

Consumer Chronicle



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NOTE FROM THE FOUNDERS

We welcome all the readers to the first edition of the Consumer Chronicle, a Business-Economics magazine aiming to intrigue the audience with the knowledge of these domains.

The purpose of creating this magazine is to not only engage students in the magazine issues but also to build interest in those who do not have Business or Economics as a subject. We strive to do this consistently with creative illustrations such as opinion columns, and crosswords. Making it engaging, innovative, and knowledgeable for the students is our primary motive behind the creation of this magazine.

Since our magazine focuses on building interest in a whole new market segment gradually, we have named our magazine Consumer Chronicle. We plan to cater to them and build their interest in an orderly manner. Moreover, since both Economics and Business try to function in the interest of the consumer, the name of the magazine seems more than fitting.

We hope that you find the content in this magazine issue interesting and show your active participation in the creative activities our team has made for you.

Sincerely,

Lakshya Saxena, Hana Aggarwal, Rehnee Kaur Grover.

The Founders

THE GREAT RESET PROPOSAL

Krisha Jain: MYP 5

One of the most rampant theories in economics is the belief in conspiracies: if you are not getting 'your fair share,' it must be because somebody is plotting against you. Any example of public belief will confirm that most people subscribe to this theory of economics. Similarly, the Great Reset Proposal is a growing online conspiracy which claims that a global elite is using the COVID-19 pandemic to dismantle capitalism and enforce radical social change. These theories expand exponentially when public figures promulgate them. To begin with, the Great Reset is the name of an initiative launched by the World Economic Forum (WEF) in June 2020. It calls for "fairer outcomes" and a rethinking of global investment and government expenditure to revive the world's economy in light of the calamitous economic effects of the pandemic. However, in one of his interviews, Daniel Lacalle Fernández (Spanish economist, investment manager, professor of global economics, and columnist) states that this initiative is in fact a plot to destroy capitalism, and enact a one

world government under the cover of using the pandemic as an opportunity to roll out radical policies, such as forced vaccination, digital ID cards, and renunciation of private property with the aim to wipe out the debt.



It sounds agreeable until we understand what it really entails; the Great Reset was used as an excuse for cancelling part of their debt with the decision to cancel a significant amount of our savings. Most supporters of the Modern Monetary Theory assert that no issue exists because family and private sector savings are the same as government deficits. The problem lies in matching one's debt to another's savings (notice the irony). This indicates that by eliminating trillions of dollars in public debt, we would also be eliminating billions of dollars in citizen savings, as an effect of the global monetary system. The risk of governments taking action to endorse massive interventionism is not negligible. For instance, one of their aims was to reduce inequality, yet extreme central bank intervention was exacerbated. An increase in the money supply benefited those with access to capital and debt, while the negative side effects of the monetary policy affected the reward. The concept of a more socially responsible, environmentally friendly, and sustainable economic structure is not new, and governments do not need to enforce it, as consumer patterns have changed towards more eco-friendly companies. A more sustainable world is affixed to sound money policies and less government intervention. Free markets, and not governments!



THE TRAVELLING ECONOMIST

Aarush Dhar: MYP 4

Sri Lanka

"Those that fail to learn from history are doomed to repeat it." - Winston Churchill

With more than 195 countries in the world, each with their own economic systems, ideologies and governments, it is safe to assume that not all economies are alike. Even similar types of economies function in slightly different ways and as a result possess a unique set of strengths and weaknesses.

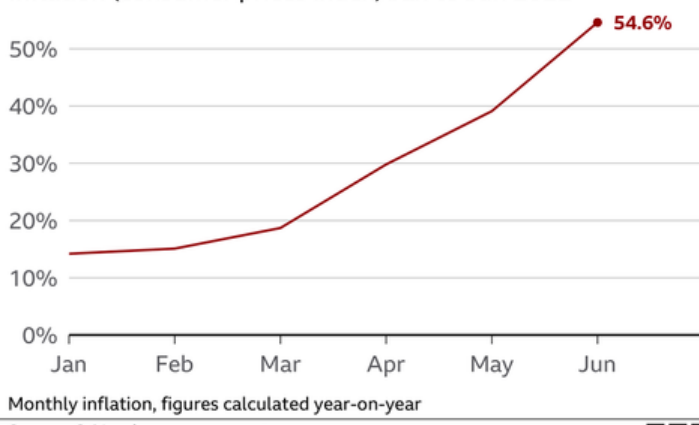
Take for instance Sri Lanka: a mixed economy with a population of almost 22 million people, which made great economic progress even as a low-income nation since their independence in 1948. Though they never expanded upon their sources of revenue, relying mainly on their agricultural sector (exports of items such as tea and rubber), tourism industry and loans from other countries like India and Korea still allowed them stability to develop their economy. Moreover, foreign exchange with Korea during the Korean War in 1949 provided significant economic stability for Sri Lanka. Following the 'Korean Boom', 1955 brought the next wave of economic growth as tea prices rose, further boosting their economy.

However, since 2019, the nation has become the subject of discussion for many economists and activists: Sri Lanka's economic crisis.

The situation was so severe that many members of the cabinet resigned their posts, after a state of emergency was declared, even with Sri Lanka's president fleeing the country as the situation.

Prices are rising sharply in Sri Lanka

Inflation (consumer prices index) Jan to Jun 2022



This crisis has led the country to get deviated from its objectives and this issue persists to date, resulting in various catastrophes.

There has been a decrease in food security as prices rose and necessary goods became more expensive. The population faces record-breaking inflation rates, reaching 73.7% in September, and there is an increase in poverty, as nearly 40% of the entire population (9 million people) falls under the official poverty bracket (determined by an individual's income and basic spending). Medicine has also become a scarce commodity as the country cannot afford to pay for medical-based imports. Lastly, this economic crisis was the spark for protests, leading to brutal suppression, drawing the attention of the International Monetary Fund to Sri Lanka's economic issues and the United Nations of Sri Lanka's humanitarian emergency.

These issues were the result of several factors; the pandemic closing off Sri Lanka's main source of income (the travel industry), foreign debt from countries like India which build-up over time, tax cuts that further reduced government revenue, the delays in taking action by government even, cases of corruption amongst major members of government.

This economic crisis, though unfortunate, helped shine a light on the flaws of Sri Lanka's economy and presents an opportunity for the nation to bring change; a chance to challenge unfair regressive policies (those which target the lower class) and diversify the nation's sources of revenue in order to prevent such economic challenges in the future.

GREED

THE ECONOMIC DRIVER

Mahirr Sikka: MYP 5

PAUL MICHAEL ROMER

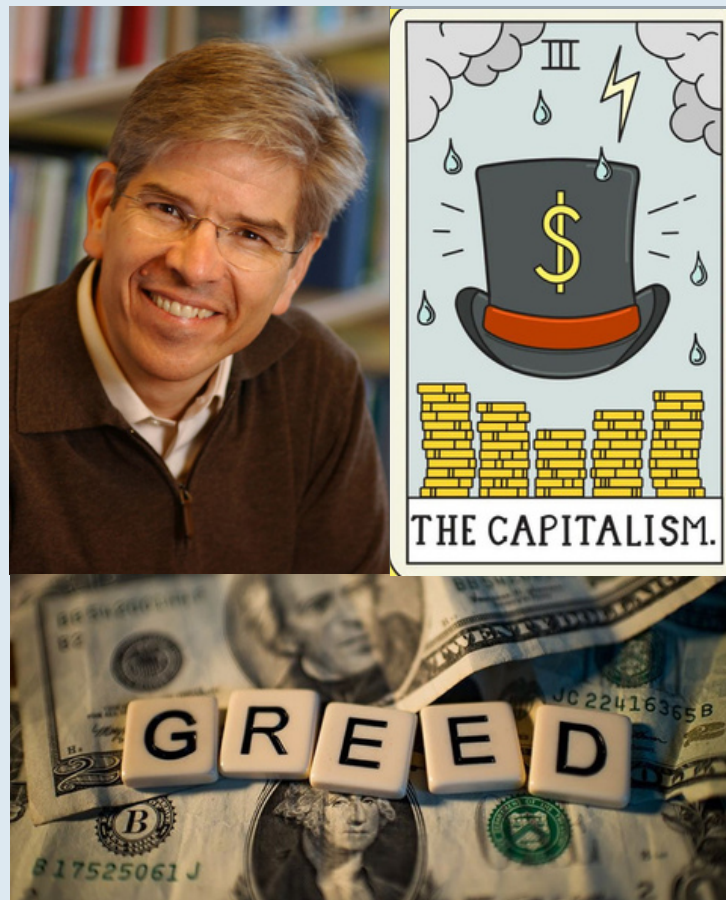
For generations, greed has been defined by us as a sin; greed can negatively impact and even inflict harm on others however,

if we look at this from an economic perspective, greed may be the only thing that has led to the evolution of humanity.

This idea of looking at greed as a driving factor for development arises from the new growth theory. The new growth theory is one of the predominant concepts in economics which was presented in the 1980s by Paul Romer. Paul Michael Romer was a former chief economist of The World Bank and has received the Nobel Memorial prize for economic sciences.

The new growth, also known as the endogenous growth theory, postulates that human desires and unlimited wants foster ever-increasing productivity and economic growth. It argues that gross-domestic-product (GDP) per head will continually increase because of people's pursuit of profits. This theory challenged the exogenous and neoclassical growth theory that all-in-all assert that economic growth arises due to external factors as opposed to internal, interdependent factors.

The new growth theory gave us a redefined perspective of looking at the world we live in today. It highlights the value of innovation, technology, knowledge, and entrepreneurship. Additionally, it suggests that people act selfishly out of greed or a desire for personal gain, which inevitably leads to economic prosperity. On the topic of a profit-driven economy, the new growth theory in other words is simply capitalism.



It is interesting how shortly after the release of the new growth theory, a wave of entrepreneurship flooded humanity.

After the 1980's, the rise of big firms and multinational corporations, Silicon Valley entrepreneurs, stock market investments, the dot-com bubble and so much more became the new normal. The change from socialism and communism to capitalism was inevitable and the entrepreneurial mind-set was bound to take over. This switch to capitalism was predicted nearly a century ago by one of the so-called, "first-generation" economists, Friedrich Freiherr von Wieser (who proposed the idea of opportunity cost). Weiser emphasised the role of an entrepreneur in bringing about economic transformation, which he said was brought about by "the heroic intervention of individual persons who appear as leaders at new economic frontiers."

INSIDER BUSINESS COLUMN

1. Elon Musk's current rampant mass firing: was it the right move?
2. Was making Twitter a private limited company the right move?



Shaurya Aggarwal
@DP1

1. Musk did overpay in acquiring Twitter, and he justifies his position to lay off employees to cut his costs but the unawareness about any prior warning to the executive employees was a true lack in maintaining the ethical procedure.
2. Changing to Private Limited Company will save Twitter from public scrutiny and provide Elon full authority on decision making. So, in consideration of these, it might be the right move.



Ansh Jain
@DP2

1. The mass firing was questionable to a certain extent. As Twitter moves to become Private Limited Company, the majority of the control remains with Elon. On ethical grounds, it was morally wrong as no prior warning was given to the executives about the lay-off. However, according to recent knowledge, I have seen that the employees are receiving 3 months of pay, which in my opinion is reasonable compensation. I have observed individuals blaming Musk, but he is strategising everything according to business's interest, and keeping in mind the impact on corporate objectives.
2. Elon Musk is the richest man in the world and making Twitter a private limited company has allowed him to have more control over the decision with minimal influence from external stakeholders. Decisions like mass firing would have been difficult to take, being a Public Limited Company. On a positive note hence, I think this shift may very well improve the quality of Twitter as a platform and help with the profitability of the business. Furthermore, I foresee the model becoming more streamlined.



Samarth Saxena
@DP1

1. I believe the mass firing of the Twitter global workforce was the right thing to do by Musk as when an acquisition is done, there are high possibilities and chances of drastic diseconomies of scale due to mismanagement and the company falling in its operations. This mass clearance will allow Musk to rebuild the company according to the new corporate objectives and lead out a new and ready workforce. Therefore, it was a smart decision by him.
2. Yes, it was the right move as now the company does not have to quarterly disclose its financial reports and private documents of their performances and since the company just went through an acquisition and now it is venturing on a new path, it can be operated and managed more privately under the leadership of Musk. Less shareholders will also give the owner a great right of say to the company, that can prove to be beneficial after a sudden acquisition.

ILLYCAFFÈ

Sneha Srivastava: DP 2

Francesco Illy founded the firm in 1933 to develop and market a single, high-quality espresso coffee mix derived from nine different varieties of pure Arabica. Andrea Illy is the CEO of his family's worldwide premium coffee firm. He is, as one might assume, obsessed with coffee - its science, health benefits, flavour, and aesthetics.

Coffee is the second most consumed beverage in the world after water, with each adult drinking an average of two cups a day. Coffee consumption has been exponentially growing over time. Indeed, this is a market that has already reached maturity in the first world nations, and increasing product penetration and broadening the customer base would be difficult. Without a doubt, Illy is up against the increased competition: many ambitious players fill the coffee industry and employ new techniques. One of the most significant difficulties Illy is facing, is a distinction. Starbucks has increased its customer base and market share by building interest in coffee of customers.

Now, Illy is attempting to express a new perspective about this beverage: coffee is no longer a commodity but a gourmet product, a type of affordable luxury. The perception map alongside defines Illy's position in the industry amongst its competitors:

Regrettably, the contemporary coffee market falls short of such objectives. Coffee farmers in most regions of the world earn just enough to survive. A disastrous harvest or a sudden reduction in the commodity price of coffee can push them below subsistence and into starvation.

Even when people are satisfied, producers have little motivation to enhance their business since they have limited contact with roasters or customers and have very little knowledge about how their goods have changed from beans to come in a cup.

This affects not just the producer, but also the customer, as high-quality coffee is difficult to find. Illy feels that the remedy to the terrible situation is to establish a "virtuous cycle" that brings together the farmer, roaster, barista, and client. Growers with more market information will attempt to enhance their harvests or experiment with the product.

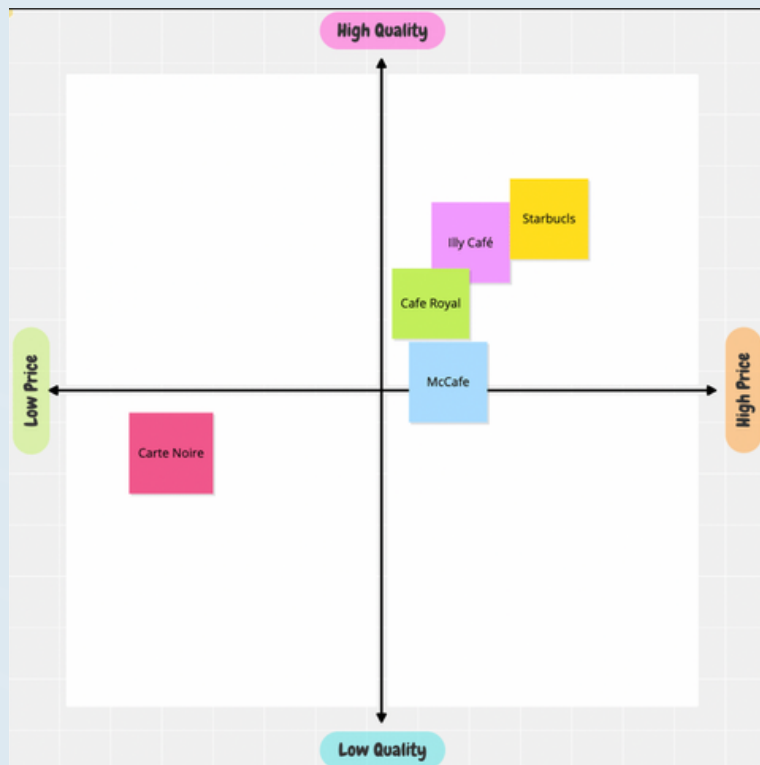


Henceforth, customers will be educated on the merits of various beans, roasts, and preparations by roasters. In doing so, customers will be willing to pay more for the best beans, and that premium will be passed up the supply chain to increase quality and diversity.

On the other hand, Illy has always been fascinated with technical innovation, which is one of the crucial success elements for the company's development. Nowadays, the firm has just introduced what it considers a significant innovation: a two-stage espresso-making method that includes hyper-fusion and emulsification. Another fascinating aspect that Illy should emphasise in order to encourage coffee consumption is the good impacts that this beverage may have on individuals. Advertising should promote the rising public idea that coffee is healthy.

According to this analysis, the company accounts for various strengths and opportunities as well as weaknesses and threats.

Illy has a strong brand and is synonymous with high quality and high cost. Despite the recession, the firm has grown significantly.



Key strategic collaborations, such as the one with Coca-Cola for canned coffee, are proving to be great winners. The group must concentrate its efforts on the sister brands and expand the well-established Illy brand image to these sibling enterprises.

There is an urgent need to increase sister company sales and visibility. To expand its coffee goods, such as coffee pods and machines, the firm leverages its R&D, supply chain, and marketing capabilities.

However, there is a need to design a plan for growing economies, particularly Brazil, Russia, India, and China, which will become significant markets in the future. Like Università del Caffè - a prominent competitor - the corporation must continually reinvent strategies to maintain customer interest in its brand and goods.



HOW TO TURN A CONCEPT INTO A PROFITABLE FIRM?

Sameer Gupta: MYP 5

A world with over seven billion people means seven billion unique perspectives, seven billion ways of thinking, and seven billion different ideas; there is no limit to ideation, even in the business world. However, one cannot just become a successful entrepreneur solely with an idea. As a famous Canadian writer, Robin Sharma once said, "Ideation without execution is delusion." Executing a concept into a profitable enterprise is undoubtedly more arduous than formulating a design. That is what separates the entire world and the triumphant entrepreneurs who developed firms such as Apple, Tesla and Microsoft. Learning to adopt all-inclusive reasoning is a key factor for success in the business field.

DEVELOPING YOUR IDEA

To ensure a profitable business, it is important to have a clear idea. Additionally, establishing business objectives can be advantageous too: setting goals for sales or revenue a year down the line. One can listen to business podcasts available online or research more into the stories of renowned enterprises. Analyse your idea by considering:

- Target market
- Competitive analysis
- Sources of finance for the business
- Operations management
- Economic status of operating country
- Cash flow forecasting

These can set a good foundation before starting a business.

SCHEMING THE BUSINESS PLAN

Modelling a comprehensive business plan supported by primary and secondary research will give sagacity to your business decisions. You can utilise one of the many tools available on the internet to design your comprehensive plan, and use your research and entrepreneurial skills to address these key

points:

- Market segmentation
- Distribution channels
- Consumer relationships
- Revenue streams
- Key assets
- Added value
- Partners/ Shareholders
- Financial statements



CREATING YOUR PRODUCT

Turning a product from an idea to a full launch is critical. One thing that may help is prototyping your products. A refresher course in user experience and product development can guide you in the right direction for market research. Some research points that you may consider are:

- Packaging of the product
- USP (Unique Selling Points)
- Product lifelines
- Distribution channels
- Marketing and advertising strategy
- Costs and pricing
- Target consumer base

Organising and setting your own deadlines,

Using CAD models and,

Clearly presenting your research is crucial for a good product.



ACCEPTING COMMENDATIONS FROM OTHERS

As an emerging entrepreneur, open-mindedness is a key quality.



Indulging in:

- Inspirational and educative videos
- Advice from friends and family
- Recommendations from key stakeholders
- Consumer feedback
- Results from prototype testing

Methods to improve

- Healthier Decision-Making
- Disregarding deleterious comments
- Accepting constructive advice

ADOPTING HEALTHY BUSINESS PRACTICES

Practicing patience, focus and perseverance is a necessity.

- Instead of creating a plan of action for the next year, prioritise your actions for the next week.
- Scheduling monthly or quarterly sessions for review to ensure an efficient enterprise.
- Constantly seeing if the business objectives are being implemented.
- Adopting an effective leadership style along with motivational practises supported by pre-existing theories.



RETAINING STEADY GROWTH

Always observing the complications within and outside your business along with analysing your ability to address those issues can accelerate growth.

- Hiring employees
- Updating production systems
- Modifying the marketing mix
- Building corporate relationships and a good brand image can induce development while retaining the prime idea behind the business.

Grasping these concepts is undeniably repelling, but equally rewarding as well; you cannot climb a hill without taking the first step. As the British entrepreneur Richard Branson rightly said, “A big business starts small.”



BUSINESS PLAN EXAMPLE

As previously mentioned that to be profitable, it's essential to be organised as well, which is why it's imperative to have a Business Plan in place. Similarly, see Pizza Place Limited's plan too!

Name of the business	Pizza Place LTD
Type of organisation	Private Limited Company
Business aim	To provide a high-class takeaway pizza service including home delivery
Product	High-quality home-cooked pizzas
Price	Average price of \$8 with \$2 delivery charge
Target Market	Young people and families
Market research undertaken and the results	Research in the area was conducted using questionnaires Also research into national trends in takeaway sales and local competitors Results of all research in the appendix to this plan
Human resources plan	The two business owners are the only workers to be employed initially
Details of business owners	Peter Yang: chef with 15 years of experience Sabrina Hsui: deputy manager of a restaurant for three years
Production details and business costs	Main suppliers: P&P wholesalers Fixed costs of business: \$50,000 per year Variable cost: approximately \$2 per unit sold
Location of business	Site in shopping street (Brunei Avenue) just away from the town centre Leasehold site (10 years)
Main equipment required	Second-hand kitchen equipment: \$6000 Second-hand motorbike: \$3000
Forecast profit	See the financial appendix to this plan Summary: in the first year of operations the total costs are forecast to be \$75,000 with revenue of \$105,000 Predicted profit: \$30,000 Level of output to break even: 10,000 units per year
Cash flow	See the financial appendix to this plan Due to the high set-up and promotional costs there will be negative cash flow in the first year
Finance	\$10,000 invested by each of the owners Request to the bank for a further \$15,000 plus an overdraft arrangement of \$6000 per month

TOP 10 ENTREPRENEURS IN THE 21ST CENTURY

Elon Musk

CEO of Twitter, Tesla and SpaceX, Founder of Paypal
Net Worth : \$194.3 B



Steve Jobs

Founder of Apple, Pixar and NeXT
Net Worth : \$7 B



Jack Ma

Founder of Alibaba
Net Worth : \$21.4 B



Mark Zuckerberg

Founder of Facebook
Net Worth : \$41.1 B



Satoshi Nakamoto

Creator of Bitcoin
Net Worth : \$42 B



Bill Gates

Co-Founder of Microsoft
Net Worth : \$104.5 B



Jeff Bezos

Founder of Amazon
Net Worth : \$121.1 B



Sergey Brin

Co-founder of Google
Net Worth : \$79.7 B



Sheldon Adelson

Founder of Adelson
Net Worth : \$29.8 B

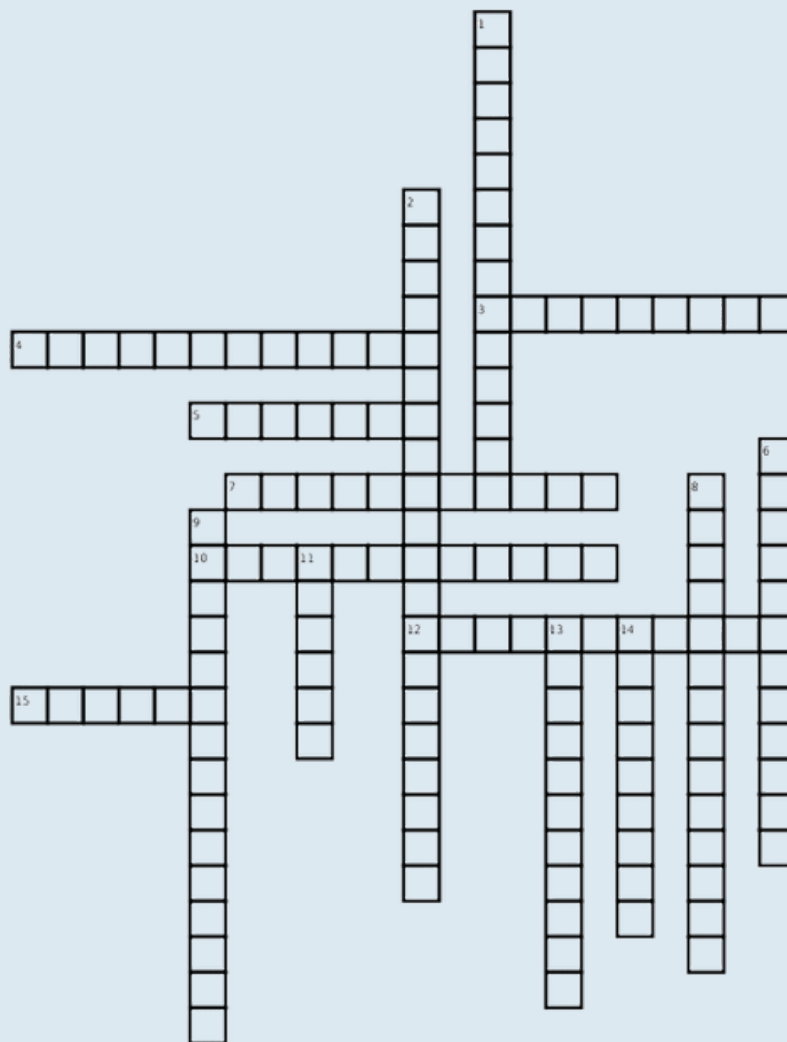


Gustaf Hagman

Founder of LeoVegas
Net Worth : \$851.4 K



CROSSWORD



Down

1. All other things being unchanged or constant **(7,7)**
2. Total of all value added created in an economy **(5,8,7)**
6. The value of one currency against another currency **(8,4)**
8. A publication that contains articles and a ranking of national happiness **(9,5)**
9. The value of the next best alternative forgone **(11,4)**
11. Ability and willingness of people to purchase goods and services in an economy at different prices **(6)**
13. A state in which the demand and supply are balanced **(11)**
14. A constant increase in the general price levels of goods and services over a period of time **(9)**

Across

3. Father of Economics **(4,5)**
4. People with an interest in the decisions of a company **(12)**
5. A type of trade barrier that bans the imported goods that can be entered in a country **(7)**
7. Consists of two or more people who combine their resources to form a business **(11)**
10. Measure of how much output can be produced with a given set of inputs **(12)**
12. Scenario where different economic firms are in contention **(11)**
15. A Financial Gain **(6)**

1st Interrogation Time

In which source of finance does the investor acquire a private equity of the firm, in exchange of providing financial capital?

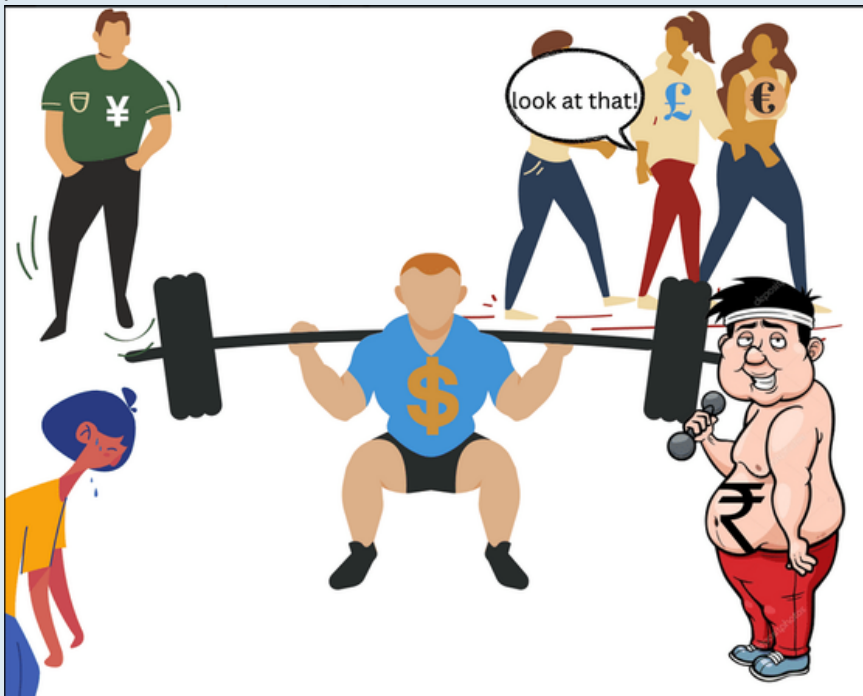
Which organisation or institution controls and manages the monetary policy established in a country?

Send the answers through the email at:
pratyaksh301100030@genesisgs.edu.in

Answers would be featured in the next issue of the magazine

STUDENT'S SECTION

Shaurya Aggarwal: DP 1



THE RISING DOLLAR

This comic strip highlights the recent rise of the US dollar, crumbling down other currencies like the INR. This can be seen through the supposedly US dollar lifting heavy weights while other people (currencies) are in either awe of this or simply stand watching this happen.

Diti Jain: DP 1

THE RACE TO THE RICHES

This cartoon has been inspired by the current race for the richest individual. Recently, Gautam Adani has experienced an exponential growth in his net worth which made him richer than Jeff Bezos. Hence, this cartoon elicits how Adani and Musk are rising high and leaving everyone behind in terms of their net worth.



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