



**THE INSTITUTE OF CHARTERED  
ACCOUNTANTS OF INDIA**  
(Setup by an Act of Parliament)



# ICAI DOHA CHAPTER

*e-Newsletter*

# APRIL 2024

## Doha CAnnect



Annual Gold Sponsors



Annual Silver Sponsors



Annual Support Sponsors



[www.icaidohachapter.org](http://www.icaidohachapter.org)



[bit.ly/icaidoha](https://bit.ly/icaidoha)



[/icaidoha](https://twitter.com/icaidoha)



[/icaidohachapter](https://www.instagram.com/icaidohachapter)



[/icaidohachapter](https://www.youtube.com/icaidohachapter)

# Table of Content



SNo.	Particulars	Page No.
1	Chairperson's Message	3
2	Vice-Chairperson 's Message	4
3	Message from Newsletter Committee	5
4	<b>Interview Lounge:</b> CA Saumya Krishna	6
5	<b>Expert Echoes: Technical and Beyond</b> Behavioral Finance - Fusion of Finance and Economics	10
6	<b>Expert Echoes: Technical and Beyond</b> Unlocking Value: The Integral Role of Chartered Accountants in Real Estate Asset Management	13
7	<b>Expert Echoes: Technical and Beyond</b> Personal attributes for building business trust	14
8	<b>Expert Echoes: Technical and Beyond</b> From Balance Sheets to YouTube: How Chartered Accountants Can Build a Profitable Channel (part 2/2)	16
9	<b>NRI Express:</b> Qatar – India DTAA Tax benefits for NRI's	21
10	<b>Crossroad Chronicles:</b> Poem-Breathe	22
11	<b>Wellness Waves:</b> Mind & Meditation	23
12	<b>Wellness Waves:</b> Emotional Wellness	26
13	Moment of Pride	28
14	Members' Achievement	29
15	Creative Corner	30
16	Quarter Gone By	31
17	<b>Behind the scenes:</b> Management Committee	48
18	<b>Behind the scenes:</b> Newsletter Sub Committee	49

## Disclaimer:

The views and opinions expressed or implied in the NEWSLETTER are those of the authors and do not necessarily reflect those of DCICAI. Unsolicited articles and transparencies are sent in at the owner's risk and the publisher accepts no liability for loss or damage.



# ICAI MOTTO

य एष सुप्तेषु जागर्ति कामं कामं पुरुषो निर्मिमाणः ।  
तदेव शुक्रं तद् ब्रह्म तदेवामृतमुच्यते ।  
तस्मिंल्लोकाः श्रिताः सर्वे तदु नात्येति कश्चन । एतद् वै तत् ॥

Ya eṣa supteṣu jāgarti kāmam kāmam puruṣo nirmimāṇah ।  
Tadeva śukram tad brahma tadevāmṛtamucyate ।  
Tasminlokāh śritāh sarve tadu nātyeti kaścan । Etad vai tat ॥

That person who is awake in those that sleep, shaping desire after desire, that, indeed, is the pure. That is Brahman that, indeed is called the immortal. In it all the worlds rest and no one ever goes beyond it. This, verily, is that, kamam kamam: desire after desire, really objects of desire. Even dream objects like objects of waking consciousness are due to the Supreme Person. Even dream consciousness is a proof of the existence of the self.

No one ever goes beyond it: of Eckhart: 'On reaching God all progress ends'.

Source: Kathopanishad





## MESSAGE FROM THE CHAIRPERSON

### CA Kamlesh Tibrewal

Chairperson, ICAI Doha Chapter

#### Dear Esteemed Members,

Eid Mubarak!

As we usher in the joyous occasion of Eid, it gives me great pleasure to introduce the first edition of "Doha CAnnect" for the year 2024.

Reflecting on the past quarter, we've witnessed a flurry of activities and celebrations within our chapter. From hosting multiple CPE events on diverse subjects to commemorating Qatar National Sports Day and International Women's Day, each occasion has further strengthened the bonds within our community and highlighted our collective spirit of camaraderie and inclusivity.

In this edition, I am excited to introduce two new sections that promise to enrich our newsletter and provide valuable insights to our members. The first is the "NRI Express", which aims to shed light on beneficial aspects related to Non-Resident Indians (NRIs), offering valuable information and resources for our globally dispersed members. The second is the "Wellness Waves", emphasizing the importance of holistic wellness and self-care, a topic increasingly relevant in today's fast-paced world.

I would like to extend my heartfelt thanks to all

the contributors, whose unwavering dedication and expertise continue to elevate the quality of our newsletter. Your insights and perspectives not only enrich our publication but also contribute significantly to the professional development of our members.

I also want to express my gratitude to our members for their active participation and engagement in our chapter's activities and initiatives. Your continued support and enthusiasm are instrumental in driving the success of our community.

Special thanks to our PR team and volunteers for their tireless efforts in bringing this newsletter to fruition.

As we delve into the contents of this edition, I encourage you to explore the new sections, share your feedback, and actively participate in shaping the future editions of "Doha CAnnect."

Once again, Eid Mubarak to you and your loved ones. May this blessed occasion bring joy, peace, and prosperity to all.

Warm Regards,

**CA. Kamlesh Tibrewal**

Chairperson,  
Doha Chapter of ICAI



## MESSAGE FROM THE VICE-CHAIRPERSON



### CA Kishore Alex

Vice-Chairperson, ICAI Doha Chapter

#### Dear Esteemed Members,

I hope this message finds you well. As we navigate through these dynamic times, I extend my sincere gratitude to each member of our esteemed Chartered Accountant Association for your unwavering commitment and dedication. Your contributions, whether through articles, insights, or active participation in our community, are invaluable. Your willingness to share expertise not only benefits our association but also strengthens the professional bonds among us. I encourage each of you to actively engage and contribute your unique perspectives and talents. Together, we can continue to drive positive change and elevate the standards of excellence in our profession.

On another note, I would like to express my heartfelt appreciation to our PR team for their tireless efforts in amplifying our association's voice and promoting our mission to a wider audience through Doha CAnnect first edition

2024. Their dedication and creativity have been instrumental in showcasing the value of our community and strengthening our reputation as a leading authority in the field of accountancy.

As we celebrate the vibrant colors of Holi, the renewal of hope with Easter, and the blessings of Ramadan, let us embrace the spirit of unity, compassion, and understanding. May these festivals bring joy, peace, and prosperity to all. May it be a time of reflection, spiritual growth, and blessings.

Once again, thank you for your continued support and commitment to our association. Together, we will continue to thrive and make a positive impact in our profession and beyond.

Warm Regards,

**CA. Kishore Alex**  
Vice-Chairperson,  
Doha Chapter of ICAI



# MESSAGE FROM NEWSLETTER COMMITTEE

**CA Aswathy Nandan**

Excom Member on Behalf of PR Committee  
ICAI Doha Chapter



**Dear Professional Colleagues,**

Eid Mubarak! May this auspicious day bring joy, peace, and prosperity to you and your loved ones.

We are delighted to present the first edition of our 2024 Newsletter, Doha Connect. The overwhelming positive feedback we've received has been truly heartening and serves as a constant source of motivation. It also instills in us a deep sense of responsibility to continually enhance our content, ensuring it brings even greater value to our readers.

As we strive to improve by each edition, we're thrilled to unveil several enhancements in this edition, including additional sections aimed at covering a broader array of topics tailored to readers' diverse interests.

I extend my heartfelt gratitude to all our esteemed members and contributors who have generously shared their knowledge and talents with us. Your contributions are the

cornerstone of our collective growth and success. May your dedication inspire others to join us in this collaborative platform, where we can connect, learn, and grow together.

I also extend my sincere gratitude to Pillars of our Newsletter team - CA Manish Kumar and CA Suresh Nambiar who has guided and supported me in bringing out this edition successfully.

I hope you all enjoy reading and do share your feedback on [icaidohachapter@gmail.com](mailto:icaidohachapter@gmail.com).

Warm Regards,

**CA. Aswathy Nandan**

Excom Member  
on Behalf of PR Committee  
Doha Chapter of ICAI



## INTERVIEW LOUNGE

### CA Saumya Krishna

Director | Financial Advisory  
Deloitte & Touche – Qatar



Saumya is a Director in Deloitte, based in Doha. Saumya has more than 18 years experience across multiple industries covering financial and performance review, investment, strategy, and corporate finance advisory, of which +15 years were spent with Deloitte in Qatar.

Her advisory experience includes providing advice to large Government, semi-government, Private & listed companies and family offices across different industry sectors for acquisitions, restructurings, reorganizations, valuation, strategy, and commercial purposes.

Saumya is a Chartered Accountant from ICAI. She also holds an MBA and is an alumni of the prestigious Lady Shri Ram College of Delhi University. She lives in Qatar with her husband (who is also a Chartered Accountant and a senior partner in a consulting firm) and two children 13 and 9 years old.

#### **Q 1 What initially drew you to pursue Chartered Accountancy, and how has your journey evolved since then**

**CA Saumya:** I consider myself fortunate to have been born into a family of Chartered Accountants, including my father, uncles and a number of my cousins. My surrounding growing up held being a Chartered Accountant in high regard, both in the professional and social contexts. This indeed had a powerful influence on me, as I aspired to become a Chartered Accountant from early childhood. Having said that, back then I didn't know what a CA actually does for a living!

Becoming a CA was a steppingstone for me to embark on my professional career. It provided me with opportunities to discover my inherent strengths and enabled me to pursue further education and career advancement.

#### **Q 2 As a woman in leadership position, what challenges have you encountered, and how have you overcome them**

**CA Saumya:** The accounting profession was male dominated historically, and while women around the world have made a lot of progress, many challenges still persist today. Women



might still find themselves in a position where they to work harder and take extra steps to prove their competence.

My experience and professional acumen, combined with my ability to connect with my team as the go to person and with my clients as a trusted advisor. As a woman, I have many roles and responsibilities within my home and community, which requires a lot of self-discipline, commitment, perseverance and focus to deal with the obstacles I face in my personal and professional life.

I benefit from Deloitte's inclusive working practices which offer working women support with managing the commitments of career and personal life.

**Q 3 The campaign theme for International Women's Day 2024 is Inspire Inclusion. How do you foster diversity and inclusion within your team or organization**

**CA Saumya:** I've had the privilege of working with Deloitte for over 15 years. As an equal opportunity employer that does not tolerate discrimination based on

gender or any other factor. Success is solely determined by merit and performance. Deloitte is dedicated to advancing and retaining women in the workforce, as we operate on the principle of equity and strive to foster an environment that ensures women have a fair playing field. This is obtained through many organizational policies such as flexibility, maternity breaks, support for nursing mothers, mentoring programs, coaching, career breaks for caregiving or personal or professional needs, equal pay, as well many other initiatives and benefits.

**Q 4 In your opinion, what are some of the most pressing issues the consulting industry is facing today, and how do you believe they can be addressed**

**CA Saumya:** Traditionally, consultants have been trusted advisors, offering strategic insights into complex business challenges and empowering clients to make critical decisions. However, the consulting industry has evolved into a highly competitive arena. Clients are increasingly knowledgeable and





demanding, information is readily available, and artificial intelligence has revolutionized existing business models. Consulting firms that prioritize investing in their workforce, harnessing technology for innovation, cultivating an inclusive workplace culture, retaining top talent, and consistently upskilling them will maintain their competitive advantage and sustainably deliver value to clients.

**Q 5 What strategies do you employ to stay current with changes and advancements in the profession**

**CA Saumya:** Focus is crucial in today's world, where information overload and constant accessibility can create a sense of falling behind, both personally and professionally. It is not possible to know everything and always be on top of every development in business. Therefore, I prioritize what's relevant to my work and career progression. I dedicate time to understanding the industry and market where both my clients and I operate, collaborating with experts within our Deloitte network to meet clients' needs

effectively. My focus lies in activities that enhance my work and profession, utilizing technology such as apps, notifications, and networking to stay informed.

**Q 6 How do you maintain a healthy work life balance, especially given the demanding nature of your leadership position's responsibilities**

**CA Saumya:** Achieving a 'healthy' work life balance continues to be sought after. However, striking a balance is essential for a successful and sustainable career. As a mother, wife and a consultant 'I'm constantly prioritizing and calibrating each day. My husband and my children (13 years and 9 years) are my support network and together, we are a solid team. Each day brings its unique demands, and we plan accordingly. While client work and deliverables may take precedence on some days, attending a school play or a student-led conference may become the top priority on others. I am not hesitant to seek help and support from various sources. My children fully understand that their mom is different and they have accepted our lifestyle choices, but I always



make sure to be there for them when it matters. Sometimes I bring home to office, and most times I bring office to home. I believe that we should be interconnected, as we cannot thrive in isolation.

**Q 7 What advise do you have for women who may struggle with Imposter syndrome or self doubt in their careers, particularly in leadership roles**

**CA Saumya:** Imposter syndrome is real for many individuals, not just women. Studies indicate that 75% of women in various professions experience it, and I can personally attest to its impact. Cultural stereotypes, gender- biased family roles, a lack of mentorship, and societal pressures to settle for less can all contribute to feelings of self-doubt and a lack of confidence among women. This struggle is both deeply personal and widespread, leading many women to shy away from self-promotion or accepting compliments graciously. It's essential for women to be compassionate toward themselves and refrain from constantly holding themselves to unattainable standards. Instead, through objective

self-assessment each in their own environment, enables women to acknowledge their achievements and that is a crucial step. Seeking mentorship, coaching, and networking with other women in the profession are proven methods to gain comfort, assurance, and confidence. Every woman's success should inspire others, and collectively, we should uplift and support each other.

## BEHAVIORAL FINANCE – FUSION OF FINANCE AND ECONOMICS



**CA Nitin Grover**  
CFO, Landmark Group

Behavioral finance is a very interesting stream of economics that studies the irrationalities of human behavior when it comes to financial decision making. It also explains why most investors lose money in the financial markets and / or under-perform the market.

Few basic tenets of irrationalities of human behavior –

**Mental Accounting** – If we earn USD100 from gambling or windfall gain, we are more likely to spend it for giving party to our friends. We tend to create different buckets in our mind (Hard earned money / windfall gain / inheritance etc) as to the source of money and it drives our end use. Money however has the same color and carries the same purchasing power irrespective of the source. An Electronics store doesn't question the source of money when the customer approaches him to buy goods.

It also has an implication on our investing

behavior. We are likely to be less conservative in our investments if in our mind the source of money is other than hard earned money. We are more likely to invest the money in risky assets and therefore probably lose it.

**Loss Aversion** – Various psychology tests have concluded that the pain from losing USD100 far outweighs the joy of earning the same sum of money. When we are earning a positive return on an investment, there is also a temptation to book profit lest we lose the money that we have earned. It explains why most of the scrips in the portfolio of an investor are loss making scrips (Read – poor investments) and therefore underperform the market.

When we are losing money on an investment, we tend to hold on to the scrip as we are averse to book losses. Scrips which are delivering profit are sold off and we are left with a less than an optimum



portfolio.

There is an old saying that amateur investors book profits while professional investors book losses.

**Herd behavior** – There is a tendency of retail investor to follow the latest trends and / or fancies of investment ideas. A very good example was during IT bubble



of 2000 when dot com companies were losing money / burning cash but were the darling of the markets. Portfolios which would stick to time tested principles of picking companies with strong cash flow and low valuations were under-performing the market. Recession is invariably preceded by euphoria in financial markets and not surprisingly the world went into a tail spin with the collapse of IT Bubble in 2000. Similar euphoria in stock markets was visible in 2008 when the world was beginning to see

signs of financial crisis

Parallels today can be drawn in the valuation of E Commerce companies like Amazon, Flipkart which keep burning cash but carry exorbitant valuations.

Herd behavior is what Warren Buffet cautions in his famous saying when he states investors should be greedy when markets are in a state of panic and panicky when markets are greedy.

**Price Anchoring** – When we buy a book and find it to be not so interesting, we tend to complete it just because we paid for it. In the process we ignore, the cost of book is a sunk cost and the time could be better utilized in something more productive. When we spend heavily on the maintenance of our vehicle and end up encountering another maintenance issue which requires more expenditure, that we have spent already on the maintenance of our vehicles drives our decision to spend more than replace the vehicle. Similarly we get anchored to certain price points which could be the purchase price of our scrip, the high that it made yesterday etc. We end up not buying a



scrip as it has moved few Rupees where it was trading the day before and lose several times the money.

Investors need to train themselves to ignore the cost of purchase / other price anchors as sunk cost / missed opportunities and be oblivious to them in their investment decisions

**High Self Rating** – A survey concluded that 80% of the drivers rate themselves as above average drivers. Most of the investors rate themselves better than others and their over confidence on their abilities as an investor drives the under-performance of their portfolio.

Our mind tends to process information and give a lot more credibility to data points / news that are in sync with our investment philosophy. It strengthens our self esteem and re-inforces our belief in one self.

We are unwilling to accept and process information that is not in sync with our themes and we discount it as just another view or a stray opinion. It makes us over-look important data points and ignore mistakes which leads to holding of

sub-optimal investments. We also end up adding more money to “average cost” in case of price corrections in such scrips to re-inforce our belief in self. It is like putting good money behind bad money.



If we are over-excited about an investment, we are more likely to lose money as we have probably over-looked risks associated with the scrip.

The most difficult thing is to manage our emotions which influence our decision making, move against the herd and carry conviction in our investments with the humility that we are not infallible and prone to mistakes. These are the hallmarks of a great investor.

## UNLOCKING VALUE: THE INTEGRAL ROLE OF CHARTERED ACCOUNTANTS IN REAL ESTATE ASSET MANAGEMENT

**CA Kishore Alex**

Asset Management Division, Barwa Real Estate Group  
Vice-Chairperson, ICAI Doha Chapter



In the dynamic realm of real estate asset management, the role of chartered accountants stands as a cornerstone of financial integrity and strategic decision-making. At the heart of their responsibilities lies the meticulous oversight of financial transactions related to property acquisitions, disposals, and leases. With their expertise in financial reporting and auditing, chartered accountants ensure that the company's financial statements accurately reflect the value and performance of real estate assets, providing transparency to stakeholders and investors alike.



Beyond transactional oversight, chartered accountants are instrumental in managing cash flows and budgets associated with property operations and development projects. Through detailed assessment of revenue streams and meticulous expense

tracking, they identify avenues for cost optimization, ultimately enhancing the profitability of real estate assets. Leveraging sophisticated financial modeling and forecasting techniques, they contribute to the formulation of investment strategies and risk management plans, guiding the company towards sustainable growth and profitability in the ever-evolving real estate landscape.

Moreover, the collaboration between chartered accountants and other key departments such as property management, development, and legal teams is paramount. Their financial acumen allows them to provide invaluable insights and recommendations that align financial objectives with operational goals. Whether evaluating potential acquisitions, valuation of properties, negotiating leases, or optimizing property portfolios, chartered accountants play a pivotal role in driving the success and growth of real estate asset management endeavors. In essence, they serve as essential guardians of financial health and performance, unlocking the full potential of property assets and shaping the trajectory of the company's success in the competitive real estate market.

## PERSONAL ATTRIBUTES FOR BUILDING BUSINESS TRUST



**Sundaresan Rajeswar**

BA, FCA, CIA, CISA, CFE, CCSA, CFSA, CGAP, CRMA

**Board Member, Contact Person, Chief Advisor & Past President**

Member of Global Advocacy Advisory 2021-25

Global Internal Audit Beacon Award 2022

(+974)-44621384 / È (+974)-55549296

Trust is the firm belief in the reliability, truth, ability, or strength of someone or something. Trust is usually about whether we can trust others, and rarely do we view trust in the same lofty and vaunted ways. We must have the right intentions to embrace our insights, advice, and recommendations and should not approach with preconceived notions or biases.

The four elements of trust

- Competency: I trust you to do the thing right
- Consistency: I trust you to do the thing right over time
- Integrity: I trust you to do the right thing
- Compassion: I trust you to do the right thing for someone because you care about them as a human being.

Being recognized and known in an organization often builds complacency.

What is needed is to gain trust across the board, which is essential to ultimately being valued as a real asset to the organization. Thus, trusted advisors reflect management's faith in their advice on pertinent issues that lend credibility based on objectivity and a profound understanding of the business.

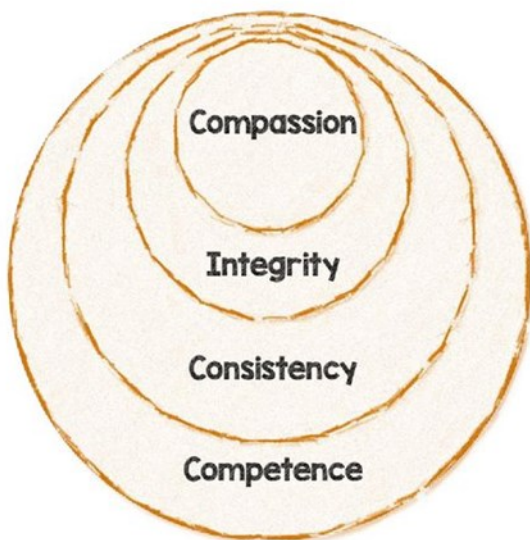
Building trust requires developing essential personal attributes listed:

Ethical resilience: We cannot accomplish any mission without a diligent, unceasing commitment to ethical behavior. It is critical and goes beyond a commitment, such as modeling ethical conduct in everything one does, even when the ethical position may not be popular. Managers often sit on the sidelines and fail to call out inefficiency, waste, fraud, or mismanagement. One should have the fortitude to blow the whistle before trouble ensues. Exercising ethical behavior is not easy, and half the challenge is agreeing



on ethical resilience. The major ones are integrity, courage, accountability, and trustworthiness. Ethical resilience is a trait that provides value in and of itself and supports the other traits.

## TRUST MODEL



Intellectually curious: Intellectual curiosity compels us to discover new things, understand more profoundly, and expand knowledge to make useful connections among disparate facts. It is asking "why" one of the most critical responsibilities. It is not enough to know what happened but why it happened with the root cause of the issue. A dose of healthy skepticism (an attitude of doubt) is used with intellectual curiosity. Another facet of intellectual curiosity is the lack of fear of the uncomfortable.

Open-mindedness: Today's top

professionals are open-minded unafraid of change that demonstrates reasonableness and flexibility. We often dwell on the past to state how things used to be done, leaving only a historical perspective. To be considered a valuable resource, it is important to envision the future from management's point of view. This means to ensure not to take a myopic view of making recommendations and not to view the world in black and white though there are often multiple paths to the same outcome.

Results focused: Unyielding focus on results and unwillingness to let go of a project or problem until the desired results have been fully achieved matters most for success. Results orientation is one of the superpowers of achievers. "What constitutes results?" should be the question to be asked ourselves. Whether the task make an impact? Whether it creates beneficial change in the business? Whether it identifies opportunities for improvement? The focus on results is a recognition of the importance of the endgame.

"Trust men, and they will be true to you; treat them greatly, and they will show themselves great." Ralph Waldo Emerson





## FROM BALANCE SHEETS TO YOUTUBE: HOW CHARTERED ACCOUNTANTS CAN BUILD A PROFITABLE CHANNEL (PART 2/2)

### **CA Prakash Somani**

Head of Finance - IMC (Kulud)  
FOUNDER OF FINANCEINME.COM  
(PARENT OF INME FRANCHISE)



Starting a YouTube channel as a Chartered Accountant (CA) can be a rewarding endeavor both professionally and financially. In the first part of this article, I covered steps to get started and potentially earn through your YouTube channel viz:

- **How to check which contents are popular on YouTube in finance and accounting domain?**
- **How much does it cost to start a YouTube channel?**
- **How much time you need to spend for one video?**

And in this second and last part of this article, we will be covering the following:

- **What are the precautions to use while putting content on YouTube?**
- **What do you mean by monetization of a YouTube channel and how to monetize?**
- **How many subscribers and views are required for first pay check from YouTube?**

### **SO LET'S GET STARTED...**

#### **What are the precautions to use while putting content on YouTube?**

Publishing content on YouTube can be a great way to share your ideas, creativity, and expertise with a global audience. However, it's essential to take precautions to ensure your content is safe, appropriate, and compliant with YouTube's policies. Here are some precautions to keep in mind when uploading content to YouTube

#### **1. Familiarize Yourself with YouTube's Policies:**

- Read and understand YouTube's Community Guidelines, Copyright Policies, and Terms of Service. Ensure your content complies with these rules.

#### **2. Original Content and Copyright:**

- Only use content (including music, images, and video clips) that you have the rights to use. Unauthorized use of copyrighted material can result in content takedowns, copyright strikes, or even channel termination.



### 3. Age Restrictions:

- If your content is not suitable for all ages, mark it as "Age-restricted" to comply with YouTube's policies and prevent underage viewers from accessing it.

### 4. Respect Privacy:

- Obtain explicit consent from individuals before featuring them in your videos, especially if you're sharing personal or sensitive information.

### 5. Avoid Harassment and Hate Speech:

- Do not engage in harassment, hate speech, or bullying. YouTube has strict policies against such behavior, and violating them can lead to channel strikes or termination.

### 6. Use Appropriate Thumbnails and Titles:

- Ensure your video thumbnails and titles accurately represent the content. Misleading or clickbait titles and thumbnails can harm your channel's reputation.

### 7. Content Warnings:

- If your video contains sensitive or graphic content, consider providing a content warning at the beginning of the video.

### 8. Community Interaction:

- Engage with your viewers respectfully and encourage positive interactions. Monitor comments for spam, hate speech, and inappropriate content.

### 9. Privacy Settings:

- Be cautious with the privacy settings of your videos. Ensure they are set to public, unlisted, or private based on your intended audience.

### 10. Monetization Guidelines:

- If you plan to monetize your content through ads or memberships, make sure you meet YouTube's monetization requirements, which often include a certain number of subscribers and watch hours.

### 11. Child Safety:

- If your content is directed at children or includes children, comply with YouTube's policies on child safety. Avoid collecting personal information from minors.

### 12. Properly Tagged Content:

- Use relevant and accurate tags, descriptions, and closed captions to make your content more discoverable, but avoid using misleading tags or metadata.

### 13. Review Analytics and Feedback:

- Regularly check YouTube Analytics to



understand your audience and the performance of your videos. Pay attention to feedback and make improvements accordingly.

### 14. Backup Content:

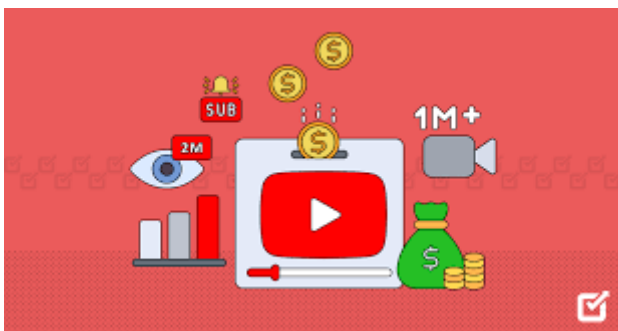
- Keep backups of your video files and essential data in case of technical issues, accidental deletion, or other unforeseen problems.

### 15. Stay Informed:

- Stay updated on YouTube's policies and guidelines, as they can change over time. Join YouTube creator forums and communities to learn from others and share experiences.

By following these precautions and abiding by YouTube's guidelines, you can create a safe, respectful, and enjoyable environment for both creators and viewers on the platform.

### What do you mean by monetization of a YouTube channel and how to monetize?



Monetization of a YouTube channel refers to the process of earning revenue from your YouTube content. YouTube offers various monetization options that allow eligible creators to earn money from their videos. Here are the primary methods of monetizing a YouTube channel:

#### 1. Ads Revenue:

- AdSense: YouTube partners with Google AdSense to display ads on your videos. Creators earn a share of the advertising revenue generated by these ads.

- Types of Ads: There are different types of ads, including display ads, overlay ads, skippable video ads (TrueView), non-skippable video ads, and more. Ad revenue is generated when viewers watch or interact with these ads.

- Eligibility: To be eligible for ads revenue, your channel must meet certain requirements, including 1,000 subscribers and 4,000 watch hours in the past 12 months. Once eligible, you can apply for the YouTube Partner Program (YPP).

#### 2. Channel Memberships:

- Memberships: You can offer channel memberships to your subscribers for a monthly fee. In exchange, members

## From Balance Sheets to YouTube: How Chartered Accountants Can Build a Profitable Channel (part 2/2)



receive perks such as custom badges, emojis, and exclusive content.

- Eligibility: To enable channel memberships, your channel must be in the YouTube Partner Program and have at least 30,000 subscribers.

### 3. Merchandise Shelf:

- Merchandise Sales: You can showcase your merchandise, such as clothing or products, on a shelf beneath your videos. Viewers can click on the items and purchase them through an integrated shopping experience.

- Eligibility: You need to be part of the YouTube Partner Program to enable the merchandise shelf

### 4. Super Chat and Super Stickers:

- Super Chat: During live streams, viewers can purchase Super Chats to have their messages highlighted and pinned at the top of the chat for increased visibility.

- Super Stickers: Viewers can purchase Super Stickers, which are animated images, to express support during live streams.

### 5. Sponsored Content and Brand Deals:

- Creators can partner with brands and sponsors to create sponsored content. In these partnerships, creators are

compensated for featuring or reviewing products or services.

- Ensure that sponsored content is disclosed to comply with YouTube's policies.

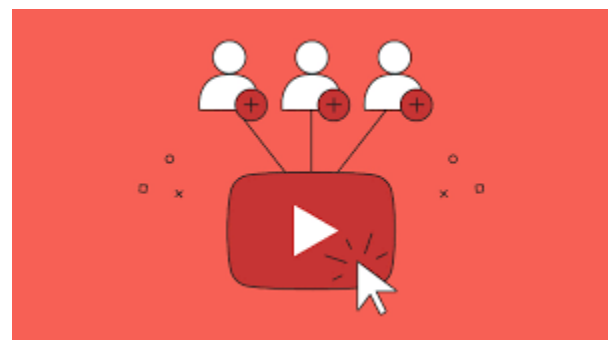
### 6. YouTube Premium Revenue:

- Creators can earn a share of the revenue generated from YouTube Premium subscribers who watch their content without ads.

### 7. Crowdfunding and Donations:

- Creators can use external crowdfunding platforms (e.g., Patreon, Kickstarter) to collect donations and support from their audience.

### How many subscribers and views are required for first pay check from YouTube?



To receive your first paycheck from YouTube, you need to meet certain eligibility requirements and accumulate enough revenue from ads displayed on

# From Balance Sheets to YouTube: How Chartered Accountants Can Build a Profitable Channel (part 2/2)



your videos. The specific threshold for payment can vary by country due to different tax regulations and payment methods, but generally, you need to reach the following milestones:

## 1. Monetization Eligibility:

- Your YouTube channel must be eligible for monetization. This typically involves having at least 1,000 subscribers and 4,000 watch hours within the past 12 months.

## 2. Ad Revenue:

- Once your channel is eligible for monetization, you can start earning ad revenue. The amount you earn depends on factors such as your niche, audience engagement, and ad format.

## 3. Payment Threshold:

- You must accumulate a minimum amount of ad revenue before you receive a payment. This threshold varies depending on your country but is usually around \$100 in the United States.

## 4. AdSense Account:

- You need to have a linked AdSense account. AdSense is Google's advertising platform that manages payments to YouTubers. You'll need to set up and link your AdSense account to your YouTube channel.

## 5. Verification and Tax Information:

- You should verify your identity and provide tax information to YouTube. This is typically done through the AdSense account settings.

Once you meet these requirements and have earned enough ad revenue to reach the payment threshold (usually around \$100), YouTube will issue your first payment. Payments are typically made on a monthly basis.

For the greater benefit of members, I have created a Youtube channel "Learn Excel with FinanceINME" wherein I have uploaded many short videos on Basic and Advance Excel. Don't forget to subscribe.



Lets Excel Together With FinanceINME

@LearnExcelWithFinanceINME • 11 subscribers

Learn how to use Microsoft Excel from the beginning in English and Hindi. Most of the content applies to Google Sheets as well.



*It's important to note that it may take some time to reach these milestones, especially if your channel is new. Consistently creating quality content and building an engaged audience are key factors in reaching the monetization requirements and receiving your first paycheck from YouTube.*



# QATAR – INDIA DTAA TAX BENEFITS FOR NRI'



## CA Chandrasekaran Ramesh

Sr. Analyst, Financial Controls QatarEnergy

For NRIs based in Qatar who can produce Tax Residency Certificate (TRC) of Qatar for the relevant Financial Year, the following sections of Qatar- India Double Taxation Avoidance Agreement (DTAA) can be beneficial:

For **dividend income** received from Indian companies, as per **Art.10.2** of DTAA between Qatar & India, **the rate of taxation in India will be 10%.**

2. For **interest income** received in India, as per **Art.11.2** of DTAA between Qatar & India, **the rate of taxation in India will be 10%.**

3. **Capital Gains** (Long Term / Short Term) arising out of **sale of units of Mutual Funds in India**, as per **Art.13.6** of DTAA between Qatar & India, **will be taxed in Qatar.**



Please refer to Qatar India – DTAA for more details.

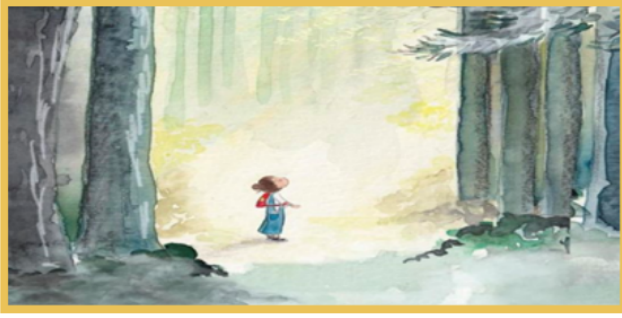
### Applying for Tax Residency Certificate (TRC) of Qatar

Qatar TRC can be obtained from Dhareeba tax portal (website of General Tax Authority, State of Qatar) -

<https://dhareeba.gov.qa>

Documents required for applying TRC (individuals who are employed or their spouse)

- Valid Qatar ID copy
  - Valid Passport copy
  - Employment certificate / employment certificate of spouse
  - Traveller entry / exit report from Metrash app for the period of TRC
  - House rental agreement or letter from employer confirming provision of house (spouse can also use the document) for the period of TRC
  - To be eligible for Qatar TRC, the applicant should have stayed in Qatar for at least 183 days in the relevant calendar year
  - Qatar TRC is issued for every calendar year (the tax / financial year in Qatar)
- Please consult your tax advisor for more information / clarification.



# BREATHE

She sat at the back and they said she was shy;  
She led from the front and they hated her pride;

They asked her advice and then questioned her guidance;  
They branded her loud then were shocked by her silence;  
When she shared no ambition, they said it was sad;  
So, she told them her dreams and they said she was mad;

They told her they'd listen then covered their ears;  
And gave her a hug whilst they laughed at her fears

And she listened to all of it thinking she should be the girl they told her to be best as she could;

But one day she asked what was best for herself;  
Instead of trying to please everyone else;

So she walked to the forest and stood with the trees;  
She heard the wind whisper and dance with the leaves;  
And she spoke to the willow, the elm and the pine;  
And she told them what she'd been told time after time;

She told them she felt she was never enough;  
She was either too little or far, far too much;  
Too loud or too quiet, too fierce or too weak;  
Too wise or too foolish, too bold or too meek;

Then she found a small clearing surrounded by firs;  
And she stopped and she heard what the trees said to her;  
And she sat there for hours not wanting to leave;  
For the forest said nothing, it just let her breathe;

On occasion of International Women's Day celebrated on March 8th, sharing the Poem "**breathe**" which is inspired on women written by poet "**Becky Hemsley**"

# MIND & MEDITATION

**CA Deepak Patel**

Chief Accountant  
Al Boraq Automobiles Co



Everybody will say that we should control our mind. Is it possible? If everybody could achieve this, there would not have been any problem in the world. The mind is restless, turbulent, powerful and stubborn. But the mind can be controlled with practice and calmness. Through the control of mind, one can attain illumination. Such a person succeeds, even in adverse circumstances. The person may still face the trials and tribulations of life. But he never lacks the courage and strength to face them. When a person controls his mind, his higher nature asserts itself and his hidden powers are released. Persons without self-control will not even retain the prosperity they have. In some situations, we do things knowing fully well that is not the right thing to do. And there are situations in which we act suddenly

without knowing what is right or wrong. Wrong actions result in mental turmoil.

What are the difficulties faced while trying to control the mind? Strong likes or dislikes, attachments or aversions, living an immoral life, harming others, taking intoxicants, inquisitiveness about others' affairs, finding fault with others, being egocentric, jealous of others' prosperity, are the subjects ~ which make controlling the mind difficult. The human mind is like a drunken monkey stung by a scorpion.

Attachment to worldly objects are the most powerful impediments in task of controlling the mind. When attachments are removed, dislikes and mistaken beliefs also leave us easily. The mind is restless due to the impurities of the mind. Impulses and emotions such as envy, hatred, anger, fear, jealousy, lust, greed, temptation are





the impurities of the mind. When the impurities are removed, the mind will be sharp to observe even the faintest of the vibrations.



The mind follows the wandering senses as the wind carries the boat off its course on the waters. Meditation helps me to calm down the mind and to control the mind. The mind has to be gradually systematically brought under control. Mind development can be achieved through meditation. Many scientists are now propagating what our ancient Rishis and Saints practiced and have been saying for thousands of years that meditation and repetition of mantra can help to calm the mind. In the recent study on hypertensive people by the researchers

of Harvard University found that transcendental meditation can actually reduce stress and help to avoid heart diseases.

Swami Vivekananda said before we control our mind, we must study it. We have to seize this unstable mind and drag it from its wanderings and fix it on one idea. Over and over again, this must be done. In the beginning, during the process of controlling the mind, many revolting thoughts ~ will come to our mind. As the practice continues, the turbulence of mind may increase for some time. Gradually the mind's eccentricities will lose their strength. The link between the sense organs and sense objects is the mind. When the mind is withdrawn from sense-objects, the sense organs also withdraw from their objects.

Meditation helps to control the mind. Through the body, we experience the world of objects, through the mind we experience the world of emotions and through the intellect, we experience the



world of thoughts.

Controlling thoughts is one step towards controlling the mind. Methodical control of thoughts is a great secret in controlling the mind. In the initial stage, thought control is to entertain good thoughts. In its highest stage thought control means complete cessation of thought. To control thoughts, keep the company of good people with noble thoughts and avoid evil company. Evil company brings the dislikes out to the surface.



To control the mind, two sets of inner disciplines are necessary. When one notices that a big wave of anger is rising in the mind, one should raise a contrary wave, a wave of love quickly. After the anger has set in, this method will not work. But impress the fact on your mind that anger is self-destructive.

Food habits also play an important role in controlling the mind. Train the mind to be simple, intelligent, sensitive, and enthusiastic. It is a mind which has value for truthfulness and straightforwardness, rather than deceit or falsehood.

# EMOTIONAL WELLNESS



**Namita Tibrewal**  
Therapist & Wellness Coach



Fitness with Namita

Why is emotional wellness such a buzz, and can it solve all my problems?" This is a common question posed by many. The reality is, emotional awareness alone doesn't serve as a cure-all for our problems. However, it does provide us with a valuable toolkit to tackle challenges with greater clarity and empowerment. Instead of succumbing to feelings of overwhelm and helplessness when faced with difficulties, nurturing emotional awareness empowers us to confront life's obstacles with renewed strength and resilience.

## **What is emotional wellness?**

Emotional health is about how you feel and think inside. Emotional wellness is how well you handle both good and bad feelings. So, emotional health is like the condition of your mind and heart, while emotional wellness is how good you are at dealing with all kinds of feelings, whether they are happy or tough.



## **Why emotional wellness is important?**

Emotional wellness is crucial because unmanaged emotions can lead to significant stress, which can harm our immune system. Even if we take great care of our physical health by eating well and exercising regularly, if our emotions are out of control, it can create a lot of stress and weaken our immune system. A weakened immune system leaves our body vulnerable to various illness and diseases. Therefore, attending to our emotional well-being is essential for overall health and resilience.





### **How to regulate Emotions for good emotional health?**

Apart from eating healthy nourishing meals and exercising regularly, incorporating regular mental check-ins into our daily routine can also contribute to good emotional health and overall wellbeing. By setting reminders to check in with self in the morning, midday, and evening, we can develop greater self-awareness, monitor our emotions, and prioritize self-care practices that support our overall health and happiness.



**Morning Check-In:** Take a moment each morning to reflect on your emotional, mental, and physical state. Consider your mood, energy levels, and discomfort. This sets the tone for the day ahead.

**Midday Pause:** Pause midday to reassess how you are feeling mentally/emotionally and physically. Are you stressed or fatigued? Recognize and identify your emotions. Pay attention to your body

sensations, thoughts, and behaviours associated with different feelings. Practice self-care techniques like deep breathing or stretching to recharge.

**Evening Reflection:** Set a reminder in the evening to reflect on your day mentally and physically. Take stock of how you've been feeling throughout the day and how your activities and interactions have impacted your well-being. Consider what went well and what challenges you faced. Reflect on any lessons learned or areas for improvement. Use this time to unwind and prepare for restful sleep, prioritizing activities that promote relaxation and mental clarity.



By incorporating these mental check reminders into our daily routine, we can develop greater self-awareness and actively monitor our mental and physical well-being throughout the day. This practice can help us identify patterns, prioritize self-care, and make adjustments as needed to support our overall health and happiness.

## Moments of Pride

Immediate past Chairperson CA Vignesh Kalyanaraman and current Chairperson CA Kamlesh Tibrewal were honoured to receive the prestigious Best Overseas Chapter Award 2023 - 3rd Position in category II. **The accolade was accepted on behalf of all the dedicated members of the Doha Chapter** during a distinguished ceremony. The award was presented by the Honourable Speaker of Lok Sabha, Shri Om Birla, alongside ICAI President CA Aniket S Talati and ICAI Vice President CA Ranjeet Kumar Agarwal. This recognition underscores the collective efforts and commitment of the entire Doha Chapter community.

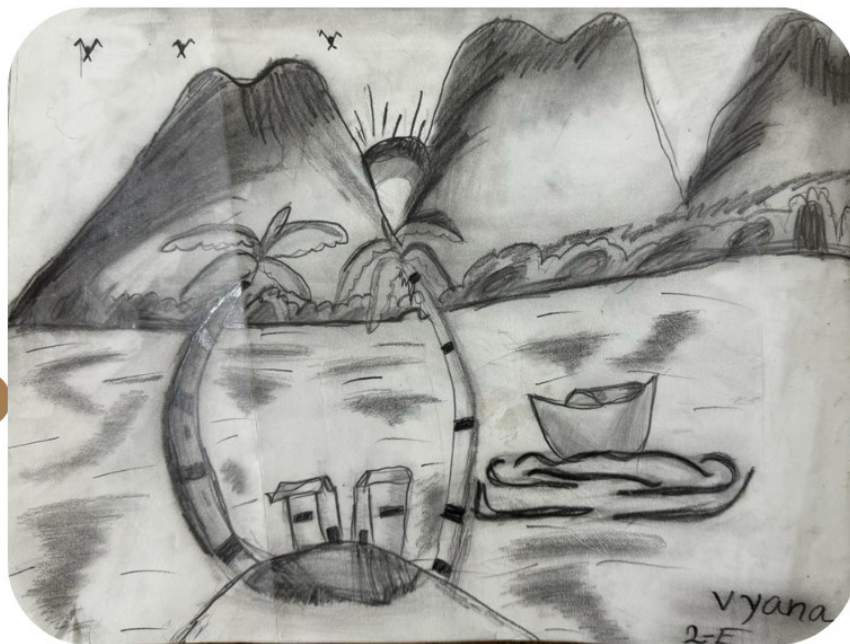


## MEMBERS' ACHIEVEMENTS

CA. Nirlep Bhatt won First Place in Division A Evaluation Speech Contest and will now represent Division at the highest level in this category, at District 116 Toastmasters Annual Conference to be held on 24th & 25th May 2024



CA. Godwin Davis Shajan won First Place in Division A Humorous Speech Contest and will now represent Division at the highest level in this category, at District 116 Toastmasters Annual Conference to be held on 24th & 25th May 2024



Vyana Bahety  
D/o CA Rakesh Bahety

## QUARTER GONE BY

### DCICAI 42nd AGM 2024 & CPE Event

Elections were held in the 42nd AGM of DCICAI. For the first time, in a physical event, digital vote was done thereby promoting sustainability. CA Ankit Agarwal, Past Chairperson was the Election Officer .

DCICAI also conducted the 1st CPE Event of 2024 on same day on the most relevant topic "Building Organizational Capabilities – A 2024 Perspective" which was explained in a very simplified manner by CA Rajesh Menon, Managing Partner – Baker Tilly Qatar.

During the event, DCICAI also felicitated the newly qualified Chartered Accountants who appeared in exams from the exam center in Doha.





## Doha chapter of ICAI conducts event on 'Building Organisational Capabilities'

The Doha Chapter of the Institute of Chartered Accountants of India (DCICAI) has recently organised a session on 'Building Organisational Capabilities: A 2024 Perspective'.

The event witnessed a significant turnout of over 200 participants. The attendees included members of the Doha Chapter and finance professionals from leading organisations in Qatar. The chapter chairperson Vignesh Kalyanaraman welcomed the members and expressed gratitude to the speakers for sharing their insights and knowledge.

Rajesh Menon delivered a comprehensive presentation on building organisational capabilities, covering global economic shifts, the Gulf Cooperation Council or GCC economic trends for 2024, and the drivers of changes in both public and private sector organisations.

He emphasised four core themes: Strategy and Operating Model, Governance, Risk, and Compliance, Environmental Sustainability Growth,



The DCICAI session on 'Building Organisational Capabilities: A 2024 Perspective'.

and Digital Transformation. Dileep Balakrishnan, chief executive officer of Anvin Infosystems, gave an overview of his company's products and services capabilities.

The event honoured new members who recently passed the ICAI final examination with a token of appreciation, welcoming them to the DCICAI family.



## 13th February 2024 : "National Sport Day"

The Doha Chapter of ICAI hosted a fantastic day of outdoor activities on the occasion of Qatar National Sports Day. Over 75 enthusiastic members and their families, joined us for a day filled with exciting games and team spirit.



## QATAR NATIONAL SPORT DAY



### Spirited celebration by ICAI Doha Chapter

The Doha Chapter of the Institute of Chartered Accountants of India (ICAI) marked the Qatar National Sport Day (NSD) with a spirited celebration, bringing together members and their families for a day of outdoor activities and camaraderie.

Approximately 100 members, along with their families, enthusiastically participated in a range of games and sports. Held at Sherborne Qatar Preparatory

School, the event featured a variety of outdoor activities for participants of all ages.

A highlight of the celebration was the distribution of medals to all participants, recognising their efforts and contributions to making the event a success. The Doha Chapter of ICAI expressed its gratitude to all the participants, volunteers, and sponsors who made the QNSD celebration a memorable and enjoyable experience.



## 21st February 2024 : "WESCO - The Rise of New Elite"

In an insightful session hosted by DCICAI, attended by almost 150 members, we delved into the dynamic landscape of WESCO and its role in shaping the future. The speakers were Saurabh Mukherjea-CIO, Marcellus and Arindam Mandal. Our esteemed Chief Guest, HE Shri Vipul, Ambassador of India to the State of Qatar shed light on the burgeoning India-Qatar relations, bolstered by PM Shri Narendra Modi's recent visit. He emphasized the pivotal role of CAs as partners in nation-building, recognizing them as crucial stakeholders in India's journey.

The event culminated in a jubilant note with a cake-cutting ceremony 🍰🍰 to commemorate the Best Chapter Overseas Award 2023 - securing the prestigious 3rd position in Category II.



# Doha Chapter of ICAI conducts session on Equity Investing Opportunities for NRIs

The Doha Chapter of the Institute of Chartered Accountants of India (ICAI) hosted a groundbreaking session titled "WESCO: The Rise of New Elite" on 21st February 2024 at the Pullman Doha, West Bay. The event showcased a convergence of esteemed dignitaries and industry experts offering profound insights into the dynamics of WESCO and its role in shaping future wealth opportunities. The attendees included members of the Doha Chapter, IBPC and associated organization members, and finance professionals from leading organizations in Qatar.

The Chapter Secretary, CA Arun Somanath, graciously extended a warm welcome to the esteemed Chief Guest, distinguished speakers, and all the dedicated members present, creating an atmosphere of collaboration and enrichment.

Chapter Chairperson, CA Kamlesh Tibrewal, expressed heartfelt gratitude to the Chief



Guest, HE Shri Vipul, for graciously accepting the invitation to attend the event and for his unwavering support towards the chapter's activities. Additionally, he conveyed sincere thanks to the speakers for generously sharing their invaluable insights and knowledge.

Chief Guest His Excellency Shri Vipul, Ambassador of India to the State of Qatar, in his address illuminated the growing India-Qatar relations, strengthened by the recent visit of Prime Minister Shri Narendra Modi. HE Shri Vipul emphasized the vital role of Chartered Accountants as partners in nation-building, underscoring their significance as key stakeholders in India's ongoing journey of progress.

Saurabh Mukherjea, CIO of Marcellus Investment Advisory, a distinguished keynote speaker and renowned expert in the field, provided invaluable insights into WESCO's pivotal role in the rise of the new elite. His discourse delved into the wealth opportunities that WESCO is poised to provide in the years to come, offering strategic perspectives for investors and industry enthusiasts.

The event culminated with a cake cutting ceremony to commemorate the Best Chapter Overseas Award 2023 - securing the prestigious 3rd position in Category II.

Chapter Vice Chairperson CA Kishore Alex proposed the vote of thanks expressing gratitude to the Chief guest, speakers, members, all sponsors and partners for their active support to the chapter.

Members of the Institute of Chartered Accountants of India residing in Qatar and aspiring to join the Doha Chapter can contact Chairperson CA Kamlesh Tibrewal at 55928942 or Vice Chairperson CA Kishore Alex at 55046010 for further information.



## 27th ANNUAL DCICAI CRICKET FIESTA – LEAGUE MATCHES

Match Summary held on 09th Feb, 2024

Match No 1 : Papa Johns vs Morison Qatar (Papa Johns won by 3 runs)

Match No 2 : Kreston SVP vs Aster (Kreston SVP won by 5 wickets)

Player of the Match :

**Mayank Jain** (Team Papa Johns)

**Ramesh Chandrasekaran** (Team Kreston SVP)



## 27th ANNUAL DCICAI CRICKET FIESTA – LEAGUE MATCHES

Match Summary held on 16th Feb, 2024

Match No 3 : MSP vs Papa Johns (MSP won by 6 runs)

Match No 4 : Applebee's vs Aster (Aster won by 14 runs)

Player of the Match :

**Shabab M U** (Team MSP)

**Arun Somanath** (Team Aster)



## 27th ANNUAL DCICAI CRICKET FIESTA – LEAGUE MATCHES

Match Summary held on 23rd Feb, 2024

Match No 5 : Morison Qatar vs MSP (**Morison won by 5 wickets**)

Match No 6 : Kreston SVP vs Applebee's (**Applebee's won by 20 runs**)

Player of the Match :

**Mohit R Monga** (Team Morison)

**Lubhaj Abdulla** (Team Applebee's)



The Doha Chapter of ICAI extended a warm welcome to Shri Narendra Modi, Honourable Prime Minister of India, on his visit to the vibrant state of Qatar in the month of February 2024.

activities. Dr al-Shaibei stated: "Celebrating Qatar National Sport this year is filled with joy and pride for all people of Qatar, close on the heels of our national football team achieving a historic milestone by winning the AFC Asian Cup for the second consecutive time. "This confirms that Qatar, which has invested significantly on sports, has become a hub of sporting activities of all kinds. We seize this opportunity to extend our congratulations to our wise leadership and the

as part of the bank's QNSD celebrations yesterday.

Qatari people for this great achievement." He said, "Before the AFC Asian Cup, the world already admired the exceptional success Qatar achieved in hosting the FIFA World Cup Qatar 2022. This success has become a defining chapter in our sport history and generated tremendous confidence in Qatar's ability to achieve significant accomplishments in

severance, achievement, determination, tolerance, and other noble values."

QIIB CEO emphasised, "The bank will continue its commitment to the goals outlined in Qatar's National Vision 2030 in various aspects, including the focus on human development and health. This contributes to enhancing their participation in building and developing society to the fullest extent."



QIIB CEO Dr Abdulbasit Ahmad al-Shaibei (left) honouring a senior bank executive during its Qatar National Sport Day celebrations yesterday.



**Shri. Narendra Modi**

Hon'ble Prime Minister of India

**LONG LIVE QATAR - INDIA FRIENDSHIP**



**DOHA CHAPTER OF THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA**



**Executive Committee**

Chairperson - CA Kamlesh Tibrewal • Vice Chairperson - CA Kishore Alex • Secretary - CA Arun Somanath • Treasurer - CA Dewaki Nandan Tibrewal

**Excom Members**

CA Rakesh Bahety, CA Rajesh Singh, CA Aswathy Nandan, CA Manish Kumar





**27th February 2024 : The DCICAI Family is honored to attend the Indian Community Reception hosted by the Embassy of India in recognition of Shri. Ashwini Vaishnaw, Hon'ble Minister of Railways, Communications, Electronics & Information Technology of India, accompanied by Shri. Vipul, H.E. Ambassador of India to The State of Qatar.**



**1st March 2024**

**27th ANNUAL DCICAI CRICKET FIESTA**

DCICAI Cricket Fiesta Event had been a culmination of hard work, dedication, and teamwork, and the winning team (Aster – Mens Team and Brunel – Ladies Team) had proven themselves to be true champions. The cheers and applause from the audience echoed through the venue, creating a sense of unity and celebration.

The event was attended by 250 plus enthusiastic attendees including members, their family and kids.





**DOHA CHAPTER OF THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA**



**27<sup>TH</sup> ANNUAL DCICAI CRICKET FIESTA**

**Cricket Team Sponsors**



**Men's Final Match Winner Aster DM Healthcare**



**Women's Final Match Winner Brunel**

**Cricket Team Sponsors**



**Cricket Support Sponsors**



**Annual Gold Sponsors**



**Annual Silver Sponsors**



**Annual Support Sponsors**



**Executive Committee**

Chairperson – CA Kamlesh Tibrewal, Vice Chairperson – CA Kishore Alex, Secretary – CA Arun Somanath, Treasurer – CA Dewaki Nandan Tibrewal

**ExCom Members**

CA Rakesh Bahety, CA Rajesh Singh, CA Aswathy Nandan, CA Manish Kumar

[www.icaidohachapter.org](http://www.icaidohachapter.org) [in /groups/12099818](https://www.linkedin.com/groups/12099818) [/icaidoha](https://twitter.com/icaidoha) [icaidohachapter](https://www.youtube.com/channel/UC...) [/icaidohachapter](https://www.instagram.com/icaidohachapter)

5th March 2024

## "All Too Familiar" – AML and Economic Crime & ICAEW Pathways to Membership for ICAI Members

An informative and engaging presentation by esteemed speaker **Doug Withington**, Head of International office ICAEW, towards the latest developments, challenges, and strategies in combating money laundering and economic crime. The use of two insightful short movies added a visually engaging element, making it easier to grasp the complex information, which was subsequently followed by extensive Q&A session.

The benefits and opportunities available for ICAI Members through the ICAEW Pathways Program was also explained in detail.



# DCICAI Conducts event on AML and Economic Crime



The Doha Chapter of the Institute of Chartered Accountants of India (DCICAI) recently hosted a seminar titled “All Too Familiar” – AML and Economic Crime & ICAEW Pathways to Membership for ICAI Member. The event was well-attended with over 100 participants, esteemed finance professionals from leading organizations across sectors.

CA Rakesh Bahety opened the meeting with a briefing on series of events conducted in the past 30 days. CA Kamlesh Tibrewal, Chairperson, welcomed the members and expressed gratitude to the speaker for traveling from UK and sharing his expertise. CA Aswathy Nandan, introduced our esteemed speaker setting the tone for an engaging and enlightening session.

Our esteemed speaker Doug Withington, Head of International office ICAEW, presented key insights on combating money laundering and economic crime. Using two short movies, he underscored the vital link between AML and economic crime, emphasizing how AML measures serve as a crucial defense against economic crime, preventing the infusion of illicit funds into the financial system.

He also explained in detail the benefit and opportunities available for ICAI Members through the ICAEW Pathways Program. DCICAI members CA Krishnan Balasubramaniam, CA Salman Rumani and CA Rahul Singh, shared their Pathways Experience with the audience at large.

Overall, the presentation was highly engaging, and the audience gained valuable insights into both the relevant topic which was evident through extensive & interactive Q&A session, allowing the participants to directly engage with the speaker.

CA Kishore Alex concluded the event by expressing gratitude to the speaker for their time, the members for their active participation, and the sponsors for their invaluable support.

Members of the Institute of Chartered Accountants of India residing in Qatar and aspiring to join the Doha Chapter of ICAI can contact Chairperson CA Kamlesh Tibrewal at 55928942 or Vice Chairperson CA Kishore Alex at 55046010 for further information.

## 19th March 2024 : "Women in Leadership"

DCICAI celebrated Women's International Day with an Iftar Party gathered 150 attendees, including members and their spouses. Chief Guest: Smt. Bindu N Nair Second Secretary (info, Cul & Edu), Embassy of India, Doha

Esteemed Speaker: Dr Hameeda Kader, Principle, M.E.S Indian School, Doha, Qatar & Neha Ghai, Head of NRI -MENA Region, HSBC

Keynote Speaker: Laxmi Agarwal, Real Life Acid Attack Survivor (Chhapaak), International Women of Courage Award by Michelle Obama.





# DCICAI celebrates women leaders at annual Iftar event

**Indian embassy second secretary Bindu N Nair, the chief guest, addressed the evolving societal attitudes towards gender equality, emphasising this year's theme, 'Investing in Women: Accelerate Progress'**

The Doha Chapter of the Institute of Chartered Accountants of India (DCICAI) celebrated International Women's Day (IWD), themed 'Women in Leadership', with an Iftar that brought together over 150 attendees, including members and their spouses, to honour women in various leadership roles. Indian embassy second secretary Bindu N Nair, the chief guest, addressed the evolving societal

attitudes towards gender equality, emphasising this year's theme, 'Investing in Women: Accelerate Progress'. Laxmi Agarwal, an acid attack survivor and recipient of the International Women of Courage Award by Michelle Obama, delivered a powerful keynote speech. She shared her harrowing experience of surviving an acid attack at the tender age of 15. As Laxmi recounted her story, the entire

audience could empathise with the pain and trauma she endured. However, what stood out the most was Laxmi's unwavering determination to overcome adversity and pursue her dreams despite the challenges she faced. MES Indian School principal Dr Hameeda Kader stressed the importance of unity among women, emphasising a collective journey of progress. She stressed that women must no longer sole-

ly focus on empowerment but rather on the collective journey of progress, walking hand in hand with men. HSBC's Mena region NRI head Neha Ghai shared her personal journey and highlighted the crucial role of working women in society, encouraging women to seek guidance and support when needed. Earlier in his inaugural address, chapter chairperson Kamlesh

Tibrewal acknowledged the significant contributions of women leaders within DCICAI and reiterated the chapter's commitment to fostering diversity and inclusivity. Vice chairperson Kishore Alex proposed a vote of thanks. Members of the Institute of Chartered Accountants of India residing in Qatar and aspiring to join the Doha Chapter of ICAI can contact Tibrewal (55928942) or Alex (55046010).



## 27th March 2024 : "Iftar Boxes Distribution"

DCICAI served Iftar Boxes in the Fisherman's community in the holy month of Ramadan





**MANAGEMENT COMMITTEE**



**CA Kamlesh Tibrewal**  
Chairperson



**CA Kishore Alex**  
Vice-Chairperson



**CA Arun Somanath**  
Secretary



**CA Dewaki Nandan Tibrewal**  
Treasurer



**CA Rakesh Bahety**  
Excom Member



**CA Rajesh Singh**  
Excom Member



**CA Aswathy Nandan**  
Excom Member



**CA Manish Kumar**  
Excom Member

## Newsletter Sub Committee



**CA Rakesh Bahety**



**CA Aswathy Nandan**



**CA Manish Kumar**



**CA Suresh Kumar Nambiar**

**Disclaimer:**

The views and opinions expressed or implied in the NEWSLETTER are those of the authors and do not necessarily reflect those of DCICAI. Unsolicited articles and transparencies are sent in at the owner's risk and the publisher accepts no liability for loss or damage.