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THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

(Set up by an Act of Parliament)



***By the Members,
For the Members,
Of the Members***

E - NEWS Letter

July 2026



Dear Esteemed Members,

It gives me immense pleasure to connect with you through this month's newsletter.

The month of July 2026 was a month of meaningful professional engagement, continuous learning and community initiatives for the Sivakasi Branch of SIRC of ICAI. As a branch, we remain committed to creating opportunities for our members to enhance their professional knowledge, stay updated with emerging developments and actively contribute to society.

A key highlight of the month was the series of CPE programmes organised for our members, covering various important and contemporary areas relevant to the profession. We were privileged to have eminent resource persons including CA Abishek Murali, CA Jagadheesh and CA CS Jayashri, who shared their valuable knowledge and practical insights with our members. Their sessions provided an excellent platform for professional learning, interaction and knowledge sharing.

Continuous professional education is not merely a regulatory requirement; it is an essential part of remaining relevant in a

profession that is constantly evolving. I encourage all our members to make active use of the learning opportunities provided by the Branch and continuously upgrade their knowledge and professional skills.

The month also witnessed several CA Day initiatives on 1st July, including the Financial Literacy Awareness Campaign, Life Cyclothon, Sapling Plantation Drive and Blood Donation initiative. These programmes reflected our profession's commitment to giving back to society and creating a positive impact beyond our professional responsibilities.

Our Students' Wing also remained vibrant throughout the month. We conducted academic and developmental programmes in association with various educational institutions, including the sessions on "Beyond the Classroom: Master Life & Money" and "Decoding Companies Act, 2013." A Half-Day Seminar was also organised for commerce students, along with Mock Test - 1 for students appearing for the CA Intermediate September 2026 examinations.

I am particularly happy to see the continued collaboration between our Branch and educational institutions. Such initiatives help us connect with the next generation of commerce professionals and give students an opportunity to interact with Chartered Accountants and other professionals at an early stage of their journey.

I sincerely thank all the resource persons, members, student volunteers, college authorities and everyone associated with these programmes for their valuable contribution and enthusiastic participation.

As we move forward, let us continue to make our Branch a platform for professional excellence, knowledge sharing, fellowship and social responsibility.

I invite all our members to actively participate in the upcoming programmes, share their knowledge and ideas, and together contribute towards making the Sivakasi Branch a stronger and more vibrant professional community.

Let us continue to Learn. Connect. Contribute. Grow.

With warm regards and best wishes,

CA Abdul Azeez M

Chairman

Sivakasi Branch of SIRC of ICAI



CA M Abdul Azeez
Chartered Accountant, Sivakasi.

Privacy-First CRM: How AI Can Help Small Businesses Build Secure, Offline Business Solutions

Introduction

Digital transformation has changed the way small businesses manage customer relationships, billing, receipts and financial records. Most businesses today depend on cloud-based CRM and bookkeeping applications because they are easy to access and maintain. However, convenience often comes with an important consideration – data privacy.

As Chartered Accountants and finance professionals, we routinely handle confidential client information. This prompted me to explore whether a simple, secure and privacy-first solution could be developed specifically for small businesses without depending on cloud storage.

Building an Offline CRM with AI

Using Claude AI, I developed a customized Customer Relationship Management (CRM) application that stores all business information locally on the user's computer. The application is designed to manage billing, receipts and outstanding balances while ensuring that confidential customer information remains under the complete control of the business owner.

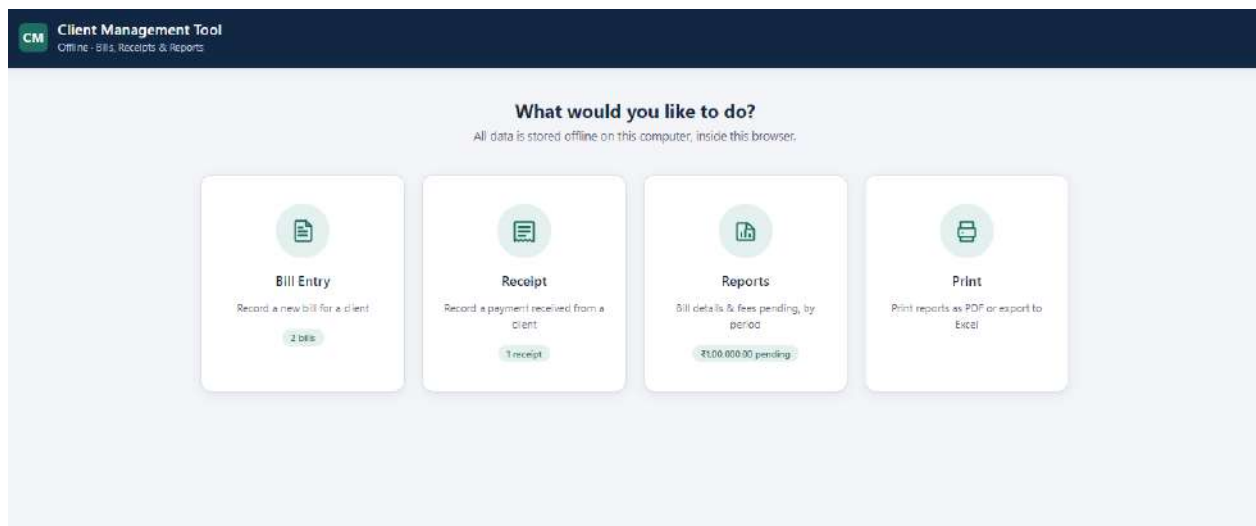


Figure 1: Home Dashboard providing quick access to Bills, Receipts, Reports and Printing.

Bill Entry Module

The Bill Entry screen allows users to create customer bills, capture the nature of work performed and maintain a history of invoices.

Bill No	Bill Date	Customer	Nature of Work	Fees (₹)	Action
2	30-07-2026	Trump	GST	50,000.00	Edit Delete
1	22-07-2026	Elon Musk	IT	1,00,000.00	Edit Delete

Figure 2: Bill Entry Screen

Receipt Entry Module

Receipts can be recorded against customer bills. The software automatically displays the fees due and outstanding balance.

Client Management Tool
Receipt Entry

Receipt Entry
Record an amount received from a client.

Customer Name: Fees Due (₹):

Date of Receipt: Mode of Payment:

Amount Received (₹): Balance Outstanding (₹):

Recent Receipts

Customer	Receipt Date	Mode	Amount (₹)	Action
No receipts entered yet.				

Figure 3: Receipt Entry Screen

Outstanding Reports

The reporting module provides instant information on customer-wise outstanding balances, collections and pending fees.

Client Management Tool
Reports

Reports
Generate bill details, receipt details and fees pending reports for a period. Print to PDF, export to Excel, or click Edit on any row to correct a mistake.

As on Date: Bills From (optional): Bills To (optional):

CUSTOMERS WITH DUES: 2

TOTAL FEES PENDING: ₹1,00,000.00

Customer	Total Billed (₹)	Total Received (₹)	Balance Due (₹)
Elon Musk	1,00,000.00	50,000.00	50,000.00
Trump	50,000.00	0.00	50,000.00

Figure 4: Fees Pending Report

Why Privacy Matters

Businesses increasingly collect sensitive customer information. Before selecting any software, organisations should ask where their business data is stored, who can access it and whether

they retain ownership of that information. An offline solution reduces dependence on third-party infrastructure and gives organisations greater control over their confidential records.

The Role of AI

Artificial Intelligence is not merely a tool for generating content. It can help professionals design customised business applications, automate routine processes and improve productivity. In this project, AI significantly reduced development time and enabled rapid prototyping of business workflows.

Future Roadmap

The next stage is to integrate the application with Claude Code/Cowork so that it can intelligently send payment reminders, follow-up messages, customer notifications and provide business insights while continuing to preserve user privacy.

Conclusion

Privacy and productivity need not be mutually exclusive. By combining artificial intelligence with offline-first application design, small businesses can enjoy the benefits of automation while maintaining complete control over their valuable business information.

Technology should not only make our work faster – it should also make it safer.

- CA M Abdul Azeez, B.Com., ACA., DISA.,
Chartered Accountant, Srivilliputtur



CA M Pavithra
Chartered Accountant,
Virudhunagar

The Confluence of Yoga, Public Speaking, and Chartered Accountancy

"The auditor is not merely one who checks accounts, but one who listens before forming an opinion."

The word auditor originates from the Latin word audire, meaning "to hear" or "to listen." In ancient Rome, accounts were read aloud, and the auditor's responsibility was to listen carefully before expressing an independent opinion.

Centuries later, that essence remains unchanged. Every Chartered Accountant must first listen – to clients, to evidence, to regulations, and to the story behind the numbers. Good auditing has never been just about figures; it has always been about understanding.

As I reflect on my journey as a Yogini, Toastmaster, and Chartered Accountant, I often realize that these three paths are more connected than they appear.

Yoga: The Discipline of Self

The Sanskrit word Yoga comes from the root Yuj, meaning to unite. It is the union of body, mind, and consciousness. Yoga teaches us awareness, balance, patience, and the ability to remain calm amidst uncertainty.

These are not just qualities for a yogi—they are qualities every Chartered Accountant needs while navigating complex financial decisions and professional responsibilities.

Toastmasters: Finding Your Voice

Technical knowledge alone is not enough. Every Chartered Accountant must communicate with clients, present audit findings, lead teams, and explain complex financial matters in simple language.

Toastmasters teaches us to think clearly, listen actively, and speak with confidence. It reminds us that credibility is strengthened not only by what we know but also by how effectively we communicate it.

Chartered Accountancy: A Profession of Trust

The Chartered Accountancy profession is founded on integrity, independence, objectivity, and public trust. Every opinion signed by a Chartered Accountant carries responsibility that extends beyond numbers—it influences decisions, businesses, and livelihoods.

To uphold that trust, we need more than technical expertise. We need clarity of mind, emotional balance, ethical judgment, and effective communication.

Three Paths, One Purpose

Yoga gives us inner balance.

Toastmasters gives us confident expression.

Chartered Accountancy gives us professional responsibility.

Together, they shape a professional who can remain composed under pressure, communicate with conviction, and make decisions with integrity.

In today's rapidly changing world, perhaps the most valuable Chartered Accountant is not just one who knows the standards, but one who embodies balance, empathy, and lifelong learning.

As professionals, we audit financial statements. As speakers, we influence minds. As yogis, we learn to observe ourselves.

When these three journeys come together, they create not just a better Chartered Accountant – but a better human being.

"Yoga teaches me to master myself. Toastmasters teaches me to express myself. Chartered Accountancy teaches me to be accountable to society. Together, they define the professional I strive to become."

- CA M Pavithra
Chartered Accountant, Virudhunagar

Photo Gallery**78th CA Day Celebration - 01.07.2026**

78th CA Day Celebration 01.07.2026

“Cycle Rally”





78th CA Day Celebration 01.07.2026

“Plantation Drive”





78th CA Day Celebration 01.07.2026

“Flag Hoisting”



78th CA Day Celebration 01.07.2026

“President & Vice-President Addressing”



78th CA Day Celebration 01.07.2026

“Blood Camp”





Career Counseling Program at SFR College on 01-07-2026



Career Counseling Program at NPSSRK Rotary Matric Hr Sec School on 01-07-2026



Joint Seminar at SFR College on 03-07-2026



Joint Seminar at SFR College on 14-07-2026



One Day CPE Seminar on 18.07.2026







Annual General Meeting on 25.07.2026



Half Day Seminar at AJ College on 25.07.2026



Forthcoming Events

- ✚ *How to Face CA Exam for Foundation & Intermediate Sept'26 to be held on 01-08-2026 and guidance to aspiring "CA SG Nandhana and CA J Gobika Lakshmi"*
- ✚ *Joint Seminar on "Professional Opportunities for Commerce Students" at Kalasalingam Academy of Research and Education on 04-08-2026 and guidance to Aspiring "CA M Abdul Azeez"*
- ✚ *One Day CPE Seminar will be held on August 2026*

