



WE THE GAME CHANGERS



Millennium Mams'
2019 - 2020



Core Committee

Standing (L to R)

Shweta Mall, Yutika Sanganaria, Nameeta Mohanka, Paridhi Agarwal, Swati Chowdhury, Anuradha Kanoria, Preeti Agarwal, Meghna Bajoria, Sonali Sonpal, Vineeta Jhawar

Sitting (L to R)

Sireesha Kadiyala, Mr. Sanjay Bhuwania, Mr. Bishnu Dhanuka, Rachna Prasad, Sushila Jain, Praniti Goenka



Surtaal



Invest in yourself



Saraswati Study Group



President's desk

The year gone by leaves me with a sense of pride and belonging for this exclusive organisation that teaches women to invest in themselves. Whether it was our iconic trip to Berkshire Hathaway to meet the legendary investor Warren Buffett or meeting the dynamic duo heading Thermax Ltd, Ms. Anu Aga and Ms. Meher Pudumjee, the highlight of this year has been the art of giving back to society. Whether it is reaching out to the underprivileged or the Green Thumb Initiative by Tata Projects, we can certainly make this world a better place with a small step.

Meeting the Honourable President of India at the majestic Raj Bhawan will remain etched in our minds forever. As we head into the New Year, let us pledge to organise even more meaningful events befitting the stature of this prestigious organisation that we are a member of.

Author's Forum

Sachin Prasad



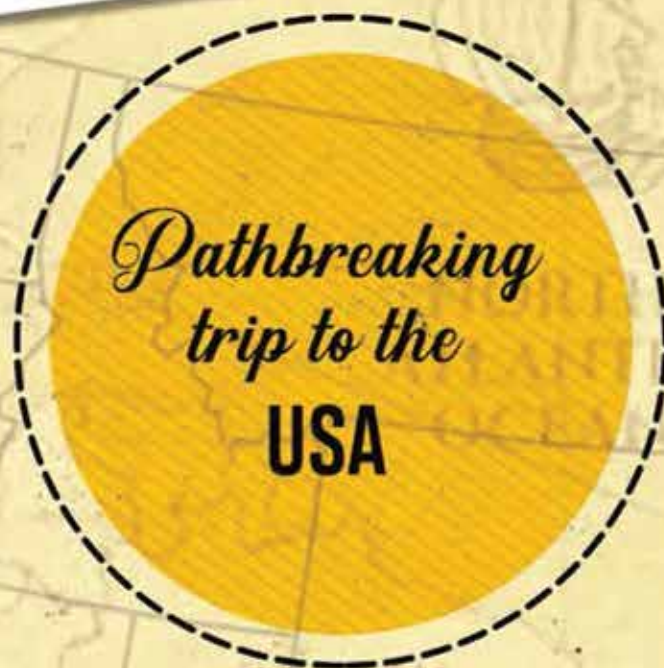
Stanford



Omaha



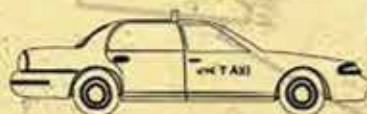
Apple



*Pathbreaking
trip to the
USA*



Facebook

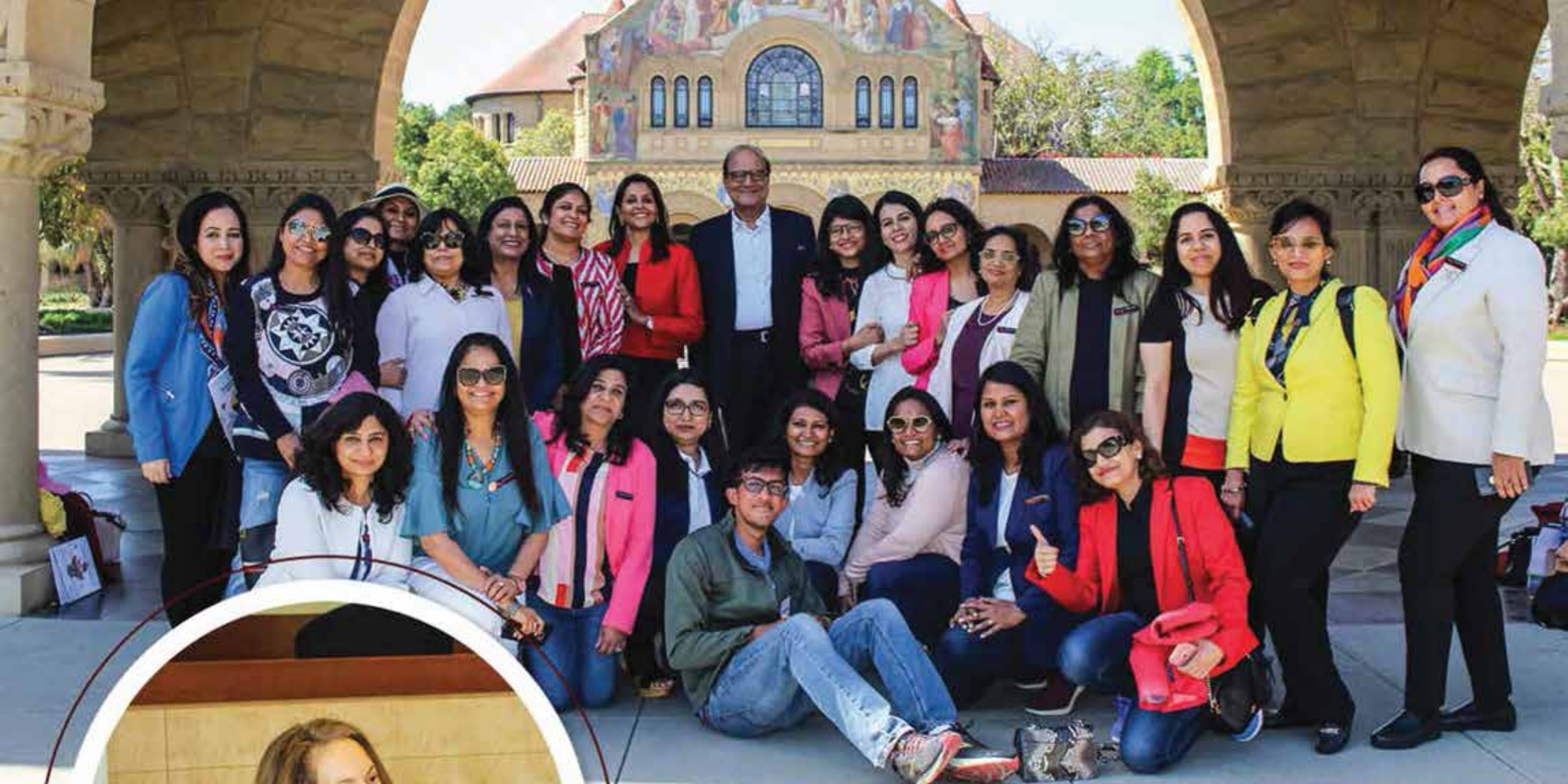


Google



Berkshire Hathaway AGM





Visit to Stanford

The visit to the famed Stanford University was a dream come true for us. Breakfast at the university cafeteria was followed by a guided tour of the campus.

We then met Professor Laurie Hodrick at the conference room of the renowned Hoover building at Stanford; a once-in-a-lifetime opportunity indeed! She is a Professor Emeritus of Economics, highly regarded for her pioneering research on corporate financial decisions with expertise on M&As.

The Q&A session with her was really informative and our queries were handled professionally. Her personal journey, which she shared with us, was truly fascinating. She was highly impressed by our organization's mission to empower women and encouraged our endeavour.



Visit to Google, Apple & Facebook

It was back to learning when we met Jason Martin, VP, Google Cloud at his SFO office. It was a true power lunch organized by this dynamic leader with various trending topics being discussed.

An interactive session with Jason followed at 'Enter the Dragon' – the conference room. The future of Google Cloud was portrayed by him through an outstanding presentation.

A stimulating Q&A followed with topics ranging from AI's impact on the world to data confidentiality.

Meeting Jitesh Shetty, Product Entrepreneur at Google Cloud, provided valuable insights into the way businesses worldwide are benefitting from Google Cloud.

We visited the Apple Visitor Centre in San Francisco where we saw the latest apple products as well as experienced the AR (Augmented Reality) for exploring the Apple Park. It was an extremely memorable visit.

A truly priceless session with invaluable takeaways.





Mams in Mecca of Investors - OMAHA



We reached Omaha brimming with excitement. We were off to the Yellow Berkshire Party and the Berkshire Hathaway Shareholder's Party right after landing in Omaha. We got an excellent opportunity to network with various investors from the world over. It was an experience of a lifetime interacting with Mr Ajit Jain, Vice Chairman of Insurance Operations, for Berkshire Hathaway in an exclusive session. Mr Buffett's house was a wonderful example of his simple way of life. It was now time to fulfil our dream, attending the AGM of Berkshire Hathaway, which is attended by the largest number of shareholders in the world. The atmosphere was electrifying. Seeing Mr. Warren Buffett and Mr. Charlie Munger on stage and hearing them was an unforgettable moment for us! There were a variety of stalls at the AGM exhibiting products of various companies from Dairy Queen to Duracell, which were part of the Berkshire Hathaway portfolio. Experiencing the aura of the oracle of Omaha and attending this prestigious AGM will certainly be one of the biggest milestones of our lives.





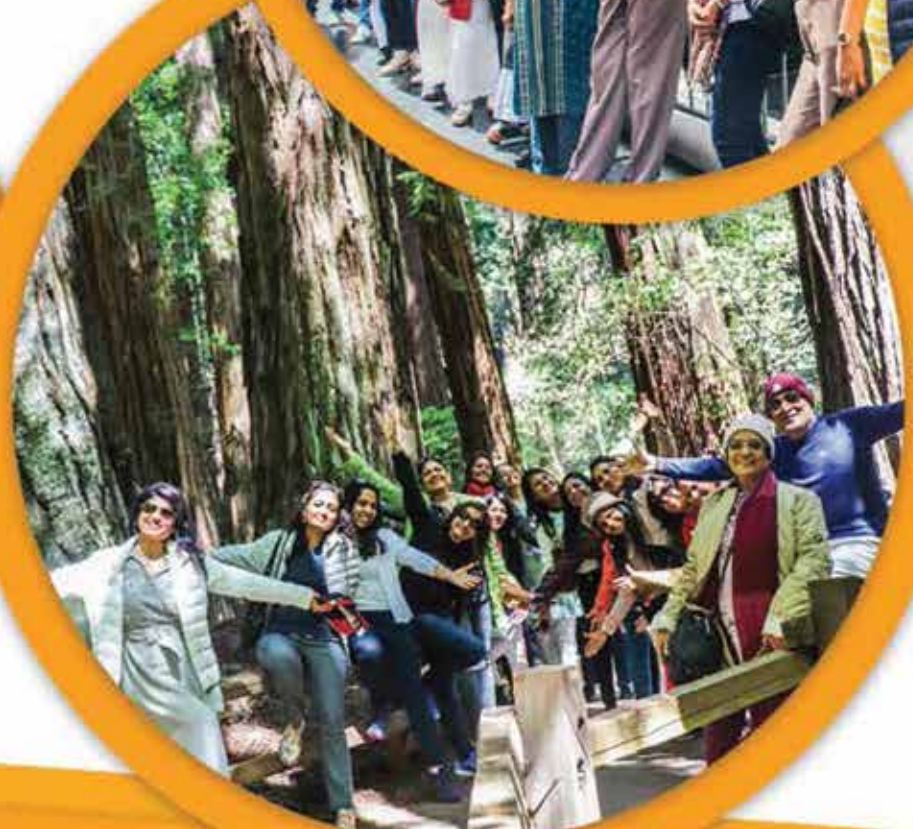


Interactive session with Mr. Ajit Jain

It was an honour for us to get an opportunity to interact with Mr. Ajit Jain, Vice Chairman of Insurance Operations for Berkshire Hathaway in an exclusive session. He took time out from his busy schedule in the run up to the AGM which was an absolute privilege for us. He gave us valuable insights into the world of investing and answered various questions by our mams on different topics. He praised our organisation and inspired us to continue on our path of financial literacy and also gave invaluable advice to carry back for our youth members.

Exploring America

Touch down at SFO and Mams were ready to go! We started the day by experiencing breathtaking views of the city from a cable car! It was the fisherman's wharf in the evening where the sunset cruise welcomed us! The stunning San Francisco Bay against the backdrop of the iconic Golden Gate Bridge, the impressive city skyline and the famous Alcatraz Island had our spirits soaring!





'Invest in Yourself' by Mr. Dhanuka

The Berkshire Hathaway AGM venue was recreated at the Taj Bengal Crystal room. A vivid account of the trip was presented by our president, Ms. Rachna Prasad, along with a video where the 9 memorable days of our trip were beautifully portrayed.

Mr. Dhanuka was invited on stage to share with us his invaluable takeaways from Mr. Buffett and Mr. Munger at the AGM as well as Mr. Ajit Jain and Mr. Mohnish Pabrai. The ultimate *prasad*, according to Mr. Dhanuka, was 'Invest in Yourself.' A stimulating Q&A round followed.

Mrs. Aruna Dhanuka felicitated Mr. Bishnu Dhanuka, Rachna Prasad along with all the coordinators from the US trip. The success of the trip was celebrated by cutting a cake. After the event, each mam felt enriched and motivated to invest in themselves.







Annual Event 2019

The Annual Event 2019 held at Taj Bengal was an exciting mix of different themes.

The event began with a very motivating speech by our current president, Rachna Prasad. Dhanuka Sir spoke of the 'road less travelled' which led to the birth of Millennium Mams' and Bhuwania Sir explained the difference between 'financial empowerment versus financial independence.'

Celebration of Democracy showcased our political journey from independence till date with a power-packed dance performance by our mams followed by a presentation.

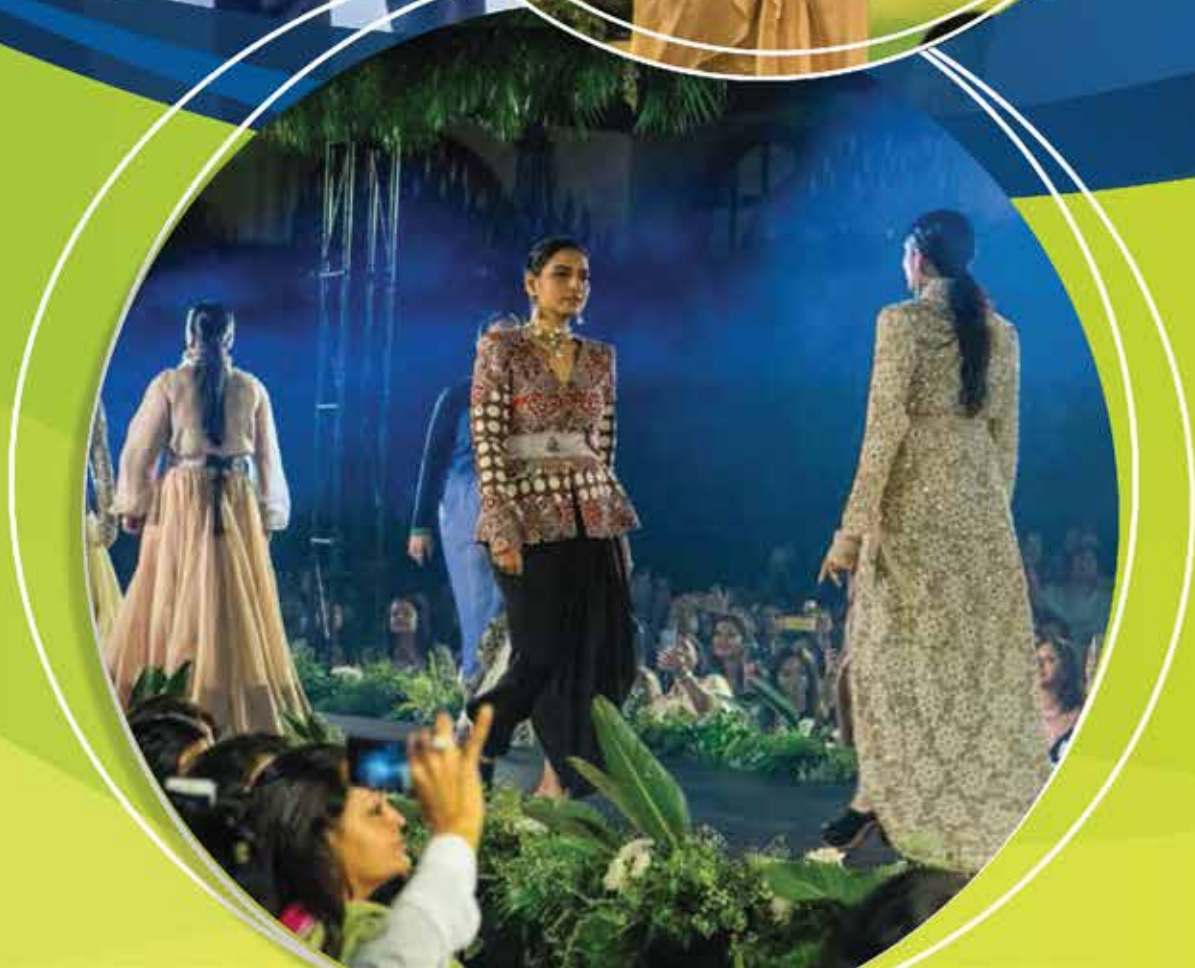
'Survival of the fittest in the disruptive world' was one of the topics of presentation. There was also a short presentation on Elon Musk, CEO of Tesla, which dealt with revolutionizing transport.

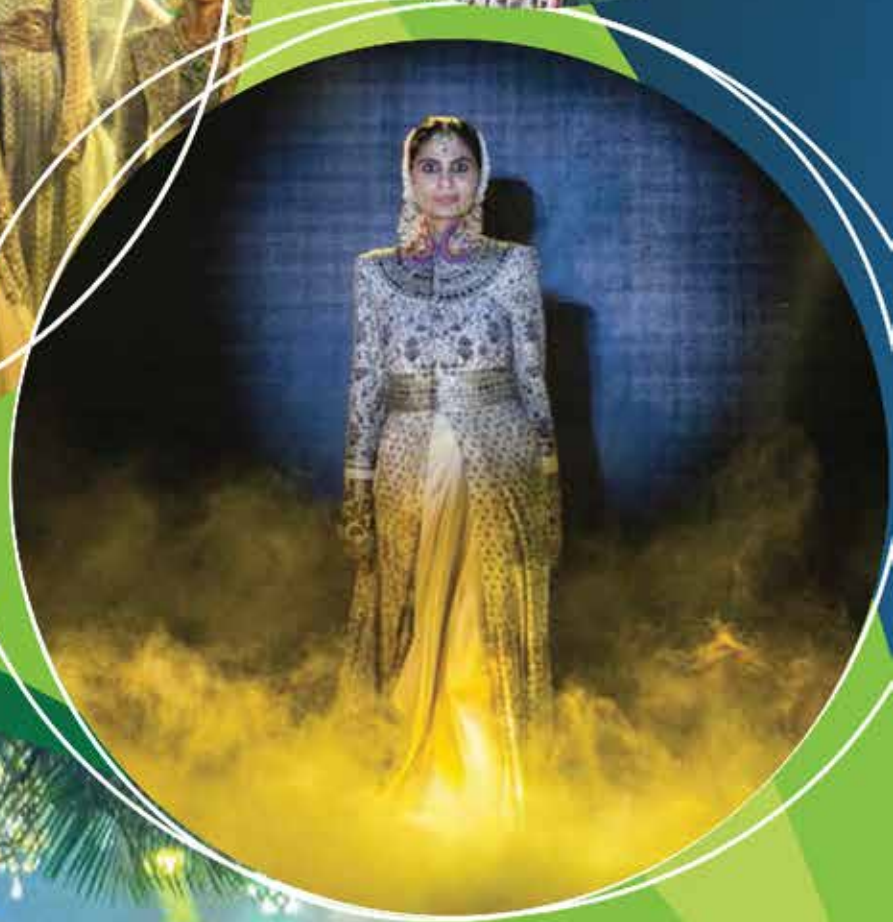
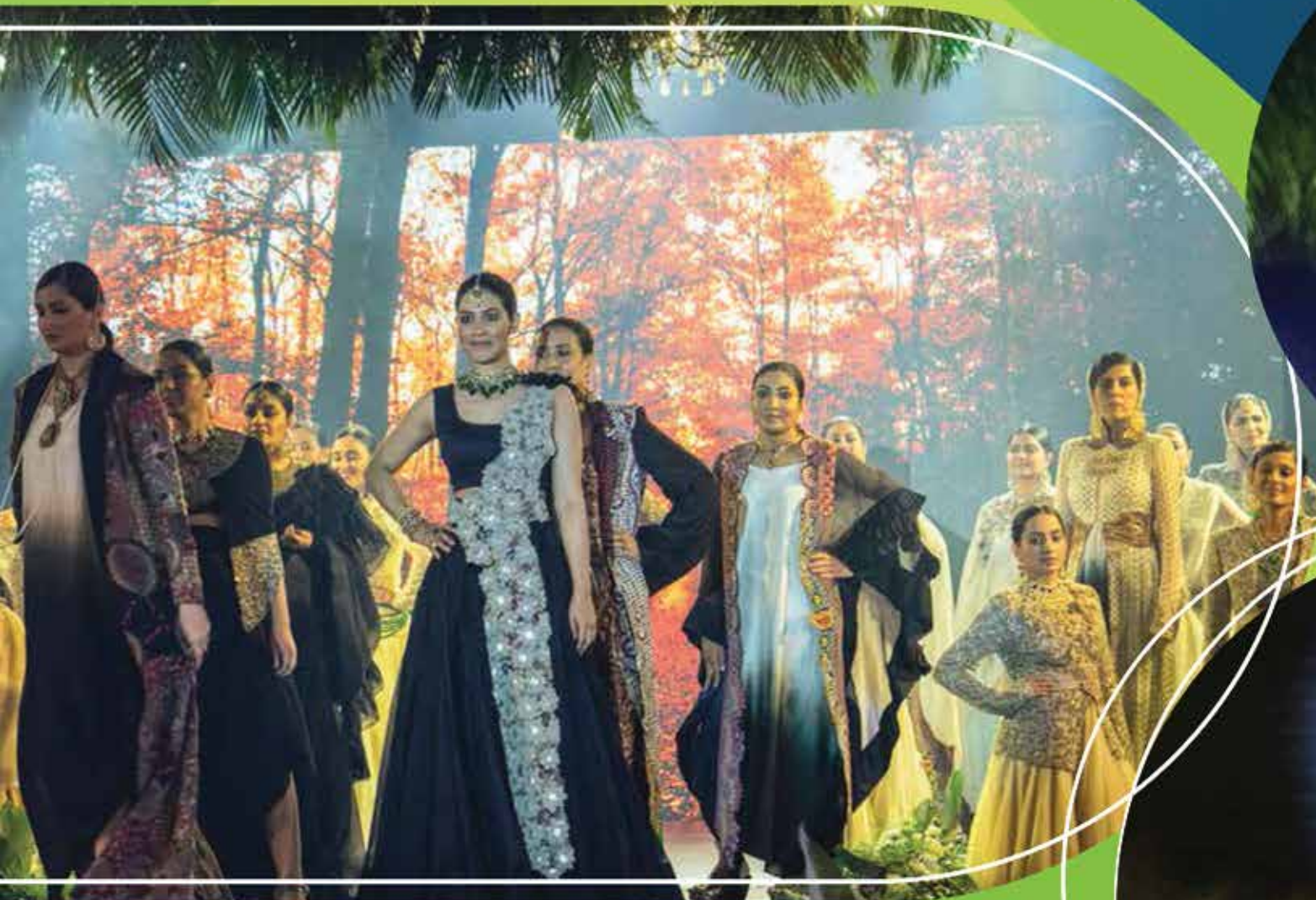
'Wellness, a business opportunity', clearly highlighted that wellness is not just about good health but a holistic overhauling of our lives to live better and feel better.

There was a presentation on the various activities of the Millennium Youth.

Then came the surprise, our mams walking the ramp! We were spellbound as we watched our mams shining with confidence wearing couture jewelry by iconic jewelry designer **Raj Mahtani** and dresses by **Anamika Khanna**.

This Annual event will remain etched in our memories for years to come.







Cement Conclave

Two cement giants, one exclusive Cement Conclave and of course a Millennium Mams' event!

The session was graced by luminaries like Mr H.M.Bangur, MD Shree Cement, and Mr A.V. Dharmakrishnan, CEO Ramco Cement.

We learned about the journey of success of both companies and their future vision. A stimulating session of Q&A followed with topics ranging from capacity expansion to priceless lessons on leadership from the stalwarts. It was heartening to see the camaraderie and mutual admiration shared by the two leaders.

Invaluable insights, unmatched takeaways and precious life lessons for the mams.



Interactive
session with
Mr. Neelkanth
Mishra

Millennium Mams' CREDIT SUISSE

*The journey
of capital
markets
in Modi 2.0*

CREDIT SUISSE



Neelkanth Mishra

It was macroeconomic lessons at its best through an interactive session at the Millennium Mams' forum with our Guest of Honour - Mr Neelkanth Mishra, Managing Director and India Strategist, Credit Suisse. The extremely insightful session included an analysis of the Indian economy, the reasons for its slow-down, the positive structural changes taking place and the risk factors to be considered. From the Indian banking crisis to the impact of the trade war, all our queries were deftly fenced by Mr. Mishra. Great takeaways, indeed, for all of us.





Interactive session with Mr Raamdeo Agrawal

The new academic year at Millennium Mams' got off to a perfect start with iconic Indian investor, Mr. Raamdeo Agrawal, Joint MD & Co-founder of Motilal Oswal Financial Services Limited as our Guest of Honour. His talk on the 'magic of entrepreneurship' and the 'joy of compounding' discovered, while exploring the exciting world of equities was truly inspiring. He shared the principles of his Guru, Mr. Warren Buffett, which played a major role in his success story. All the questions posed by our mams in the Q&A round were deftly answered by him. A truly enlightening and insightful session.





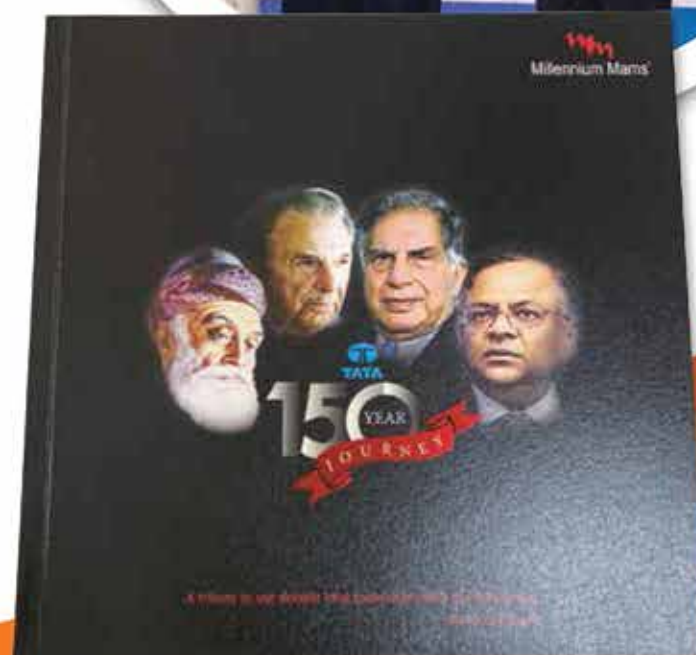
Wizards of Dalal Street

The new year 2019 started with a bang for Millennium Mams'. We had not one but two wizards of Dalal street at our forum for an interactive session. Mr Ramesh Damani and Mr Utpal Sheth gave us valuable knowledge about investing in the stock market right from concepts of timeless business, to dealing with disruptions. They also emphasised on the power of compounding. The session has indeed fuelled all our minds and we could not have asked for a better event to kick start our new year!



Unveiling of the Compendium

We were invited by the Tata Group at the iconic Bombay House for the unveiling of the compendium conceptualized by our mentor, Mr. Bishnu Dhanuka. The compendium compiled by us chronicled the philanthropic contributions of the Tata Group towards nation building. We are indeed grateful to the Chairman Tata Sons, Mr. N. Chandrasekaran, for unveiling the compendium in spite of his pressing schedule and Ms. Roopa Purushothaman - Chief Economist and Head of Policy Advocacy, for the welcome address. Another milestone for Millennium Mams'! The newly opened Tata Experience Centre at Bombay House was truly futuristic! The rich history, philanthropy and future vision of the Tata Group were showcased in this digital museum.





Interactive session with Puneet Chhatwal

A fantastic co-incidence! The 30th Anniversary of Taj Bengal and hosting the dynamic MD & CEO of IHCL, Mr. Puneet Chhatwal along with Mr Khosla, senior Vice President - operations Taj Hotels and Mr Manish Gupta, GM Taj Bengal! Mr. Chhatwal made a brilliant presentation on 'Change is the only constant' and he also talked about the power of re-imagination, awareness of mega trends impacting the industry, execution and delivery! The 4 ingredients of success, he said were strategy, organisation, function and person. Be fast, not slow and be nimble and agile was his message. The importance of partnership was discussed citing the successful Tata - Starbucks joint venture. He lauded our decade-long association with the Tatas. A stimulating Q&A session followed. We have understood the meaning of 'being addicted to success!'





Millennium Youth 2019

Millennium Youth 2019 was a 4 week camp to empower the young minds. They got knowledge about the financial market and macro economics. Business Presentation, Communication Skills, Debates, Buffetology, Factory Visit, Cricket, Dance, Picnic were some of the highlights of the camp. Young people from 17-23 yrs were eligible for this life-changing camp.





Meeting the Hon'ble President of India - Mr. Ram Nath Kovind

It was a great honour for us at Millennium Mams' to get a chance to meet the Honourable President of India - Mr Ramnath Kovind. Mr Dhanuka along with a group of mams met the Honourable President at the iconic Raj Bhavan when he was in Kolkata. He was extremely happy to hear about our organisation and appreciated the work being done by both our mentors. It was a truly humbling experience to hear his words of wisdom and he encouraged us to carry on our quest for financial literacy. He also gave us an inspiring message that as empowered women we must be more sensitive towards those who are less fortunate and must help them out in whichever way we can.

Press

National print and electronic media have been extremely supportive of the unique initiatives taken by Millennium Mams' which have touched the lives of women through our financial literacy programs. Our events and projects have been extensively covered by both print media and various national television channels.

FINANCE MINISTER'S HOUSING-FOR-ALL GOAL TO 'SPUR INVESTMENTS' Budget gets a thumbs-up at city session



Participants with the budget-makers at a meeting organised by the Finance Minister at the State Secretariat, Government of West Bengal, on Tuesday.

By Anirban Bhattacharya

The Finance Minister's budget for 2019-20 has been well received by the public. The budget, which was presented at a public meeting at the State Secretariat, Government of West Bengal, on Tuesday, was well received by the public. The budget, which was presented at a public meeting at the State Secretariat, Government of West Bengal, on Tuesday, was well received by the public.

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ALL THE WORLD'S A STAGE: Wajood, the theatre wing of women's financial literacy organisation Millennium Mams', presented the play *Till Ki Maout* March 24 at the GD Birla Sabhagar. A whodunnit revolving around the youngest daughter of a respected business family, the play was directed by Chaiti Ghoshal and saw members of the organisation bring the production alive on stage. "Working with Millennium Mams' has been an absolute pleasure and a wonderful learning experience for me. My greatest reward was seeing homemakers evolve into actors. The process has made my actors overcome their inhibitions to emerge into confident stage actors," said Chaiti. No challenge is too big for our Mams and Till Ki Maout is another shining example of their intellect. It is a matter of great pride for me that our theatre wing, Wajood, is now going national with the latest production. I'm confident that our Mams will continue to achieve greater milestones in future," said Rachna Prasad, president, Millennium Mams'.

A TRIBUTE

Art and culture came to the forefront at a Teachers' Day programme by Millennium Mams', in association with T2, at Taj Bengal. To mark the occasion, S. Gurusamy (picture below), part-time director of RBI, economist and noted journalist, delivered a speech on the Indian economy being



"Imbibe in nature", which was followed by a musical theatre — *Where the Mind is Without Fear* — performed by the Mams'. The delightful performances took the audience into the modern-day world of four women characters created by Rabindranath Tagore — Charulata, Binodini, Minmoyi and Minral — taking

interesting creative liberties to place the women in modern times. Think Charulata messaging her husband on WhatsApp!

The performances culminated in glimpses of Durga Puja brought in with dhuruchi nautch and sirtar khela. These elements merged the stories with overtones of the quintessential Bengali culture that defines the City of Joy. Ushering in a multi-sensory experience with music and graceful dances by women in colourful traditional saris, the evening made for an apt homage to the teachers and gurus who light up our lives with their knowledge and positivity.

"At Millennium Mams', apart from financial literacy, I have always aspired to enable an all-rounded development for my students. Watching their beautiful and powerful performance was heart-warming. I wish all my students all the best for continuing their journey of empowerment," said Bishnu Dhanuka, one of the founders of Millennium Mams'. Picture: B. Halder.

MILLENNIUM MAMS DAZZLE IN RAJ MAHTANI'S COUTURE JEWELS



Millennium Mams' President Rachna Prasad and other members of the organization are seen wearing the jewelry and clothing from Raj Mahtani's collection.

MILLENNIUM MAMS' PRESIDENT RACHNA PRASAD PENS DOWN HER EXPERIENCE OF MEETING STALWARTS FROM DIVERSE FIELDS



Millennium Mams' President Rachna Prasad is seen speaking at a meeting.

The president of the premier women's financial literacy organisation, Millennium Mams', Rachna Prasad, has penned down her experience of meeting stalwarts from diverse fields. The book, titled 'Meeting Stalwarts from Diverse Fields', is a collection of her experiences and insights from her interactions with various leaders and professionals. The book is available for purchase on the Millennium Mams' website.

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TATA PROJECTS' GREEN THUMB INITIATIVE IN KOLKATA



Tata Projects' Green Thumb Initiative received an overwhelming response in Kolkata, when 'Tata Housing' and 'Millennium Mams' participated in it by planting trees at Avenue - A Project of Tata Housing.

MONEY MATTERS

City women fly to US to attend Warren Buffett's AGM

By Anirban Bhattacharya

Over 100 women from Kolkata, Mumbai, Chennai, Bangalore, Hyderabad, Pune, and other cities have flown to the US to attend Warren Buffett's Annual General Meeting (AGM) in Omaha, Nebraska. The women are members of the Millennium Mams' organisation, which is a women's financial literacy organisation. The AGM is one of the most important events in the world of finance, and the women are excited to be part of it.



Members of Millennium Mams' are seen attending Warren Buffett's AGM in Omaha, Nebraska.

LESSONS LEARNED: The women who attended the AGM have shared their experiences and insights. They have learned a lot about the world of finance and the importance of financial literacy. They have also met some of the most successful people in the world, and they are inspired by their success. The women are excited to share their experiences with other women and to continue their journey of empowerment.



Parivartan ke rang, Shivani ke sang

Millennium Mams' Shivani Group had a unique class in the holy *teerthsthan* of Rameshwaram. Dhanuka Sir discussed with us how Parivartan is variable, stability is not! We had a wonderful darshan at the Rameshwaram temple along with the kund snan. The trip was one of its kind & a great memorable experience.





Bangalore Chapter

Millennium Mams' has an active chapter in Bangalore. Mr Dhanuka conducts sessions and workshops in Bangalore on a regular basis. The members of the Bangalore chapter join the Kolkata chapter in outstation visits including our landmark USA trip in 2019. They have had interactive sessions with corporate heads such as Mr Jaipuria, Chairman Page Industries, Mr Maini, promoter Sun Mobility and Mr Rostow Ramanan, former MD & CEO Mindtree. Members of Bangalore chapter have attended AGM of Bosch and 3M India and have done a factory visit of the state of art Titan Factory.

MEET THE LEADERS OF MILLENNIUM MAMS



BISHNU DHANUKIA
Founder & Mentor



RACHNA PRASAD
Member



SUNANDA AWASTHI
Member

Wipro² 1.8m 253.85 ▲ 2.05 YosBk² 278.8m 49.65 ▼ 1.75 **ET** SENSEX 41642.66 38.88
3.45 ▲ 21.45 HeroMoto² 1.2m 2420.10 ▲ 26.90 **ET NOW**

Mams featured on "The Money Show" at **ET NOW**

In a brilliant interview on 'The Money Show', ET Now Channel, Mr. Dhanuka spoke of his vision of empowering women with financial knowledge through this unique organization. The interview anchored by Karunya Rao at the 'Et Now' Studio in Mumbai was telecasted at Prime Time. It encapsulated the 27 year journey of Millennium Mams', its holistic approach to women empowerment and the golden rules of financial investment that are followed by the mams. The show reinforced the brand Millennium Mams' is today!

At the "India Economic Conclave"

A group of Millennium Mams' attended the India Economic Conclave in Mumbai on the 16th and 17th of December 2019. Titled 'US 5 Trillion - Aspiration to Action'. The galaxy of speakers at the conclave gave a true pulse of the economy. Politicians, economists, investors and business heads shared their views on India's GDP reaching 5 trillion. Listening to Nassim Taleb and Gita Gopinath gave us new insights on global economy. It was a truly fulfilling experience.



Independence Day Celebration with 'Zenith' Batch of 2019 - 20

The Zenith batch had a very unique Independence Day celebration in their class. Encouraged by our mentors, each of them pledged independence from various negative factors in life such as ignorance, complexity and fear. It was indeed a highly motivating and liberating session.

Saare jahan se accha, Hindusthan humara...





Fireside chat with Anu Aga & Meher Pudumjee

Millennium Mams' had the opportunity of having a fireside chat with 2 dynamic women entrepreneurs-Padma Shri awardee Ms Anu Aga, chairperson Thermax Limited from 1996-2004 and Ms Meher Pudumjee, chairperson Thermax Limited. The mother-daughter duo opened up to us and shared their experiences of not just their corporate world but their life journeys too. We were touched by their simplicity and inspired by their attitude of resilience and focus through challenging times. It was extremely empowering interacting with such passionate leaders who are so deeply involved in philanthropy as well.



Annual Budget 2019

After the landslide victory of the NDA Government, our first full time lady Finance Minister unveiled her maiden budget which was watched together by our organisation with great enthusiasm. Various print and digital media were there to interview sir and mams on their opinions regarding the budget. That evening where Mr Dhanuka decoded the budget to an audience packed with mams and guests from 2 other women organisations - YFLO and LSG. Sir simplified the budget for us and pointed out the salient features which would impact the economy. This was followed by an enthusiastic round of Q&A where the mams got further insights. Mams went away with lot of clarity on the complicated subject.







Teacher's Day

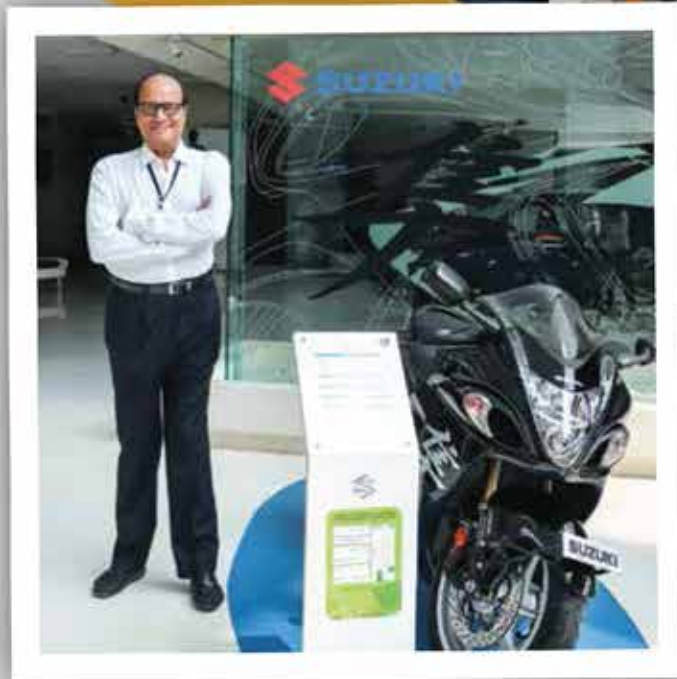
Millennium Mams' celebrated Teacher's Day in a special way, felicitating and honouring both our gurus! The excitement quotient went up with our Guest of Honour for the day, part-time director RBI, economist and journalist, Mr. S. Gurumurthy. His speech on the feminine nature of the Indian economy was very insightful.

A beautiful musical with the theme 'Where the Mind is without Fear' followed as a tribute to our Sirs. The musical revolved around 4 powerful female characters created by our timeless Guru, Tagore! The dedication and skills of the participants shone through their spellbinding portrayal of these dynamic characters! A truly memorable day!





Saraswati Group - taking learning to new heights



Way of Life!

Interactive session with the legend of the auto sector
- Mr R.C.Bhargava, Chairman Maruti Suzuki India Limited



A rare privilege meeting the Chief Economic Advisor
- Mr. Krishnamurthy Subramaniam.



An opportunity to interact with Mr Soumya Kanti Ghosh, Group Chief Economic Advisor, SBI.



An enlightening session with the Founder and Chairman, of IIFL - Mr Nirmal Jain & Mr Yatin Shah, Co-Founder and Director.

Southern Sojourn

Visit to Ramco Cements



Our trip down South with our mentor Mr. Bishnu Dhanuka was a power-packed bonanza.

VISIT TO RAMCO

We got off to an excellent start, spending an entire day at the Ramco Cement Plant in Madurai. Meeting the dynamic duo, the Chairman & MD Ramco Cements, Mr Venketrama Raja and Mr Dharmakrishnan, CEO Ramco Cements was an enriching experience. Their presentation on Ramco was an eye-opener and it was followed by a stimulating Q&A session with the mams. Our knowledge of the company and the sector grew manifold. Mr. Dharmakrishnan provided a tour of the state-of-the-art plant. We were greeted by an innovative school with a robotics room and a science park.

VISIT TO TAFE

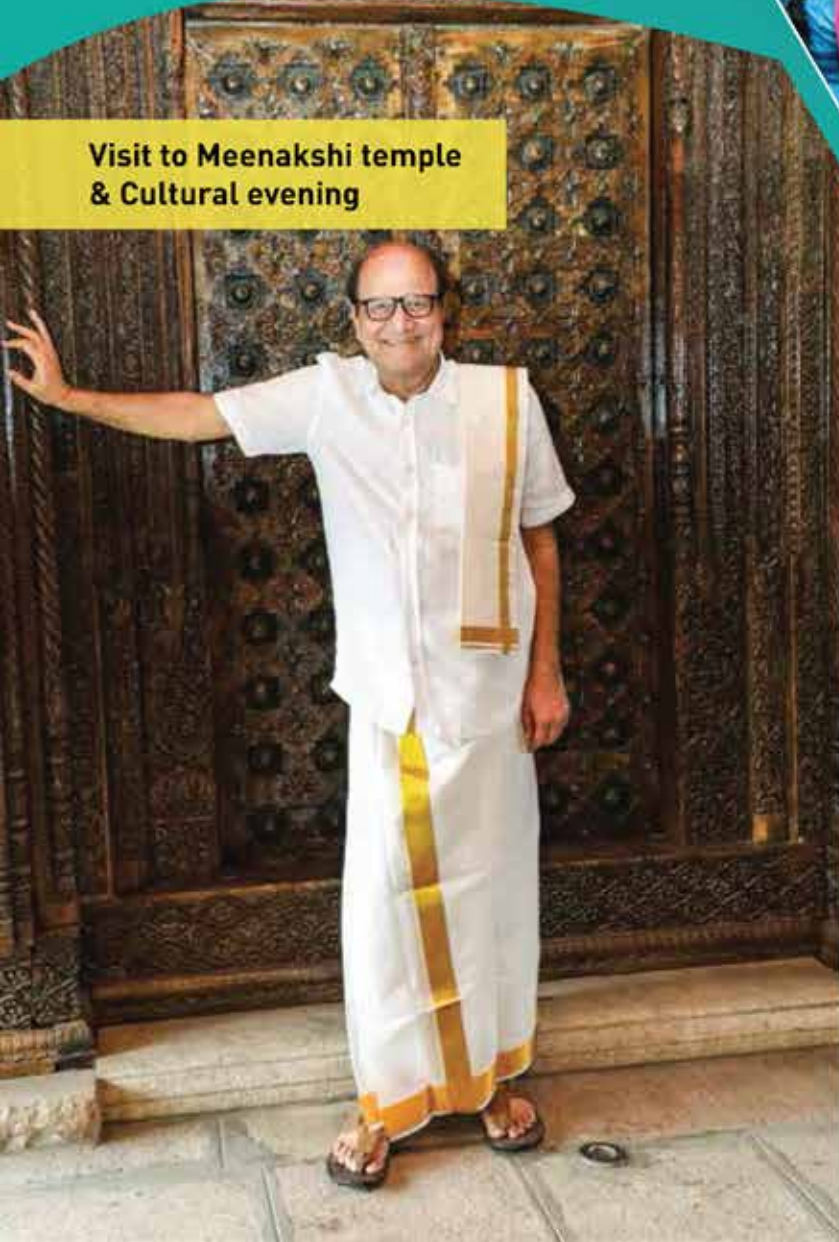
The next day we visited the TAFE plant at Madurai. The HR and Plant Head provided a clear overview of the company. It was indeed commendable that the leading Indian tractor exporter was aiding farmers through J-farm services. We witnessed single line production with a daily capacity of 160 tractors while touring the plant.



TAFE plant visit



Visit to Meenakshi temple
& Cultural evening





A visit to the Ramco Cement plant, Kolaghat

We got a wonderful opportunity to visit Ramco's state of the art grinding unit at Kolaghat. Ramco Supergrade cement is manufactured here and the capacity of this plant is 1.95 MTPA. Our enthusiastic group was taken around the plant and it was very interesting to see their storage silos, their vertical roller mill and the way they have harnessed Information Technology to control their production. Our questions were answered by the engineers and officials and as usual it was a great learning experience.





An Extra Edge

Spiritual discourses give an extra edge to the learning process with a focused study-cum-research approach on varied contemporary topics.

These study groups go beyond the classroom module with members having to read extensively and participate in discussions where they are encouraged to air their views as well as debate on various topics.



Unearthing the secrets
behind "Good Food, Good Life":
Nestle factory visit, Samalkha

 **Nestle**
Good Food, Good Life



Issue
SAMALKHA
FACTORY
started manufacturing in
1993



PONDA-1995



SREEPUR-1994



Trip 2019



Gaining valuable insights into the Hospitality sector: IHCL AGM, Mumbai



Witnessing automation at its best: Maruti Suzuki factory visit, Gurugram



Interacting with India Inc. corporate honchos: Prashant Jain (CIO, HDFC Mutual Fund) & Deepak Parekh (Chairman, HDFC) HDFC House, Mumbai



Mr. Anand Mahindra

Unravelling the minds of the business leaders



Mr. Puneet Chhatwal



Ms. Roopa Purushothaman

We flagged off to a great start visiting the Maruti Suzuki Plant in Gurugram, its first plant in India was set up in 1983. Takeaways from Mr. R.K.Mehta, the Vice President, included a fantastic overview of the company, details of operational processes and the adoption and implementation of Japanese principles across all plants.

Our search for 'Good Food, Good Life' took us to the Nestle factory at Samalkha. It was automation, hygiene and technology par excellence at the state of the art facility! Seeing is believing – the effort it takes to be Nestle!

Our annual pilgrimage, the Indian Hotels AGM, Mumbai! A perfect start with an analysis of current performance and future focus by the Chairman, Mr. Chandrasekaran. It was questions from shareholders next, where we asked some relevant questions which were deftly answered by the Chairman. The future of hospitality sector certainly looked bright!



Recreating magic with the stalwarts





Millennium Mams'

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Courtesy: Dhunseri Ventures Limited