

## DREAMZ UNLIMITED - STORIES THAT INSPIRES



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*If four things are followed - having a great aim, acquiring knowledge, hard work, and perseverance; then anything can be achieved. - Dr A. P. J. Abdul Kalam*

### Early Years

I had the privilege of being raised by humble parents, Jaya and Kishor Saiya (native Gelda). Most part of my childhood was spent in the then undeveloped remote suburb of Nalasopara, chasing carts, jumping on haystacks, spinning tops, racing friends, jumping in puddles; mostly carefree. Despite our modest financial position, my parents worked tirelessly to ensure that me and my younger brother received good education and moral values. They taught us to always stay humble, believe in ourselves, and work hard. Although me and my younger brother had our disagreements, we always had each other's backs and were protective of one another. I am indebted and forever grateful to my parents and my brother for their love, care, support, blessings, and for shaping me into the person I am today.

During my time in school, I excelled academically and consistently achieved high scores. I was curious as a child and Science always fascinated me. I even dreamed of one day becoming a scientist. I loved reading and would often borrow books from the school library and my friends. My teachers not only offered support but also challenged me to do my best. Although I also had a passion for art and sports, I eventually realized that these pursuits were not my calling. One of the best things about school life was the camaraderie I shared with my classmates. Not only did I create unforgettable memories, but I also forged friendships that have lasted a lifetime.

As I progressed to higher secondary school, my focus shifted from pursuing my interests to identifying a stream that would lead to a successful career. With limited guidance on available opportunities, influenced by cousins and impressed by the financial prospects, I had decided to pursue Commerce stream and Chartered Accountancy as a profession. I joined Commerce college at Andheri. During my early years of college, I made many friends, participated in cultural festivals, events, quizzes, and developed taste for English Rock music. To avoid burdening my parents I never took any pocket money. I began tutoring a student to pay for my own expenses. This was my first step towards financial independence. I handed over my first paycheck to my parents and promised to someday earn enough to provide them with the life they deserved.

After passing my HSC exams, I appeared for CA foundation exam. And suddenly life changed. I was fortunate enough to begin my articleship with U K Gala & Associates, where I had the privilege of acquiring a broad range of skills, from basic document filing to audit finalization. Despite the challenge of balancing my articleship with college and extensive travel, I managed to hone my ability to prioritize, plan, and make best use of time at hand. My supportive seniors were instrumental in guiding me along the way. In early years of articleship, my interactions with Umesh Gala sir were limited, and mostly technical. I have learnt a lot from him and always looked upto him for guidance on tricky matters. Not only was he a guide, he was a role model for me. Even today, my interactions with him are enriching and always trigger introspection. I consider myself fortunate to have started my career under his guidance.

I could not clear my CA final exam at the first attempt. I could not digest failure and had decided to quit CA and pursue some other career. I was fortunate enough to receive guidance from Pujya Vasudha Bai Mahasatiji. Being under maun vrat, she drew a spider and a spider web on the paper, reminding me of the timeless tale of the King and the Spider. That inspired me to keep striving till I succeed. Her spiritual, mindful, and practical advice was invaluable, and I will always be grateful for her support. During challenging times, I look to her as a beacon of hope and motivation.

Some lessons I learnt early in my life

- Love and respect your parents, you won't even know sacrifices they made for you
- Stay humble, believe in yourself and work hard
- Life may not always go as per your plan, in that case make new plans to reach your goals
- If you cannot do what you love, learn to love what you do
- You have only limited time; plan, prioritise and make the best use of time
- Don't miss an opportunity to have fun, it helps you relax
- Don't give up, try till you succeed
- Have your go-to people; with their help you can overcome any challenges

### Professional Career

While I was anxiously awaiting results of my CA final exams, I appeared for interview with a CA firm, then called Milind Kothari & Co, having a small office at a shop in a bustling lane near Opera House. Little did I know that this interview would mark beginning of an exciting journey spanning over two decades. My journey with the firm has been full of excitement, challenges, planning, disruptions and growth. Today, the firm has grown to become amongst one of the largest Accounting firms of India and a member of the BDO International network. All this under the able leadership of Milind Kothari. Milind has been an inspiration and mentor to me through my professional journey. He still amazes me with his vision, passion and ambition. Moreover, I have had the privilege of collaborating with some of the most talented teams and colleagues, who have helped me grow and thrive in my career. Ofcourse, none of this growth would have been possible without tireless work of our stellar support teams.

I firmly believe that hard work and talent are meaningless unless you have a right platform to showcase them. I am eternally grateful to CVOCA for giving me my first opportunity to present at one of the study circles and write an article. Since then, I have had the privilege of speaking at numerous professional and business forums and contributing to reputed publications. These experiences have helped me grow both personally and professionally, and am looking forward to many more such opportunities.

Through my career from a freshly qualified Chartered Accountant to leading a large team of competent tax professionals, I have learnt some important lessons:

### Execution & Delivery

- Working smart will get you better results than working hard
- Client should be the central point of your plan
- Plan well, that's half the job already done
- Challenge convention, think out of the box
- Delivering 90% timely is better than delivering 100% but late

## Growth & Partnership

- We define our boundaries and our boundaries define our growth
- Alone you can grow only so much, to grow beyond you need complementing partners
- Specialisation is the only way to grow
- For a partnership to work, you need Competence, Collaboration, Clarity and Communication
- A person can live a finite life, an institution can live much longer

## Disruption & Change

- Every disruption brings an opportunity
- You are never too old to start
- Biggest risk, is not taking any risks

## Technology

- Technology does not take away opportunities, it helps create new opportunities
- Adapt to changing technology, else you may be outdated soon

## Leadership & Teamwork

- Cultivate more leaders, not more followers
- Not all good decisions will be popular
- With great power comes greater responsibility
- Treat your team better than how you want to be treated by your boss
- None of us is as smart as all of us

Lastly, throughout my entire career, there has been one guiding lesson that has proven to be invaluable – “Chase excellence, success will follow.”

## Personal Life

Throughout my life, I've had the privilege of receiving invaluable support and guidance from my parents, mentors, and guides. This unwavering assistance has allowed me to flourish and develop both personally and professionally. I moved homes from Nalasopara to Borivali to now at Dadar. I am fortunate enough to be married to a strong and independent woman, who continually challenges me to be my best self and helps me navigate life's challenges. Together, we have a young boy who brings an immeasurable amount of joy to our lives and brings back fond memories of my own childhood. Recently, I've come to recognize the paramount importance of physical fitness for mental wellbeing. I've thus taken up running, with a hope to run a full marathon soon. Additionally, I've been actively involved in educational and vocational guidance initiatives, which enable me to contribute to society and make a positive impact on the lives of others.

I have a strong desire to consistently improve and continue my learning through both my professional and personal life. There is always more to learn, and I am excited for the opportunities that lie ahead. As Robert Frost once wrote, "Miles to go before I sleep."

