





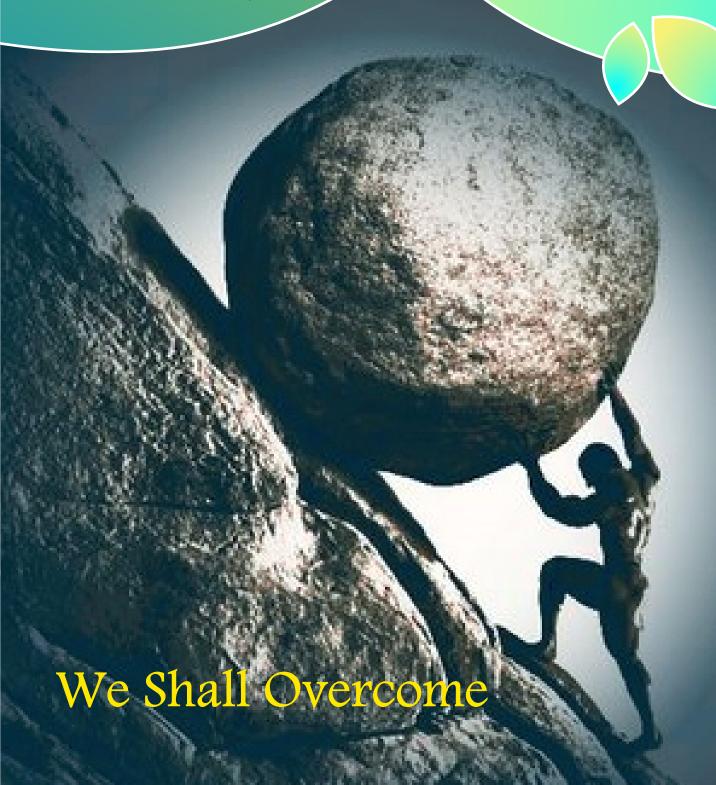
Dnyan-Yadnya

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Vol 10 | Issue 26 | Jan-May 2021

Our Vision

To seed talented students for successfully acquiring entrepreneurial skills and enhanced employability at global level





We shall Overcome





Dear Student Friends

It is always a great opportunity to be able to interact with you. However, this year such opportunities were very few and limited. Thyear 2020-2021 has been a depressing period due to COVID 19 pandemic, without access to schools, colleges, sports, meeting friends and relatives,

etc. The current year 2021-2022 also seems to be progressing on the same lines. The side effects of COVID 19 are numerous and will need a long time to discuss the same. But, I am only thinking of you.

This global catastrophe has created confusion in the students' mind. But, remember that this is not only your situation, everyone is also affected and you should not be afraid on anything, because, We shall overcome ...

Students have faced educational, psychological and financial consequences of the Corona Infection. SD-SEED, that Suresh dada Educational and Entrepreneur Development has continued to stand by and support students in these of calamity also. SD-SEED continues to provide financial aid to meritorious students through the SD-SEED Scholarship and through Online webinars provides students with guidance from eminent experts for their holistic development. The pillar and inspiration of SD-SEED is Hon Shri Suresh dada Jain. It is a matter of great pride and admiration the closeness and affection Shri Suresh dada has for all the students, which is demonstrated through all SD-SEED programmes.

On this occasion I would like share with you some good things:

Friends, our lives are full of success and failures. We are definitely happy with the successes. We should be, why not? However, when we fail, we are sad, we get depressed, but remember no one ever wants to be sad. Failure is the first step to success. Why did you fail? where did you make the mistake? you need to monitor yourself. Introspection is very important and it will help us to bring about change and also inculcate good habits.

- 1. The first good habit is to dream for yourself. Be aware of your limitations. Identify and select the areas of interest, which will help you to progress faster. Do not attempt to become like others. You may experience restlessness and depression. Continue to dream and work hard to fulfil that dream. Choose your path to reach your goal. Do not compare yourself or imitate others. Your own efforts and thoughts will surely lead you to success.
- 2. Prof. Randy Pash at Carnegie Mellon university in his last lecture recorded in this world famous book, states don't bother what other people think of me. These thoughts affect your performance which decreases. Hence, we should stop thinking of what other people think and we should not give up.
- 3. Problems will come but we have to find a way out. It is okay at this time

to seek help from elders in the family, mentors, teachers, friends, etc. Based on their experience you can take their advise, and using your skills you will definitely be able to overcome the crisis.

4.Start each day afresh and always stay in the present. Do not dwell on what happened in the past or think about what will happen in the future, both of which can affect your performance in the present. If you want to achieve the expected success, stay in the present, think of this moment and surely you will be successful.

- 5. Time is very important in life so do not waste it. Ask yourself if you are managing and making optimum use of your time. Plan each day properly, make a time table and work accordingly. Success is guaranteed.
- 6. Always keep changing and making yourself better. In order to achieve this, read good books, listen to lectures, keep good company, maintain good habits, etc. there must be positive change daily, between the yesterday's you and the today's you. Observe yourself and you will notice positive changes which will give you tremendous energy.

7. You should think and be thoughtful in your approach. Think about the importance of each task and prioritise your work, which will help you have a good work experience.

8. Always go for your potential, do not settle for anything less than the best. Conversely, no matter now negative the situation is always attempt to complete it and the result can be positive

9. Honesty is very useful to us in life

10. Problems are not solved by simply complaining about them for the rest of your life, but by finding out solutions

11. Ask whatever questions and doubts you may have in your mind. Don't be shy, try asking and believe me your job will be done. Do not remain quiet and speechless.

12. Always tell the truth, it save time and efforts. Your words are your personality.

Friends we can achieve all the above points, they are not impossible. You have to decide and try for yourself and you will definitely succeed. We shall overcome. Let such thoughts always remain in our mind forever 'Vaastu means that hastu'

Prof. SV Somwanshi

SD-SEED Advisory Member

SD-SEED Advisory Member		
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Editorial Commitee

Shri Rajesh Yawalkar (Chief Editor)

Shri NJ Gadiya, Shri Mahesh Gorade, Shri Nilkanth Gaikwad, Shri Milind Kulkarni , Prof SV Somwanshi





STRUGGLE, CONTACT AND

CONTINUE LEARNING



The schools were closed during the lockdown and students were at home. Therefore, in order to compensate the students' academic loss it was decided to cancel or postpone the exams. These steps will help the students to save a year but it will not compensate for the academic loss. It is important to ensuethat studies are not disrupted even though the schools are closed. It is necessary for the State and Central Governments to giving importance to the needs of the children of its hardworking citizens.

The Pandemic is still with us. Hence, businesses and industries are at a standstill. The working class have left their city of employment and have returned an idle life in their native villages. Daily expenses have to be met. There is financial misery all around. The boy was studying in the city of employment, is also now stiing idle in the his native village hundreds of kilometers away.

There are huge problems of electricity, mobile voice and data connectivity, Internet connectivity in rural and hilly areas which are far from the cities. This coupled with unavailability of smart mobile hand sets, laptops, computers, and the huge amount of money required to buy and keep the devices working and connected id a big problem for parents.

The children of upper class parents in urban schools are learning online uninterrupted, while the children of economically challenged and needy families and those of rural families are suffering due to educational imbalance.

Online and offiline education can not be compared. In the offline class, the teacher makes the students learn the spelling by writing it. The main difference between online and offline class is that for online class the teacher shows a picture of a mango and says it is sweet, where as in an offline class the teach can actually show the children the mango and children can feel touch and eat it. However it is better to have online classes than to have nothing. During online classes children's attention span is very short and student teacher interaction is minimum and uneffective.

A single mobile handset at home is another problem families face. If parents take this one mobile with them while going to work, the children are happy. It is essential that a responsible person be with the children during the online class sessions, interaction with the teach and while doing their homework so that it is more effective. If it is question of the family sustenance that parents have to go to work, then an elder child should be

with the younger child during these classes.

Our teachers used various methods, home visits, neighbourhood classes, workshops, subject friends, neighbourhood friends guidance from student of higher classes, but is it is clear that these efforts are meagre.

It is imperative that rural students are provided with mobile handsets of suitable capacity, arrange recharges, internet facilities, mobile connectivity and uninterrupted power supply.

During the Corona lockdown, regional Television channel should be taken over by the Government between 10 am to 2 pm daily, divided section and class wise and disseminate education by creating a proper timetable. In the rural areas students can study together in the neighbourhood. Corona has not ended and there could be more waves. Hence it is appropriate to start teaching on televisions.

Corona has impacted education not just in India but worldwide also. The children in so called rich countries continued to study online as they had access to all resources. However in developing countries the lack of computers, laptops, electricity, internet connectivity and smart phones is a barrier to online education. College students can help by making arrangements for daily classes at near by places where the mobile data connectivity is good. Students who can afford the software and hardware for online classes should share the same with those who do not have it. Alternatively the less fortunate students can also request the students who have facilities to share it with them. Remember, to find a solution to a problem, you have ask for help.

The affluent children in rural areas should help children by sharing their devices and time. Teachers and service oriented organisations can help in this co-ordination. Parents should accept and support such arrangements. We do not know when the pandemic will be over and the situation return to normal. Therefore it is required and appropriate to adopt such methods of co-ordination and co-operation.

Mr. Nilkanth Gaikwad Governing Board Member SD-SEED, Jalgaon Mobile: 9422267330





Success and failure is the lesson we learn from all our actions. There is a proverb in English 'Energy flows where attention goes.' Perseverance and hard work play an important role in helping us to be successful. There is no substitute for hard work. Smart work together with hard work and careful planning about any activity is very important. 'Mindfulness' means to be absorbed / engrossed / totally involved in everything you do, which will help you reach the pinnacle of success in all your endeavours.

All of us look forward to success, which helps us to achieve our goals and brings us unparalleled joy and satisfaction. It is possible for us to experience this joy and satisfaction on a daily basis. Success is to continue striving without resting on our laurels. The success, glory and reward we have achieved is a milestone and the culmination of our efforts.

The Pyramid of Success devised by Wooden consists of the following fifteen building blocks: friendship, loyalty, co-operation, self control, caution, initiative, pure intent, mental state, skill, team spirit, chastity, self confidence, competitive greatness, perseverance, enthusiasm and hard work

Wooden's Pyramid of Success consists of the following fifteen building blocks. Friendship, loyalty, cooperation, Enthusiasm, Industriousness, self control, alertness, initiative, Intentness, condition, skill, team spirit, poise, self-confidence, competitive greatness. These qualities are your wealth and treasure, which will help you repeatedly climb the steps of success in your exams, business sports, relationships, etc.The garden of success will blossom and flourish if we add the qualities of ambition, adaptability, resourcefulness, patience, reliability, honesty, integrity, preparedness to struggle, calmness to the pyramid of success.

We should also remember to keep path to our goal clear and free from all distraction.

'we should be able to grow on stone like the *Peepal* tree, We must be able to fearlessly walk the path of determination Clouds will come and go

You should be able to stand with your feet firmly planted in the ground.'
You should follow the following steps in order to reach the pinnacle of success

- **1. Business:** there is no alternative to work. Hard work and careful planning will give you good results.
- **2. Loyalty:** keep your self esteem and self respect intact for yourself and all those who depend on you.
- **3. Alertness:** stay alert and awake to your surroundings. Engage in your daily activities, laugh, play with an open mind, learn new things and be enthusiastic to keep improving yourself.
- **4. Initiatives:** develop your thinking and decision making ability. Don't be afraid of failure, but learn from it.

- **5. Enthusiasm:** your work should bring happiness and joy to those you come in contact with,
- **6. Self control:** practice self- discipline and control your emotions. Good judgement and ingenuity are important.
- 7. Friendship: it is important to have respect for your friends
- **8. Co-operation:** cultivate a sense of co-operation. Listen to the other person's opinion and find a better way together.
- **9. Purpose:** your purpose must be pure. Set realistic goals. Focus on your success by overcoming all temptations with determination.
- 10. Confidence : have a positive attitude and be confident in all your actions and activities.
- 11. Skills: Develop the ability to properly implement the basic strengths of your skills
- **12. Team spirit: T**hink of others from your heart. Keep you personal interests aside and be willing to sacrifice for others welfare.
- **13. Competitive greatness: B**e the best when you need the best. Learn to enjoy those challenges even in difficult situations.

In addition to the above, we should follow the following six habits to change our lives:

- **1. Silence:** Meditation is sitting quietly and looking inside yourself, touching your inner consciousness, formatting the computer of your mind and removing the virus. meditation is important as it helps keep the mind happy and refreshed. It also helps to understand how little are a person's needs and how all worries are in vain.
- **2. Positive affirmation:** Giving yourself instruction is a means of self communication. Constant mental reiteration and revision of future plans is a part of self suggestion, which also helps it to seep into your imagination and become fruitful.
- **3. Visualization:** Imagination is the most precious and influential gift god have given us. Proper use of imagination transforms a person from ordinary to successful.
- **4. Exercise:** The only way to brea the chain of sorrow is to exercise, do dips and surya namaskar, pull ups and keep your consciousness alive.
- **5. Reading:** a man who read a book, lives many lives in one life, this is the importance of reading
- **6. Writing:** by writing your thoughts helps in emptying your mind, removes sorrow and transmits new energy to the minds and your thought become firm.

Mr. NJ Gadiya Governing Board Member SD-SEED, Jalgaon Mobile: 0257-2274545



Key Skills Required for Employment and Business

Life and work has come to a standstill all around us on account of the lockdown situation, due to which all of us have got a lot of time for ourselves. We should think how we can make proper use of this time without wasting it in this situation.

The real success from education is your progress in your job and the development of your entrepreneurial venture. In today's changing times, traditional education alone is not conducive to the holistic development of students, hence skill based education is of paramount importance. If students acquire different skills along with their regular curriculum, it become very beneficial for their career growth.

Currently, the online or digital market is growing rapidly in India. If you enter in this sector and take advantage of the employment or business opportunities available, it will help you progress in your career and achieve success.

So let's see what skills we can learn and how we can use themfor our career, employment or business.

1) Language skills

There are different languages spoken and understood all over the world and even in India. English, French, German Japanese, Korean, Arabic are main global languages. You can learn these languages and make a career as transalators, which will give you great opportunities for your own business or at your work place.

2) Videography

Under the current circumstances, video is extensively used for educational and training purposes. Today there are many people who are still unaware of how to make videos. Hence the skill of recording, capturing, editing and making videos is crucial and will have a good scope in terms of both employability and as a business. There are also many training institutes that offer courses in videography.

3) Digital Marketing

We use social media extensively in our day to day activities, but we do not make optimum use of this media. We only create our account and use it to chat with our friends, send videos & messages, but if we use social media to promote our business we can reach more people and our business can grow exponentially. Digital marketing is the new age way of marketing and reaches out to customers faster.

4) Selling Skills

It is becoming difficult for people to run their businesses

today, as they find it difficult to convince customers to either buy their products or avail their services. It is also become challenging to find the right candidates who can confidently undertake such activities for the company, even if they are paid as much as they ask for. Hence it is necessary that we learn Selling Skills which will help in running our own business successfully.

5) Communication skills

It is imperative that every individual understand when to speak, how to speak, what to speak etc., because every event has an effect and it affects our lives. Communications skill will help us solve many problems, by talking and winning people's hearts and handling relationships in a better way. Individuals with good communications skills can express their opinion more effective manner and such people are preferred in every sector.

6) Presentation skills

Keeping in mind the manner in which the world is evolving now, presentation skills are very important and will continue to be so in the future. The task of preparing or giving a presentation is always challenging and the person who undertakes this challenge is given special importance and is treated with respect and dignity. This also means that the task of making presentations will increase drastically, as it will be required in every field, industry and job. Hence persons with presentation skill can earn a high income and good recognition.

7) Training and coaching skills

In the last two years, the manner of teaching and coaching has changed all over the world, including India. People prefer to learn from a person or organisation who has indepth thorough knowledge. These skills gives opportunity for every person to learn and teach.

We can learn all the above mentioned skills online at home during lockdown and we can build a successful career through these skills in the future

Mr Sajid Patel Motivational Speaker Mobile: 7841046459



FINANCIAL LITERACY THE NEED OF THE HOUR

All of us want to be rich or have a lot of money and most people work hard to achieve this. It is pointless to get rich by working hard. Financial literacy is the key to becoming rich. It is important to know how money works and have knowledge on how to handle investments. Financial planning and literacy are taught in all Indian homes and this education plays a unique role in achieving financial stability.



All of us want to be rich or have a lot of money and most people work hard to achieve this. It is pointless to get rich by working hard. Financial literacy is the key to becoming rich. It is important to know how money works and have knowledge on how to handle investments. Financial planning and literacy are taught in all Indian homes and this education plays a unique role in achieving financial stability.

Children are told that they need to study and work hard if they want to be rich and successful. Instead, they should be taught that they should not work for money but should make money work for them and encouraged to become financially literate, which will help to be financially self sufficient. In this article we will take a look at some important finance related mantras

1. Financial discipline

It is important to keep a record of your income and expenses which will instill a sense of discipline and help you in financial planning. It is important for everyone to understand from a young age that for financial progress financial discipline is crucial. This should be accompanied by an increase in savings and a reduction in expenses. It is also very important to create awareness in the children about issues which affect their daily life, such as not having unnecessary debts, paying taxes on time, controlling their financial needs, etc.

The importance of savings

You do not understand the value of money, is a common house hold phrase. In recent times the tendency to spend o luxurious goods is rising, but this needs to be preceded by necessary savings. The habit of saving from pocket money should be inculcated in kids. This will help them to understand and be accustomed to planning, budgeting, spending and saving money. It will also create in them the ideas for wealth generation and creation. They should be taught the difference between need and luxury. This will help children to start thinking about immediate need and future needs.

2. The importance of an emergency fund

We should plan and prepare for unforeseen financial crisis and not neglect them. We often keep children in away from reality and dream of a happy future. we keep them in the illusion that there will be no financial crisis in our lives, so they do not need to plan for such situations. Teach children to keep some of their pocket money or income from part time job aside as an emergency fund. An important rule in financial planning is to keep an amount equivalent to six months salary as an emergency fund. Children should implement it when they start a job or a business. They will realise the usefulness of an emergency fund in the time of

financial crisis.

4. Teach children to be independent

We love our children and it is out of this love we meet all their needs. This can give rise to children thinking that all their demand will be met effortlessly. We should remind children of the importance of standing on their own two feet. It should be made clear that for their every need they should not reach out to their parents wallets. Once children are old enough they should be encouraged to do part time jobs and earn theirown pocket money. This childhood habit in future will create an attitude of self reliance in children whether at the work place or in their own business. They will be able to cope with their financial difficulties on their own.

5. Budget planning

The days after receiving salary are difficult times for most people, as there is a lack or poor financial planning. It is necessary for children to know what are their essential needs, what are their important and unavoidable expenses, what are avoidable and least important expenses and what are the differences between luxury and necessary expenses. Once the budget is prepared, they will be able to understand the differences in all expenses. It is important for parents to teach children how to save and where to spend.

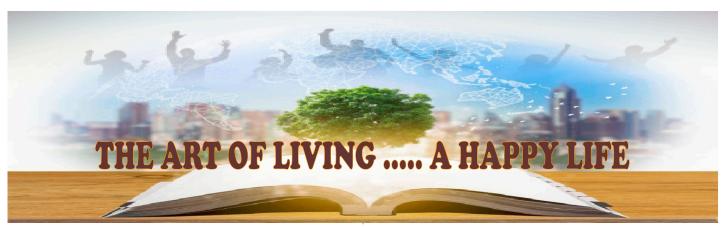
6. Investment fund

Savings are an important factor in wealth creation. But only savings does not make one rich. Children should be educated on the different investment options, alternatives to beat inflation, areas to be given importance while investing. Children receive cash on occasions such as birthdays, ceremonies, prizes, which can be used to create a Fixed deposit and they can see for themselves how their money grows. Older children can also be taught how to invest in Mutual funds as a means of wealth creation. Young people who are accustomed to saving and investing at an early age will no doubt create great wealth in the future.

7. Reading financial news and publications

The habit of reading excellent books, financial documents and investment articles should be inculcated in children. This will help them to keep track of development in various sectors and also keep track of their investments. It is always better to live happily and financially sound than to work hard all your life.

It will be easier to inculcate these finance mantras in children at an early age and keep thei away from financial hardships in the future. Financial education from a young age among other things is essential for wealth creation



It is an art to live a happy life and the one who realises it, is lucky. Today life is stuck in bondage, and just the thought of breaking this bondage is overwhelming. Living life has become difficult, sorrow is waiting for man on every step and man has forgotten to smile. But the person who has travelled this difficult and sad path, knows the value of laughter.

We also need to learn the art of fighting injustices, which will build confidence and self reliance and you will always be happy. All of us are blessed with various artistic qualities and we should recognise our skills and talents. We should develop our inherent talents, which will increase our self confidence, shaped our personality and help us live a happy life and enjoy true happiness. These talents can be your strength in the future and change your life.

We should take the following steps to lead a happy and dignified life:

We should take care of our health. We have become accustomed to ignoring our health while keeping up with today's fast paced of life. We should not ignore our own health while taking care of our family members. Make time for regular exercise, yoga, meditation. It is said that, Health is Wealth. If you are healthy your mind will be automatically happy.

We need to take action on the physical and mental level in order to be happy. The most important physical activity is to take care of one's body. In order to do this we need to love our own body. We should keep our bodies neat and clean, so we are pleased and happy when we meet others. We should also pay attention to the keeping our bodies healthy and fresh through regular yoga and exercise and make a promise to stay away from addictive substances.

It is impossible not to find an area of interest in terms of employment or business. I will study in my favourite area of interest and make all attempts to earn a living in this area. If not, I will do my best to use my education in my job and business.

Happiness is a state of mind and can be found by looking internally, instead of externally. Here are some simple things, which you can implement to lead a happy life.

- Find happiness in the small things in life
- Indulge in sports, entertainment, singing, tourism, dancing and reading.
- Maintain a proper work life balance and do not be enslaved to your daily work
- Be content with that you have, because everything does not happen the way you want
- Look at life positively. It is full of sorrows and troubles, find ways to reduce them.
- Be prepared to accept change. Don't let the present, spoil your future.
- Enjoy life by counting your blessings and do not blame fate while comparing yourself with others.
- Do not have expectations, so you do not have disappointments
- Keep your sorrows and worries to yourself, do not get scared by them
- Identify your potential and believe in yourself.
- Do what you do efficiently, diligently and happily without worrying about the consequences.
- Ignore things you don't like and rejoice in others' success.
- Always be Spontaneous, smiling and happy.

Mr GT Mahajan SD-SEED Advisory Member Jalgaon

Mobile: 9422564798





- To provide opportunities to all deserving students to participate in India of the 21st century.
- To spread educational awareness among all stakeholders
- To financially support eligible students for accomplishing their educational goals and occupational aspirations.
- To develop and implement a comprehensive package of initiatives resulting in empowerment for stakeholders
- To make the program self-sustainable so that more and more students can benefit.



ESTIMONIALS



Jayesh Shriram Moranakar, Jalgaon - BE Mechanical (Second Year)

The Scholarship has strengthened my drooping spirits and given me courage to continue. SD-SEED started by Hon. Suresh dada Jain has given me confidence to achieve my goal. I used this Scholarship to pay for expensive books, college fees, etc. This has made me realise that we are not alone in this world, but there are generous people like Dada who help economically challenged students in society. It is my wish that this project should continue forever. I pray that Dada is blessed with a long and healthy life. I will help SD-SEED as much as I can when I become financially independent so that this noble work continues.



Yogini Balasaheb Patil, Amlner - B.Tech E&TC (Fourth Year)

I am very happy to say that with the help of the SD Seed Scholarship, I am able to fulfil my dream of becoming an engineer. We are three brothers and sisters and our family's financial condition is very weak. My father works as a farm labourer and finds it very difficult to meet all our educational expenses. The SD-SEED Scholarship helped me meet my educational expenses, including buying expensive books for GATE Exam and greatly reduced my father's burden. The SD-SEED Scholarship has enthused and inspired me to continue my education and also given me a sense of support. The work started by Hon. Shri Suresh dada is noble and incomparable. I humbly request Dada to continue to support us students and I pray that Dada is blessed with a long life.



Rahul Sudhakar Uttarde, Jalgaon - Diploma IT (Second Year)

The financial condition of my family is very weak, but the SD-SEED scholarship has given me tremendous support and I am studying in Diploma Second year.

I lost my father when I was very young and my mother works as a daily wage labourer. I had decided that I leave discontinue my education after class 10 and I will help my mother as our financial condition was very poor. It was at this time I came to know of SD-SEED scholarship, I applied and got selected based on my merit. This scholarship has helped me meet all my educational expenses, together with being able to buy stationary and books on discount. SD-SEED has helped many financially weak, intelligent and hardworking students like me to achieve their desired goal. My salute to SD-SEED for all their help and I will forever be indebted to them.



Mayuri Rajesh Bari, Raver - B.Sc (Third Year)

I come from Raver, which is area, where my father works in the farm. Our family's financial condition is weak and I had to face many financial hurdles in order to continue my education after Class 12. The Scholarship helped in paving the way for college education in a city like Jalgaon. I am able to buy expensive books and pay my college fees with this financial support. This has given me the consolation that I am not alone. It is also very encouraging to know that there are generous people in society like Hon. Dada. Due to this noble initiative of Hon Shri Suresh dada many students are able to fulfil their educational dreams. I will make the right career choice and move on the path of progress. May Dada live a long life and may this good deed continue forever.



HEAD OFFICE:

7, Shivaji Nagar, Jalgaon - 425001, Maharashtra, India. Tel: (0257) 2235254 | Fax: (0257) 2234258 | Website: www.sdseed.in

