



THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA
(SETUP BY AN ACT OF PARLIAMENT)
KOZHIKODE BRANCH OF SICASA



YUKTHI

E-NEWSLETTER - APRIL, 2023 | Volume-VI | Issue - 4 | Pages : 22

EDITORIAL BOARD

Chairman	: CA.Vinod N
Vice Chairman	: Mubarak Shani
Secretary	: Afreed Sulthan
Treasurer	: Anand Pradeep
Joint Secretary	: Navanitha
Joint Treasurer	: Muhammed Shabeeb
Editor	: Abubaker Sidheeque
Cultural	: Diya Madhu
Sports	: Adrinath M
Academics	: Faheem P M
PR	: Athul P
Student Coordinator	: Famida

Contributions to e-newsletter

Contributions in the form of articles, stories, poems, jokes, drawings etc. are invited for the monthly e-Newsletter "YUKTHI". Students can email their contribution to sicasact@gmail.com along with name, photo and student registration number.

Stay Connected



Disclaimer:

The Kozhikode branch of SICASA is not in any way responsible for the result of any action taken on the basis of the articles and advertisement, if any, published in the e-Newsletter. The views and opinions expressed or implied in the e-Newsletter are those of the authors and do not necessarily reflect those of Kozhikode Branch of SICASA.

INDEX

QUOTE OF THE MONTH	3
JOINT SECRETARY'S MESSAGE	4
ARTICLE	
HYPERTROPHY : A KEY TO BETTER LIFE	5
NEED OF REVISIONAL AUTHORITIES UNDER TAX LAWS	11
KNOWLEDGE SECTION - TRANSFER UNDER SECTION 45(4)	13
ART CORNER	17
PHOTOGRAPHY CORNER	17
RECIPE CORNER	18
LITERATURE CORNER	19
APRIL EVENTS	20
SICASA KOZHIKODE COMMITTEE (2023-24)	22

QUOTE OF THE MONTH



Generally people wish and wait
for their dream to become reality!!
Here, I wish and wait
for few realities to become dream !!!

- Dhruvi C Shah
SRO0768313





JOINT SECRETARY'S MESSAGE



Dear friends,

It's been a month since I've been a part of the new committee. I've heard about SICASA ever since I joined for the CA Course, but being a part of its committee is truly overwhelming. The journey has just begun, and I'm sure that this year is going to change me a lot. Of course, in a good way. Whatever I learn from here will always stay with me forever, and I look forward to all those memories we're going to make together this year.

I would like to thank all the past committee members for inspiring me to be a part of this committee. The way they managed everything with ease is something that deserves appreciation. The past committees have set a benchmark for us by securing best branch awards at the regional as well as national levels. I promise that our committee will try its best in every aspect and will be committed to what we stand for.

CA exams are no joke. I would like to extend my best wishes to all those who are appearing for the May 2023 examinations. Take care of your mental health, especially during this exam time. Remember, hard work will pay off. If not today, definitely tomorrow.

With regards,

Navanitha

Joint Secretary

SICASA Kozhikode

HYPERTROPHY : A KEY TO BETTER LIFE

Before I start I want to ask you all that when was that last time you did the workout? Are you in your best shape and happy with your physique?

Well!!! Let me share you some facts and statistics on the eve of this World Health Day 2023.

In today's world where country like India, where obesity has reached 6.4 % women and 4.0% men aged 15-49 of the total population and rank 3rd after USA and china(as per fifth round of **National Family Health Survey**) which is major risk factor for cardiovascular disease and type 2 diabetics. No wonder in now a days insulin production and price is rising due to there is almost a person in a family is a diabetic patient. Everyday renowned persons are dying from heart attack, we read in newspaper, a common thing to all of us.



OBESITY RAPIDLY GROWS AMONG THE MIDDLE AGED IN INDIA

% of respondents with a more than 30 BMI

■ NFHS 3 (2005-06) ■ NFHS 4 (2015-16) ■ NFHS 5 (2019-21)



Note: Body Mass Index is the ratio of mass (in kg) per square metre of height. A BMI over 30 is used as a yardstick to define obesity. Data for men and women aged 15-49
NFHS 3 was held in 2005-06, NFHS 4 in 2015-16 and NFHS 5 in 2019-21
Source: National Family Health Survey, various rounds

Recently world health day has been observed on 7th April worldwide as foundation day of WHO and creating awareness on priority area of public health. Not just this year, we are celebrating this Day since 1948. Well, are we that much of aware even after 75 years? Statistics shows the reality. As per the article of TOI by 2035 if the same trend of obesity and overweight continue half of the population will be coming under such categories.

Me and my friend Jitendra Naik (Jitu), one of my colleagues of my articleship firm, we both started our fitness journey last year and we both are in our best shape of body and mind now. I often discuss fitness related matters with him.

- How can we overcome this?
- Is this a real problem we need to emphasize?
- Well! we are CA's and CA students where we have 12 hours of work and study, managing office and family, when should I get time for fitness?

I guess you also in same dilemma now thinking about these why and wondering this article only just for world health day and nothing relating the finance and accounting or taxation.

Let me tell you most power and strength of India, it's Youth Power. Can we imagine a nation developed and super power with weak mindset and unfit physique? In my dream India, the answer is big NO. I do not want to see my India in such a condition where we are empty from inside and proud of 15 trillion economy. This pandemic of 2019 created a lot of chaos and tension for 3 years now and this is the time we need perfect blue print for our youth. You are also a part of this future imagination also.

Well!!! What is the solution?

I think the best way to escape this problem is understanding the law of thermodynamics. The process of **HYPERTROPHY, METABOLISMS and CALORIES DEFICIT**.

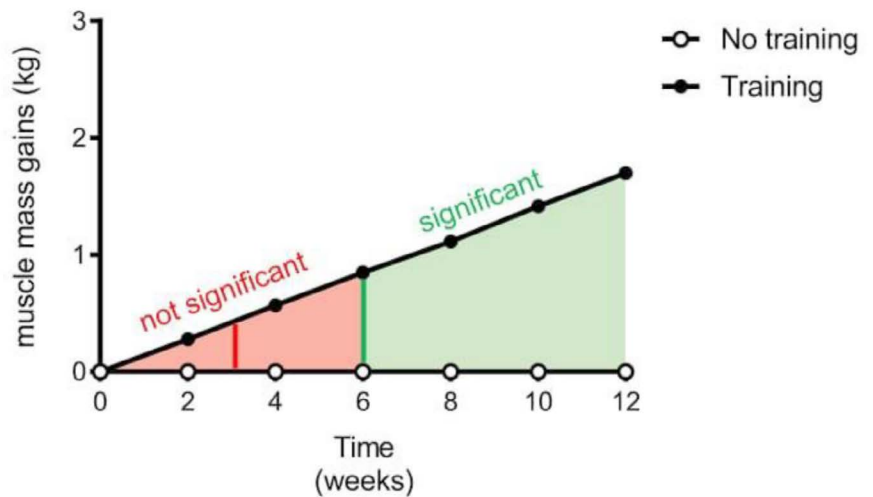
Do not worry I know many of you been new to these scientific words. Let's know one by one.

- ▶ **HYPERTROPHY** : It is a process of increase in lean muscle mass and resulting in muscle gain when a particular person continuously challenges the muscles to deal with higher level of resistance or weight. Its result from resistance or weight training what body builders do in gym. After a workout your body repairs and replaces damaged muscle fibers by a cellular process where it fuses muscle fibers together to form new muscle protein strands. When we workout, micro tears of muscle get damaged. Its repaired by nearby cells called as satellite cells. It utilizes amino acids for muscle building and maintenance. Important part is it's all happens when we rest after workout.

Lingaraj! we are don't want to be a body builder? Girls can be in thinking of they don't want to look muscular? What should we do ?

Well my answer is looking muscular just like a professional body builder is not only option and output of hypertrophy. Professional body hypertrophy. Professional body builder people took drugs, high intense calories and do bulking in a next level with a proper team and prepare for a championship like Mr. Olympia.

Muscle hypertrophy takes time



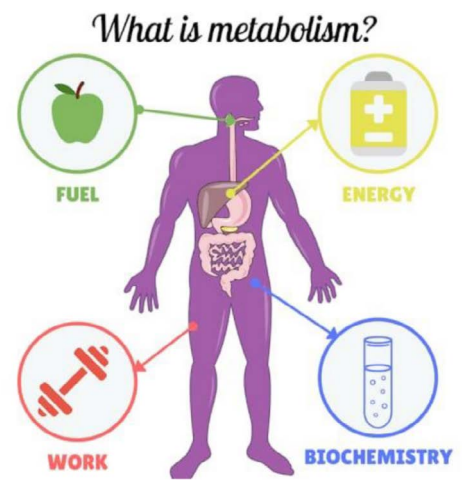
Hypertrophy in a natural way is for everyone. Remember our ancestor who are powerful enough equipped with confidence of winning battles decay after decay. it just 100 years passed where all these stopped and I want to remember you all we are born from same genetics and blood and we can also get same strength and power by muscle building. There are other benefits of this process like:

You became mentally stronger

- Ω Even putting 10 kg of lean muscle mass can increase your net worth in cr.
- Ω Reduce stress and maintain Hormones balance
- Ω It improve life quality and add years to your life
- Ω Its build confidence and character in you.

This process in men is faster and better due to testosterone hormones which is lack in female. That is the reason men build more muscle and more strength than female. Another point to add here is your protein intake every person need 2gm of protein for each kg of weight. That's the main factor and nutrition need your body for better **HYPERTROPHY**.

► **METABOLISMS**: Metabolism is the process by which food convert into energy. During this process calories in food and drinks mix with oxygen to make the energy the body need. Fun fact is even if you rest your body need energy, including breathing, sending blood to body, keeping hormones level even. The more your muscle mass the more energy it need resulting the higher metabolisms rate. Well its our duty to keep our body energetic from good foods like vegetables, fruits and more protein enrich food like meat, eggs etc. What we eat turn into calories. If we do not spend those calories it becomes fats. You r body is having more fat because of these calories has never been utilized and your body store these in your body. Just remember our ancestors, who live in jungle, hunting. Some timed they foods sometimes not. Our body utilizes these energy at that time. Proper metabolism not only give you energy but also increase your life longevity. Just for example you can take diet plan which is more popular nowadays for fat loss. These are design such a way body get sufficient good calories rather than empty calories from cold drinks, junk foods or fast foods which are absence of any macro nutrition. 1 gm of protein and carb have 4 calories and 1 gram of fat have 9 calories. Accordingly diet plan is made for meting body metabolism process and helps in muscle building.

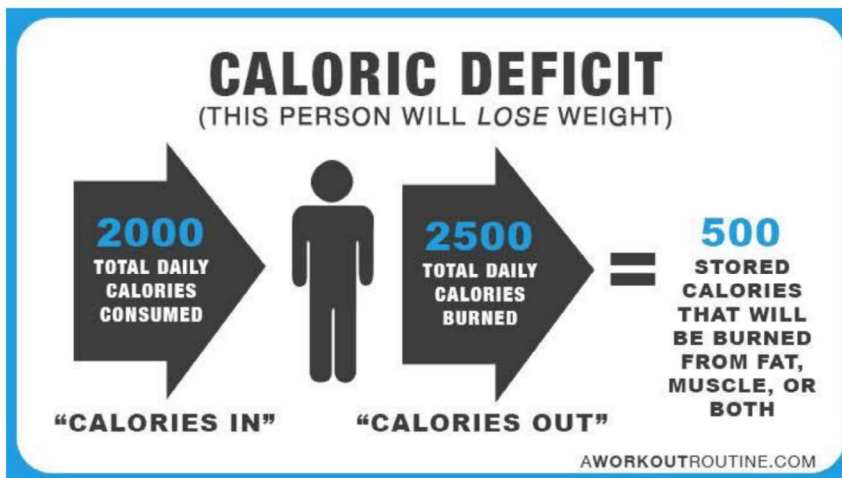


What should we do now Lingaraj! We have not either followed good diet tracking calories nor workout daily and now we have fat?

Well don't worry at all. We CA students have every solution. Let's discuss it.

► **CALORIES DEFICIT**: A Calories Deficits simple means you are eating fewer calories than burning. It's the only and only way for fat loss. It's a very simple math. As discuss above what we eat became calories in body and that energy we spend in various way. We already understood in above para how to intake food for better metabolism. But for burning calories our daily activities special for CA and CA students and professionals are not sufficient especially

in comparison to when we eat and sit in office work mentally rather than any physical activity. All the unutilized calories become fat and the weakest part of the body, our belly, catches



these resulting from belly fat hiding our abdomen muscles, which is also standard of looking handsome now a days. Let me tell you one thing these 6 pack or 8 pack abs are not a rocket science. It's already there in everyone's body just celebrity people work upon themselves and make them stronger and getting likes on

Instagram. You can also have that luxury too with proper diet and calories deficits and regular exercise.

The best way to burn calories is strength training and regular exercises nowadays of corporate cultures I suggest and follow also. You can join in to gym or workout in home also. There are many influencers helping regarding this.

For example let's say you intake 2000 calories, and burn 2500 calories, the extra 500 calories is utilized from body fat which was stored by the body resulting from the law of thermodynamic. The same process goes on. One day you will realize all those unnecessary fat which was making you look fat would be lost and you will be in your best shape. If you follow HYPERTROPHY your body would at that time gain some muscle also. It depends how you spend your energy. It's all cycle and interconnected. That's how you can be in your best shape and live life fullest in a natural way. One thing to carefully remember here is spot reduction is not possible. From where part of your body will utilize deficit calories is your genetic decision. I remember when I was under my fat loss journey, (Yeah! I was also undergone fat loss process and lose 15 kg in 7 months and also under resistance training daily), fat loss started from back and from belly in last. The key is patience and hard work is key. Little baby step at a time in a long run with you your body surely give you result.



But Lingaraj! We understand law of thermodynamic now. but we don't know where to start?

Well don't worry. As I said we are CA students. We have every solution.

“Early to bed, early to rise, make a man healthy and wise.”

Very old saying of Benjamin franklin very true nowadays. Just design a time table sticking to bedtime and wake up time in morning preferable before sunrise. Then follow just simple 5 step suggested by Arnold schwarzenegger, greatest body builder all the time and 8X Mr. Olympia, he say:-

1. Go for a 15 minutes' walk.
2. Have a protein filled breakfast.
3. Complete 20 minutes workout. I don't care if you do pushup or squats or pumping by dumbbells or barbells. Lets build some strength.
4. Do 5 minutes stretching
5. Call a friend and spread positivity, challenge them for doing something healthy.

Lastly I would like to end with a saying,

“fitness ka dose, 1 ghanta har rose”

Stay fit, stay healthy and for any more discussion we can connect with me via email and WhatsApp. Till then farewell.

NEED OF REVISIONAL AUTHORITIES UNDER TAX LAWS

There is an utmost importance of Revisional authorities under Tax laws (both under Income Tax Law and GST Law) to safeguard and protect the interest of revenue as they act as a reviewer of the orders passed by the lower authorities which fall under their respective jurisdictions.

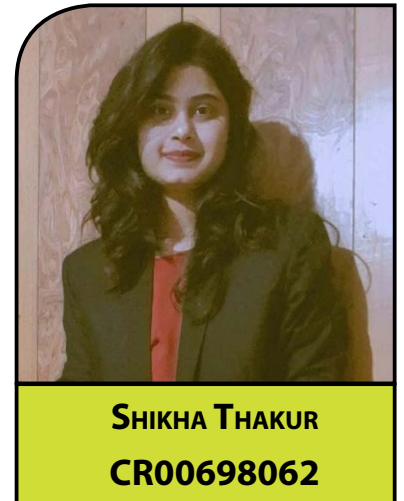
Under Income Tax Act, 1961 there exists a provision under section 263 and 264 where Commissioner of Income tax can revise the orders passed by its subordinating authorities i.e. A.O. falling under its jurisdiction.

The main reason behind introducing this provision under Income Tax Act, 1961 was to prevent its subordinating authorities to take bribe from assessee by passing Assessment Orders which are prejudicial to the interest of revenue, therefore section 263 was introduced to give the powers to CIT to revise the assessment orders if found prejudicial to the interest of revenue.

On the contrary, the situation may occur when A.O. may pass such an assessment order which is bad in the eyes of law i.e. prejudicial in the interest of the assessee, the said case may arise when assessee fails to fulfil the demand of A.O. i.e. refuse to give bribe and in return A.O. passes an order which is unethical, unlawful and not in accordance with the law, therefore in such situation remedy is available to the aggrieved assessee to file an application with CIT u/s

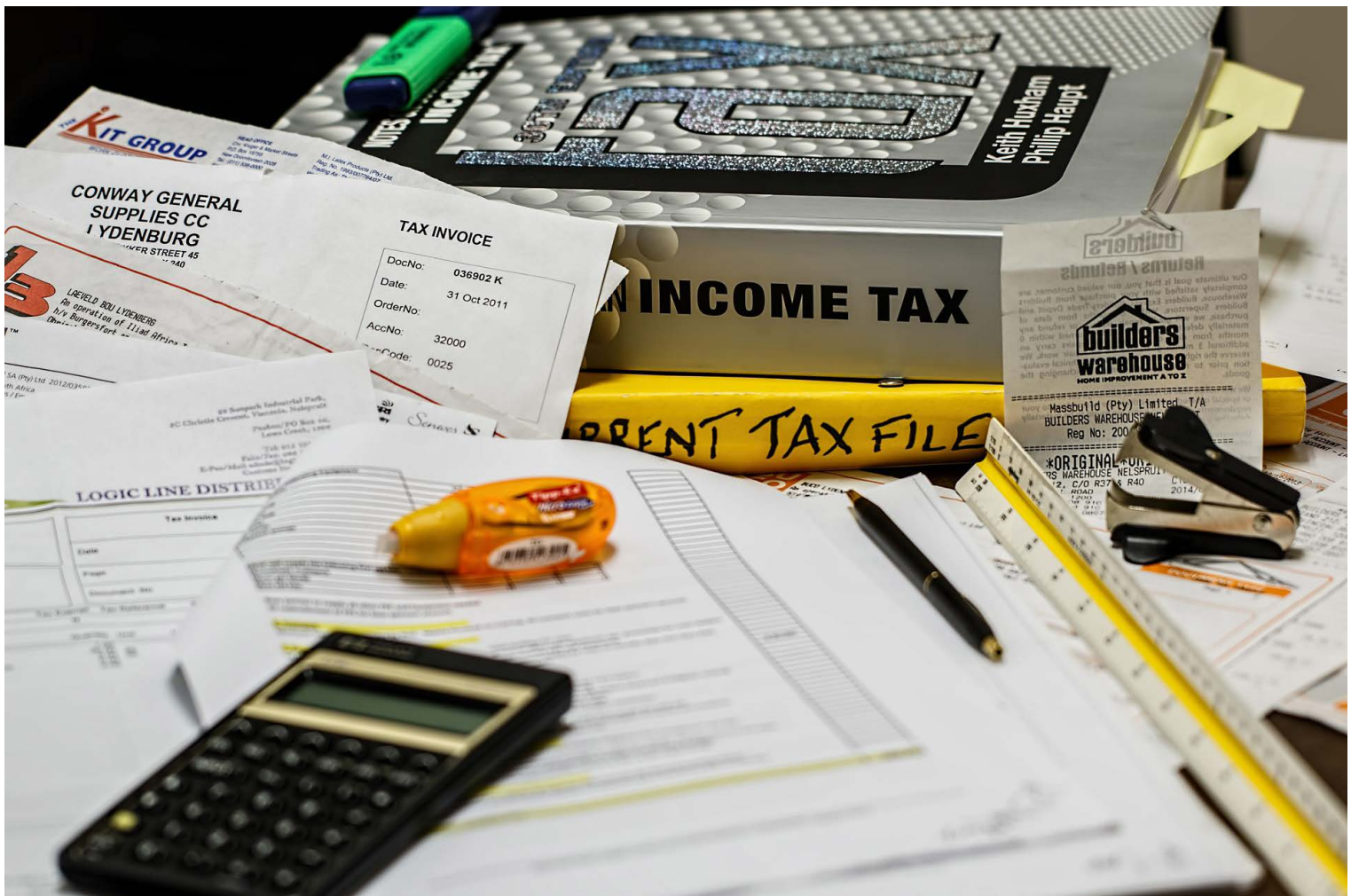
264. CIT after reviewing the application and records available with him will accordingly pass or remand back the order and will assist the A.O. in passing correct order as per law.


What happens is that A.O. prefers unethical ways like Adhoc additions, disallowance of genu-



ine expenses on account of some or little discrepancies present in the evidences submitted during the assessment proceedings and thereby reject the evidences and pass the assessment order that to with Adhoc additions, but assessee has an option to file an application u/s 264 of the Income Tax Act, 1961 to Commissioner of Income Tax of its respected jurisdiction against the order passed by the concerned A.O. Afterwards, if Commissioner is of the view that A.O. has passed the order without application of mind or has passed the order intentionally without considering the facts and evidences produced during the assessment proceedings, then in that case Commissioner may sue moto or on application filed by assessee, remand back the order for revision as per his considerations and will & A.O. has to act accordingly as per the directions of Commissioner.

AUTHOR'S OPINION CUM SUGGESTION : Aggrieved assessee should first prefer an appeal option which is required to be filed with the Commissioner of Income Tax (Appeals) in Form 35 within 30 days from the date of receipt of assessment order, but if assessee was not able to prefer appeal option or appeal filed by him was rejected, then in that case he should prefer revision option and accordingly file an application with CIT.





KNOWLEDGE SECTION

REVALUATION OF ASSETS OF PARTNERSHIP FIRM - TRANSFER UNDER SECTION 45(4)

Tax Treatment of distribution of Capital Asset or Money or Stock-in-trade at the time of Dissolution or Reconstitution of Firm/AOP/BOI

When a company distributes its assets to its shareholders, it may result in a capital gain for the shareholders. This is because the distribution of assets may be considered as a transfer of assets, and any profit arising from such transfer may be considered as capital gains.

Section 45(4) When any partner /member receives any money or capital assets or both during py at the time of reconstitution. Then any profit or gains on such transaction will be amounted to transfer of capital assets in the nature of capital gains & business profits which is chargeable to tax in the hands of Firm/AOP/BOI, for the py in which transfer is occurred.

Reconstitution include Retirement, Admission or Change in Share/Profit sharing ratio.

The fair market value of the asset of Firm/AOP/BOI as on the date of transfer shall be considered as the full value of consideration.

Example :

X and Y are two partners of a hardware trading firm. It is dissolved on March 10, 2019. At the time of dissolution, a plot of land owned by the firm is given to X (amount recorded in books of the Firm is Rs. 45,00,000, however, fair market value is Rs. 66,00,000). This plot was purchased by the firm for Rs. 36,00,000 on March 5, 2012. Find out the amount of capital gain.

Solution :

Capital gain will be taxable for the assessment year 2019-20 –

Full value of consideration (i.e., fair market value on the date of distribution)	Rs. 66,00,000
Less: Indexed cost of acquisition (Rs. 36,00,000 × 280 ÷ 184)	Rs. 54,78,261
Long-term capital gain	Rs. 11,21,739

CIT v. Mansukh Dyeing & Printing Mills [2022]

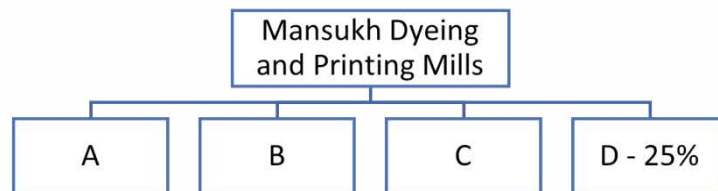
In the case of The Commissioner of Income Tax v. M/s Manuskh Dyeing and and Printing Mills (Partnership Firm) [Civil Appeal No. 8258 & 8259 of 2022], the Supreme Court panel comprising of Justice M.R. Shah and M.M. Sundresh ruled that Section 45(4) of the Income Tax Act applied where there was an increase in partners' capital account on account of revaluation of asset (land & building).

The bench stated that the partners had access to the money in order to withdraw it. The assets so revalued and the credit made to the capital accounts of the individual partners were therefore a "transfer" and came under the category of "OTHERWISE." As a result, Section 45(4)'s provision was applicable.

Background

The assessee a partnership firm constituted with four related individuals were engaged in the business of Dyeing and Printing, Processing, Manufacturing and Trading under the following profit-sharing structure.

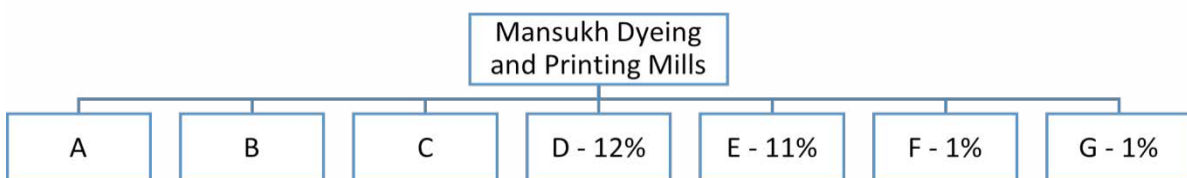
Share of Profit

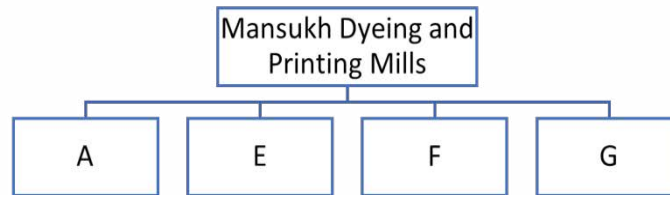


Phase 1

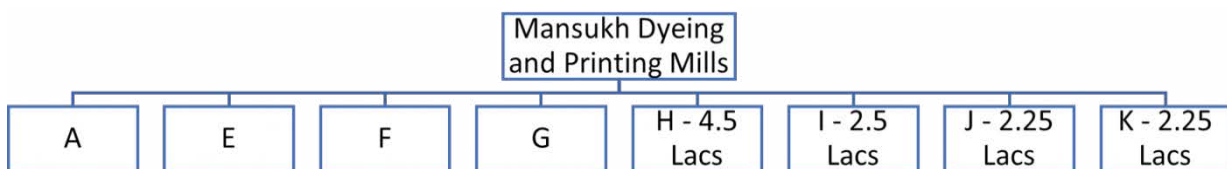
Execution of Family Settlement Deed dated 02/05/1991; the share of one of the existing partners (Mr. D) was reduced and distributed among new incoming partners (Let's say E, F & G):

Partners and Share of Profit (Post Settlement)



Phase 2**Reconstitution of Partnership Firm; Partner B, C & D retired from the Firm:****Partnership structure (Post Retirement)****Phase 3****The Firm was again reconstituted on 01/11/1992; 4 new partners were added.****Partnership structure and contribution by new partners (Post Reconstruction)**

In the reconstituted partnership deed two partners, namely, A and E decided to withdraw part of their capital.

**Phase 4****The assessee revalued the asset (Land & Building) for an amount of Rs.17.34 crores against which the capital account of H, I, J & K was revised:**

Particulars	H	I	J	K
Initial Capital Contribution	4.5 Lac	2.5 Lac	2.25 Lac	2.25 Lac
Revised Capital Account	3.12 Cr	1.73 Cr	1.56 Cr	1.56 Cr

Finally, the matter has been challenged before the Supreme Court by the Revenue. The Revenue contended that the judgment in Hind Construction Limited (supra) should not be applicable to the facts in the instant case, because the said judgment is prior to insertion of Section 45(4). Further, Revenue contended that the decision of Bombay High Court in AN Naik Associates & Others (supra) lays down the law in correct manner and accordingly the same needs to be applied. On the other hand, the firm contended that, there cannot be transfer for the sole reason that the revalued amount is credited to the capital accounts of the partner. The accounting standards also stipulate the same methodology. Further, the firm contended that the provisions of Section 45(4) only cover the instances of dissolution and not retirement. Since in the instant facts, the firm was not dissolved, they cannot be brought to tax under Section 45(4).

Thus, the Supreme Court is seized with the question that, whether the distribution of capital assets at the time of retirement is also covered under the ambit of Section 45(4)? The Supreme Court after referring to the decision of Bombay High Court in AN Naik Associates & Others (supra) has stated that in the facts of the firm, the assets were revalued, and the revalued amount was credit to the partners capital account in their partner's profit-sharing ratio. The said credit of assets revaluation amount to capital accounts of partners can be said to be in effect distribution of assets valued at Rs 17.34 Crores.

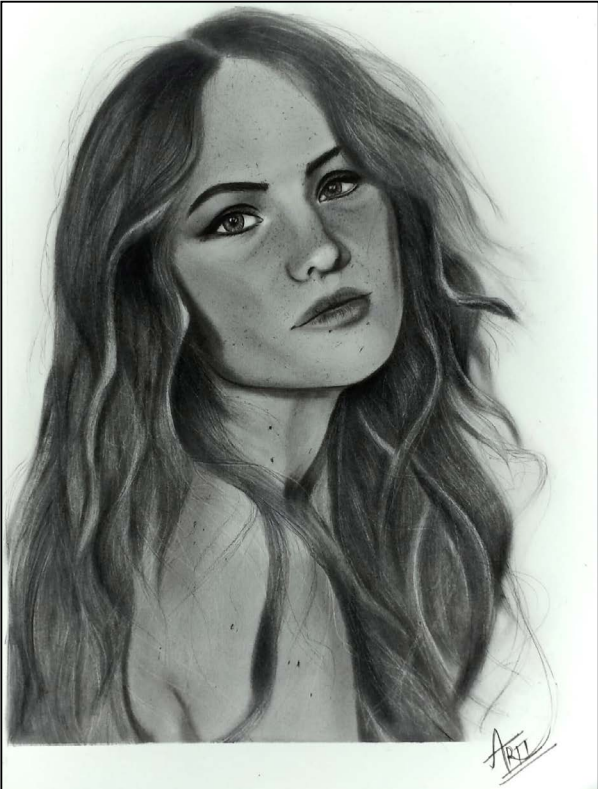
Therefore, the assets so revalued and the credit into the capital accounts of the respective partners can be said to be "transfer" and which fall in the category of "OTHERWISE" and therefore, the provision of Section 45(4) inserted by Finance Act, 1987 w.e.f. 01.04.1988 shall be applicable.

The Supreme Court decision clarifies the interpretation of the provisions of section 45(4) of the Act and holds that the revaluation of capital asset and consequent credit into the capital accounts of the respective partners would be chargeable to tax as capital gains. The Judgment will impact the Real Estate Industry and others who had taken the benefit of these provisions as a tax planning strategy.

References:

- <https://incometaxmanagement.com/Pages/Tax-Ready-Reckoner/GTI/Capital-Gain/Transfer-of-Capital-Assets-on-Dissolution-of-Firm-AOP-or-BOI-Section-45-4.html>
- <https://www.lexology.com/library/detail.aspx?g=29231a14-7cd3-4e84-bb00-2da14bddf711>
- [https://www.sbsandco.com/blog/revaluation-of-assets-of-partnership-firm-transfer-under-section-45-4-sc-upholds-bombay-hc-judgment-in-a-n-naik-associates-others#:~:text=The%20Supreme%20Court%20has%20held,in%20Section%2045\(4\)](https://www.sbsandco.com/blog/revaluation-of-assets-of-partnership-firm-transfer-under-section-45-4-sc-upholds-bombay-hc-judgment-in-a-n-naik-associates-others#:~:text=The%20Supreme%20Court%20has%20held,in%20Section%2045(4))

 **ART CORNER**



ARTI TOMAR
NRO0474302



ADITHYA T K
SRO0677852

 **PHOTOGRAPHY CORNER**



KRISHNAKANTH K P
SRO0675734



NAVANITHA
SRO0677412



Fruit Custard

Ingredients

- Milk
- Custard powder
- Vermicelli
- Milkmaid
- Nuts
- Ice cream
- Cuscus
- Fruits (as your like - Apple, Bananas, Pomegranate, Grapes Etc....)



AYISHA THESNI PP

SRO0822140

Method of preparation

1. Pour 2½ cups milk to a heavy bottom pan. Add enough sugar according to your taste. Begin to heat it on a medium flame. Stir and dissolve the sugar.
2. Meanwhile add 3 tablespoons custard powder to a small bowl.
3. Pour ¼ cup milk (at room temperature) and mix well. The mixture has to be smooth without lumps.
4. When the milk turns hot (not boiling), regulate the flame to low and add 2 tablespoons of the custard milk to it. Immediately whisk or mix well to incorporate it with the milk. Add the same until the milk starts to get thick.
5. Keep it aside and whisk the mixture well to smooth custard.
6. Cover it immediately otherwise a layer forms on the custard. When it cools down keep it in the fridge until chilled.
7. Just before serving the fruit custard, chop the fruit of your choice to small pieces. Can also use chopped nuts.
8. Whisk the chilled custard well until smooth. Pour the custard over the fruits. Gently mix. Garnish fruit custard with some pomegranate seeds.
9. Fruit Custard is ready



You failed attempt, not the purpose!

NANDINI KATARIYA

ERO0258308

हां माना तूने कोशिश हज़ार करी थी
तमन्ना अपनी छोड़कर मेहनत बेबाक करी थी
कदम रखा था इस जंग में जिस दिन से
उसी दिन से कुर्बानिया बेज़ार करी थी

रातों की नींदें जो तूने अपनी उड़ाई थी
हर हृद् को पार कर जाने की कसम खायी थी
त्योहार किताबों में ही गुज़र गए कितने
घर की शादिया भी यूँही निपटाई थी

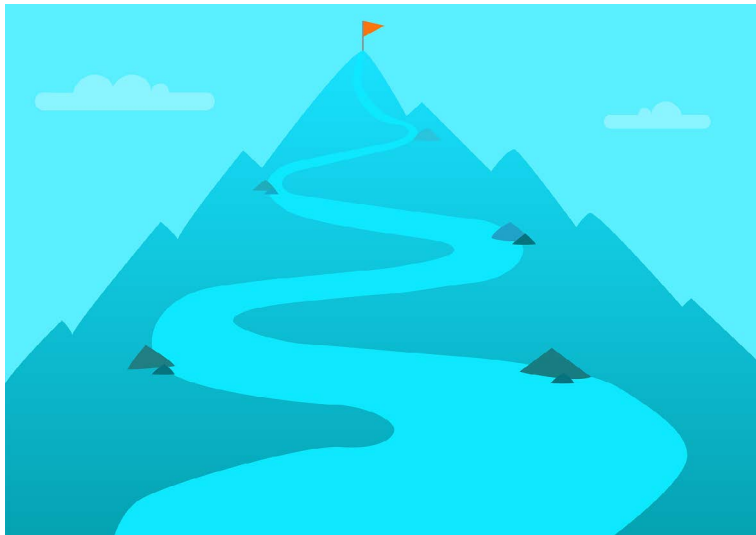
खाने पिये का न कोई होश हुआ करता था
सपना साकार कर दिखने का जोश हुआ करता था
103 के भुंकार में पेन नहीं छूटे
मन में चलते शोर से लड़ खामोश हुआ करता था
दिन से हफ्ते, हफ्तों से महीने निकल गए
ख्वाहिश के तार रेत की तरह बिखर गए
क्या बचा है ज़िन्दगी में अब इसके अलावा
सोचते रहे
फिर उस मुकाम की खुशी के ख्याल से निखार गए

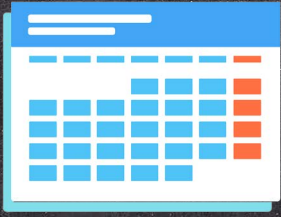
तेरी यह सालों की मेहनत बेकार नहीं होगी
आज हुई, पर ये हार हर बार नहीं होगी
भरोसा खुद पे बनाये रखना
बिना लडे कभी, आशाएं सरकार नहीं होगी

जंग अभी बाकी है, वार करना मत छोड़
खुद में झांक कर देख, खुद को झकझोर
गलतियां नहीं दोहरानी है अबकी बार
समजलो बात को की "CA मांगे more"

यह सिर्फ दो शब्द नहीं, परिभाषा है
लाखों चुनौतियां से लड़ने की आशा है
वो सपना है, वो लक्ष्य है वो इरादा है
पहुंचकर वहाँ खुदको साबित कर दिखाना है

इस हार को याद रखना, पर हावी मत होने देना
आज रो लो दिल खोलकर, फिर विश्वास कभी
ना खोने देना
करलो वादा खुद से की नैय्या पार लगानी है
और जबतक CA ना बन जाऊ
ना चैन से खुद को सोने देना





APRIL EVENTS



Techno eve - Half day workshop



One day seminar on 08.04.2023 (Saturday)
Session 1 - "Basic concepts in auditing and company audit"
Session 2 - "Interpretation of statutes"



Half day seminar on 'Ethical values', Speaker - CA Santhosh Pai



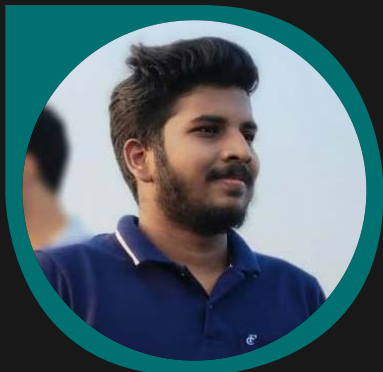
Interaction with industrialist



Beach clean drive

Congratulations Winners

"VISHUKANI" - VISHU
PHOTO-SHOOT CONTEST
WINNER



SANJAY SANKAR
SRO0740994

RECIPE CONTEST
WINNER



MUHAMMED NIHAL
SRO0713698

MEHANDI CONTEST
WINNER



MUFASSILA
SRO0684946

SICASA KOZHIKODE COMMITTEE (2023-24)



CA.VINOD N
CHAIRMAN



MUBARAK SHANI
VICE CHAIRMAN



AFREED SULTHAN
SECRETARY



ANAND PRADEEP
TREASURER



NAVANITHA
JOINT SECRETARY



MUHAMMED SHABEEB
JOINT TREASURER



ABUBAKER SIDHEEQUE
EDITOR



DIYA MADHU
CULTURAL HEAD



ADRINATH M
SPORTS HEAD



FAHEEM P M
ACADEMICS HEAD



ATHUL P
PR HEAD



FAMIDA
STUDENT COORDINATOR