.pranichealingeastafrika.com

Positive Pulse

Dr. Niddhi Wadhwa
Holistic Physician



It's much more difficult to judge oneself, than to judge others.

If you succeed in judging yourself correctly, then you are truly a person of wisdom.

We judge others so that we can feel superior in comparison to them. We judge others so that our own evils appear smaller in comparison to them. Then such judgments are indeed evil. Before you look at others, before you try to measure them, firstly look at yourself and see who you are.

You get the right to judge others only after you have first judged yourself rightly, and that requires honesty



CORPORATE TIFFIN

AUTHENTIC INDIAN FOOD
IN NAIROBI, KENYA

ABOUT US

- Corporate Tiffin is one of the fastest growing foodtech company in Nairobi, Kenya. More than idea or concept, it's a feeling which we have lived/felt within us over a period of time.
- We are here to serve irresistible home meals to the corporate professionals/executives directly delivered to their office in a more convenient and classic designed tiffin box.
- Our 3 pillars of home taste, tech and logistics define our goal to provide a delightful end-to-end experience every single time.
- We provide our customers with a world class food ordering experience having "Health and Happiness both in a single box".

Executive Non Veg Tiffin

In this tiffin, we provide different varieties of dishes every different day. This include starter, curry, dal, rice, roti, dessert and others in reasonable price.



Executive Veg Tiffin

In this tiffin, we provide different varieties of dishes every different day. This include starter, vegetables, dal, rice, roti, dessert and others in reasonable price.



Kifahari Lunch Box

This lunch box is especially designed for local people with different varieties of dishes every different day. In very affordable price.



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GW Brooke Business Park,
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Crux of CA's life

Sarika Falor



CA के जीवन पर लिखी और पढ़ी मेरी एक ऐसी कविता, जिसे सुनकर आपको बहुत आनंद आएगा। जो CA हैं उन्हे तो महसूस होगा कि उन्हीं के जीवन को मैंने शब्दों में उतार दिया है। CA बनने से लेकर बाद की उनकी पूरी जिंदगी।

एक बार अवश्य सुनें, हास्य और आनंद की सरिता में गोते लगाएं।
अपनी प्रतिक्रिया मेरे चैनल पर अवश्य दें।

https://youtu.be/Q_wARFm9sWs https://youtu.be/Q_wARFm9sWs

शब्दों में पिरोकर लाई हूं, मैं अपनी जुबानी।
CA बाबू के जीवन के, बैलेंस शीट की कहानी।

नंबरों की पटरी पर चलती, इनकी रेल।
गुणा भाग संग जोड़ घटा पर टिका है, सारा खेल।

CA डिग्री कॉलेज का मांगे ना, Admission।
फिर भी बेलने पड़ते पापड़ ढेरों, Complication।

नींद गई रातों की, दिन का चैन भी इसने छीना।
शादी व्याह होली दिवाली, छूटा खाना- पीना।

200 No. के total की है, ये सारी बात।
39 आए तो रोते, 40 में सौगात

साल के बारह महीने, Exam Preparation खा जाता।
लाखों का भविष्य, चार पन्नों में छप जाता।

2-2 रोल No. के बीच, 50-100 का गैप।
जिनके गायब सपने टूटे, छपने वाले करते रैप।

First Attempt, जो Clear करता वो देव समान।
घरवाले तो करते, बाहर वाले भी सम्मान।

कुछ की, attempt पर attempt में जवानी बीती जाती
बी.वी बच्चे मिल जाते, पर डिग्री बड़ा सताती।

खोए बाल जवानी भी, तब CA कहलाए।
तो भी कुछ तो, बीच भंवर में लटके ही रह जाए।

बन गए CA भाई, फिर भी नींद कहां है आती।
पहले Exam डेट, अब Return की डेट जगाती।

जिंदगी CA की, हिसाब किताब में उलझी रहती।
Return को तो Date की, बस आगे ही बढ़ती रहती।

Income Tax, TDS भरते, उम्र बीत गई आधी।
ये सारे पचड़े क्या कम थे, KRA दे लगा दी।

Perfect Finance के लिए, Client हमें सताता।
ऑडिट करना मजबूरी, दिल को नहीं ये भाता।

बैलेंस शीट को बैलेंस करते, बिंगड़ जाता घर वाली।
CA की डिग्री ने, अपनी कैसी गत कर डाली।

अपनी भाषा में CA की, तकलीफें मैंने बताई।
पर डिग्री से मिलती भाई, इज्जत संग कमाई।

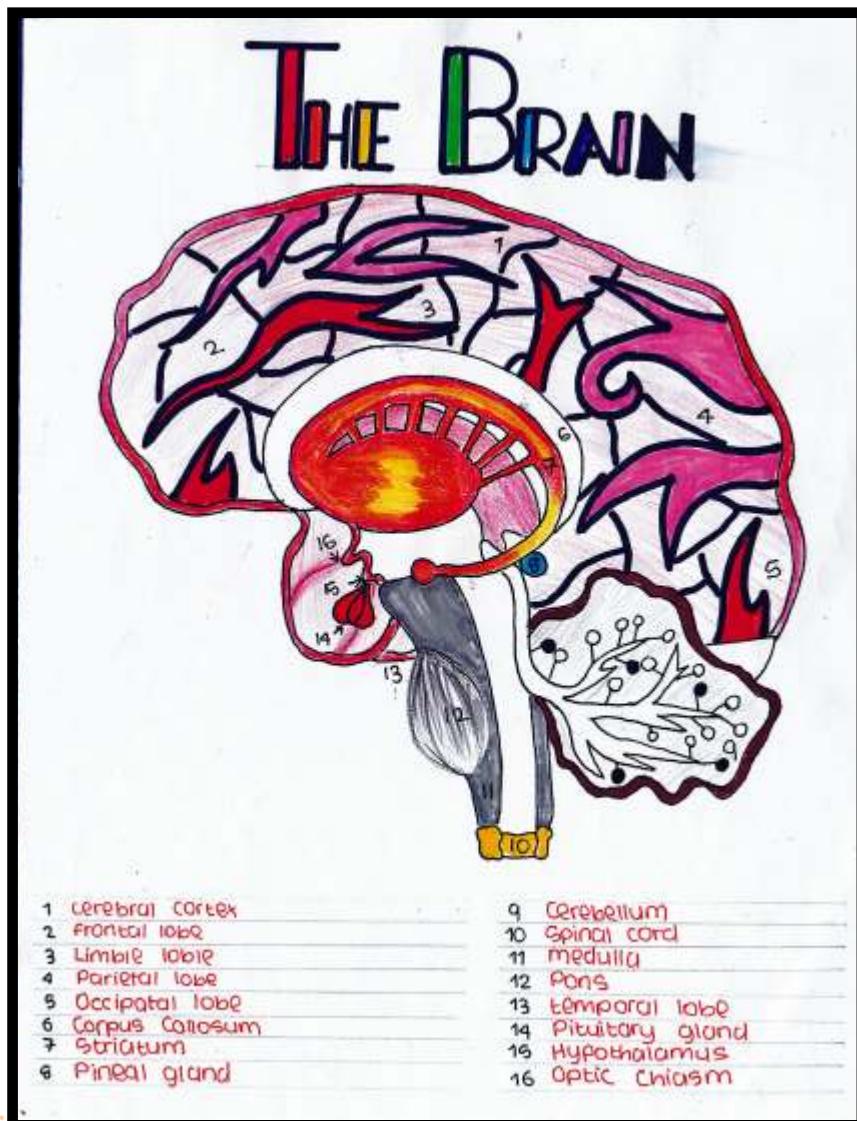
कोई नहीं पूछता बाद में, कितने दिये Attempt
दिखाई देता बस, आपका कमाया Achievement।

बैलेंस शीट टनाटन, हरदम खुश रहे घरवाली।
आप सभी को मेरी ओर से, Very Happy दिवाली।

Creative Corner

Kids' Paintings

Painting by  Aishani Mittal,
(Daughter of
CA Kamal
Kishor Mittal)



Painting by  Akshara
Kokadwar
(Daughter of
CA Akash
Kokadwar)



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Nairobi Chapter

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