



# WOMEN EMPOWERMENT CORPORATION

(u/s 08 of Indian Companies Act-2013 & Exempted u/s 80G (5) of I.T. Act- 1961)

## ANNUAL REPORT 2019-20

### Inclusive Growth through Women Empowerment



B-HUB, 607, 6<sup>TH</sup> Floor, Arved Transcub Plaza, GSRTC Bus Terminal, Ranip, Ahmedabad: 382480,

Tel No.: 079 27520630, (M) 09725214624/30 / 7490052227 / Email: [helpwecindia@gmail.com](mailto:helpwecindia@gmail.com)

WEB SITE: [www.wecindia.org](http://www.wecindia.org) / [www.aajiveeka.org](http://www.aajiveeka.org)

# Inclusive Growth through Women Empowerment



Respected Members,

It gives me immense pleasure to present the **13<sup>th</sup> Annual Report** for the year ended **2019-2020** of our **Women Empowerment Corporation** is very much before you. “**Inclusive Growth through Women Empowerment**” is theme based developmental action we have been doing since many years. For us women empowerment means economic, social, legal, political and spiritual empowerment. We strongly believe that empowering women means empowering India leads to happy, healthy and prosperous society.

We started our grass root level activities through **SakhiMandal**(Self Help Group) is dedicated for economic empowerment. **SakhiSangh** is the federation of **SakhiMandal**, working at area level with the involvement of civil society and their participation to empower the grass root level women for their rights. It is community driven movement with emphasis on economic empowerment activities. Each **SakhiSangh** has President, Vice President and Members which carry out various economic empowerment activities in each area of the ward. While through **SakhiMahaSangh** (City Level Federation) each **sakhimahasangh** works through various committees. Each committee has Chairman, Vice Chairman and Members who are responsible for specific activities. The members of various committees meet every month and review the specific work of each committee especially in economic, social, legal, political and spiritual field. The member of each committee visits Urban Local Body, Government financial institutions, Banks, Collector offices etc. to solve their problems with the close coordination and supervision of WEC. Women Empowerment Corporation is working as resource organization at national level to implement community driven modal in the field of economic, social, legal, political and spiritual area.

**Various committees at ward level are working as under:**

- 1) Education and Literature Committee.
- 2) Employment and Self Employment Committee.
- 3) Entrepreneur and Business Development Committee.
- 4) Health Committee.
- 5) Blind belief and Addiction Relief (**Vyasan Mukti Andolan**) Committee.
- 6) Social Justice and Empowerment Committee.
- 7) Sanitation and Solid Waste Management Committee.
- 8) Water and Drainage Committee.
- 9) Road and Building Development Committee.
- 10) Legal Committee.
- 11) Peace Committee.
- 12) Cultural Committee.
- 13) Chawl and Slum Rehabilitation and Housing Construction Committee.
- 14) Youth Development Committee.
- 15) Loan Advance & Recovery Committee.
- 16) Fund Raising Committee for Entrepreneur and Business Development.

SAKHI CO-OP CREDIT & SUPPLY SOCIETY LIMITED” has been launched as an autonomous unit of Women Empowerment Corporation during November, 2019.

We wish you best wishes in our journey towards Inclusive Growth through Women Empowerment.



**(Priti Priyadarshi)**  
**Chairperson & Managing Director**



# Compassionate Revolution

**WOMEN EMPOWERMENT CORPORATION (WEC)** is a charitable corporation registered under section 08 not for profit of Indian Companies Act 1956, Vide Registration No. **U 93090GJ2007NPL050517/2007-08** and exempted under section 80G (5) of IT act 1961, Vide IT Reg. No: **DIT (E)/12AA/902/07-08/** IT Exemption No: **DIT (E)/ 80G (5)/672 /07-08** with social mission and conviction to empower unorganized and downtrodden women for economic, social, legal, political and spiritual empowerment.

## **Vision of the Corporation:**

**GNAN – Garibi Nirmulan Andolan Network** is the key vision of the corporation to alleviate poverty & to create a harmonious, healthy, peaceful and prosperous society.

## **Mission of the Corporation:**

The mission of the corporation is to Promote, Establish, Develop, Run, Manage the various activities, schemes, programs to uplift women at large in the areas of social, legal, health, safety, welfare & administration, technical marketing by providing training, tuitions, housing facilities, institution development, formation of Self-Help Group-SHG, & to achieve this object to Provide financial assistance & support directly or with the help of banks, financial institutions, government, local bodies, co-operatives, societies, non-government organizations, any other national or international agencies in the various forms, manner & methods with the objective for uplift of women & their family in the organization.

## **Community driven model**

### **A. Economic Empowerment:**

WEC follows transparent process in its operation. Our detail standard of operation process is as under:

#### **1) Comprehensive Survey:**

Before entering into any urban or rural areas, WEC field staff members conduct a comprehensive survey to evaluate local conditions and potential for operations. Some of the key factors are as under:

- A) Availability of Infrastructure:** Water, Sanitation, Drainage, Road, Electricity, etc.
- B) Social Harmony:** Religion, Sects, Castes, Communal Harmony.
- C) Economic Condition:** Below Poverty Line families, Income status, Dependency on money lenders.
- D) Educational Condition:** Literacy, School going children at the age above five, dropout rate.
- E) Health Condition:** Chronic illness, maternal mortality, infant mortality, occupational disease.
- F) Political Stability Safety:** Involvement of local social and political leaders to extend the services of local bodies and various government schemes.

## 2) **Projection Meeting:**

After respective areas have been surveyed and selected for the operation WEC conducts a **Projection Meeting** with the entire areas to introduce WEC, its vision- mission, vicious circle of poverty, WEC methodology, Women empowerment, and various subjects. After the projection meeting, WEC conducts a series of Small **Projection Meeting** to further explain WEC and appeal directly to those women who would like to join with us and come out from poverty barriers.

## 3) **Sakhimandal (Joint Liability Group-JLG and Self Help Group-SHG)Formation:**

After selection of areas and projection meeting, interested women form a group of self selected **10** women who are likeminded, same or different occupation; ages from **18 to 59**, not family related but very close and peer to one another and also to serve as guarantors for one another.

## 4) **Compulsory Group Training:**

Once a group is formed and meets the minimum requirements, it begins **Compulsory Group Training (CGT)**. CGT is 5 days program consisting of hour-long sessions designed to educate woman on the processes and procedures of corporation and build a culture and discipline of **Financial Literacy & Credit Counseling (FLCC)**. Using innovative, visual and participatory teaching methods, WEC staff introduces woman to financial and non-financial services and how it will be delivered at their door steps. In addition, CGT teaches woman the importance of collective responsibility, how to elect the group leader, how to sign their name. During the training period, WEC staff also collects quantitative basic data of each woman to make sure that they qualify for the program and record base-line information for future analysis. On the 5<sup>th</sup> day, senior officers conduct **Group Recognition Test (GRT)** and are officially declared as **Micro Business Aspirant (MBA)** of the corporation after successfully completing test and star financial transaction.

## 5) **Financial Transactions:**

Corporation **Field staff** conducts all financial transaction during the meeting. They collect saving or beneficiary contribution every week regularly and create the habit of credit discipline and their creditworthiness. They meet regularly and discuss economic, social, educational and other issues. On seeing credit discipline and opening up of individual and SakhiMandal bank account they are eligible for any financial services of corporation. They try to come out from the traps of money lender and vicious circle of poverty by utilizing financial services. SakhiMandal meetings are conducted with rigid discipline in order to sustain an environment of Financial Literacy and Credit Counseling (FLCC) developed by RBI.

## 6) **Social, Legal, Political and Spiritual Empowerment :**

**It is achieved through SakhiSangh (Area Level Federation) and SakhiMahasangh (City Level Federation) model.**

**SakhiSangh** is the federation of **SakhiMandal**, working at area level with the involvement of civil society and their participation to empower the grass root level women for their rights. It is community driven movement with emphasis on economic empowerment activities. Each SakhiSangh has President, Vice President and Members which carry out various

economic empowerment activities in each area of the ward. While through SakhiMahaSangh (City Level Federation) each sakhimahasangh works through various committees. Each committee has Chairman, Vice Chairman and Members who are responsible for specific activities. The members of various committees meet every month and review the specific work of each committee especially in economic, social, legal, political and spiritual field. The member of each committee visits Urban Local Body, Government financial institutions, Banks, Collector offices etc. to solve their problems with the close coordination and supervision of WEC. Women Empowerment Corporation is working as resource organization at national level to implement community driven model in the field of economic, social, legal, political and spiritual area.



GeM is a ‘**Government-e-Marketplace (GeM)**’ to facilitates online procurement of common use Goods & Services required by various Government Departments, Organizations and PSUs. GeM aims to minimizing prices while maximizing ease, transparency, efficiency and speed in public procurement. It provides the tools of e-bidding, reverse e-auction and demand aggregation to facilitate the government users, achieve the best value for their money.

‘GNAN – Garibi Nirmulan Andolan Network’ is the key vision of the corporation, i.e. **“Inclusive Growth through Women Empowerment”** is motto of WEC.

Hence, Digitalization is need of today. We are empanelled with Samsung and Airtel Payments Bank to meet the demand of Goods & Services.

We are, also, registered with **GeM** to enhance capacity and opportunity of SHG Members. It provides market across the nation. **GeM** is one of the keys to earn right livelihood and become rightly empowered with economic status, which can lead the people for better and healthy life.

**14<sup>th</sup> April, 2019: WEC Foundation day was celebrated with theme based cultural program and women entrepreneur award distribution was organized at Town Hall, in the city of Ahmadabad.**

Foundation day celebration with theme based cultural program and women entrepreneur award distribution was organized in the city of Ahmedabad. Shri P. K. Parmar, IAS, Additional Chief Secretary of Government of Gujarat, Shri K. Narayan, MD, National SafaiKarmchari Financial Development Corporation (NSKFDC), New Delhi, Shri Viral Rupani, RBH, ICICI Bank, Dr. Shielu Srinivasan, Founder President, Dignity Foundation, Mumbai and Shri Mayur Chauhan (Michal)-Gujarati Film Actor, etc. blessed the program. Eminent dignitaries took part in program followed by patriotic and women empowerment based cultural program with melodious songs performed by SHG members at Town Hall, Ahmedabad.





**16<sup>th</sup> May, 2019: Visit of ‘SAKHI HAAT’ at Ranip, Ahmedabad by Officials of Urban Management Center from Orrisaa and Telangana.**

A Group of Officials of Urban Management Center from Orrisaa and Telangana visited ‘SAKHI HAAT’ along with SHG Members under project of City Livelihood Center.



**18<sup>th</sup> May, 2019: Buddha Purnima was celebrated at SakhiHaat, GSRTC Bus Terminal, Ranip, Ahmedabad.**

Buddha Purnima was celebrated in presence of Senior Bauddha Upasak Shri Mohanbhai Maitrak. He addressed Women members of SakhiMandal-Self Help Group and SakhiSangh with inspirational speech to live a better and happy life, through Buddhist way of life. Dr. Yogesh Maitrak, Director, UCD, AMC was Chief Guest at the celebration and gave guidance to the members of SHG and WEC Staff.



**June, 2019: Jahanvi Trust, New Delhi and WEC jointly working as Training Partner and Community Resource Mobiliser (CRM) for Resource Organization work in All 170 ULB in Gujarat since September, 2017.**

Jahanvi Trust, New Delhi has appointed WEC as Training Partner and Community Resource Mobiliser (CRM) for Resource Organization work given by Gujarat Urban Livelihoods Mission in all 170 ULB in Gujarat. WEC has done MoU with Jahanvi Trust for all basic and advance training, capacity building work and bank linkages to SHG and formation of Area Level Federation (ALF), City Level Federation. The task has been carried out in the City of Surat, South Gujarat by SHG Members



**21<sup>st</sup> June, 2019: Visit of ‘SAKHI HAAT at Ranip, Ahmedabad.**

Foreign Delegates accompanied by Director, UCD, AMC and Dignitaries from UMC visited SakhiHaat.



**22<sup>nd</sup> June, 2019: Seminar and Training at “AIRTEL” center.**

An exclusive Seminar organized by “AIRTEL & WEC” at AIRTEL Training Center, Nr. Gurudwara, BodakDev, SG Highway to train members of Sakhi Banking Point.

**28<sup>th</sup> June, 2019: “Monsoon Hastkala Melo” participation.**

WEC has participated in “Monsoon Hastkala Melo” through SakhiHaat, an Art-&-craft Mela which was organised by Indext-C, Gandhinagar, Government of Gujarat at Amdavad-Haat, Nr. Vastrapur Lake, Ahmedabad from 28<sup>th</sup> June to 07<sup>th</sup> July, 2019.

**31<sup>st</sup> June, 2019: The MoU between Dean and WEC.**

The MoU was signed between Dean, B. J. Medical College, Civil Hospital Campus, Asarava, Ahmedabad and WEC to run College Canteen, namely SAKHI CAFETERIA, in their respective premise, from 1<sup>st</sup> July, 2019 for 1 Year.  
(NB: WEC run the SakhiCafeTeria till 31<sup>st</sup> January, 2020.)

**15<sup>th</sup> August, 2019: Independent day was celebrated among members of Sakhimandal and federation of SHG in city of Ahmedabad.**

WEC believes in three jewels of Liberty, Equality and Fraternity. Independent day was celebrated among various parts of Ahmedabad. Eminent dignitaries from city remained present at Arved Transcube Plaza, and delivered the inspirational speech of economic, social, legal, political and spiritual empowerment through which they may enter into main stream of society.

**24<sup>th</sup> September, 2019: The MoU between SCMPSSHG, Warangal, Telangana and WEC, Ahmedabad.**

The MoU was signed between Shri Chamundeswari Mahila Podupu Sangam Self-Help Group, Warangal, Telangana and Women Empowerment Corporation (WEC), Ahmedabad (Gujarat) for setting up of A Sanitary Pad Manufacturing Enterprise at Warangal, including all necessary assistance.



2019-20  
NIRAV PRIYADARSHI, Director, WEC, Ahmedabad,d  
Visit SCMPS SHG, Warangal, Telangana on 24-09-2019



2019-20  
NIRAV PRIYADARSHI, Director, WEC, Ahmedabad,d  
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NIRAV PRIYADARSHI, Director, WEC, Ahmedabad,d  
Visit SCMPS SHG, Warangal, Telangana on 24-09-2019



2019-20  
NIRAV PRIYADARSHI, Director, WEC, Ahmedabad,d  
Visit SCMPS SHG, Warangal, Telangana on 24-09-2019

**2<sup>nd</sup> October, 2019: WEC is empaneled under the Scheme of Shelter for Urban Homeless (SUH) a DAY-NULM project of UCD, AMC.**

WEC is empaneled under the Scheme of Shelter for Urban Homeless (SUH) a DAY-NULM project of UCD, AMC and continue for second year to managed AshrayGruh with the aim of Homeless to Home and Foodless to food Journey towards social inclusion of society in Ahmedabad. Total Six SUH of Ahmedabad such as Naroda Ward, Jashodanagar Bridge – Ramol & Khokhra Ward, CTM Bridge – Bhaipura & Indrapuri Ward, Naranpura Ward, Keshavnagar (Under Chimanbhai Patel Bridge) & Bhimajipura, Juna Vadaj, Stadium Ward were undertaken by WEC for 2019-20.



**19<sup>th</sup> October, 2019: The auspicious day of Ashok VijayaDashmi, (Dushera).**

**Ashok VijayaDashmi** was celebrated with expression of Self-Experience by WEC Staff and inspirational speeches by Dr. Yogesh Maitrak, Director, UCD, AMC, Ahmedabad and Priti Priyadarshi, MD, WEC.

**27<sup>th</sup> October, 2019: The BLIA event of SHARANGAMAN.**

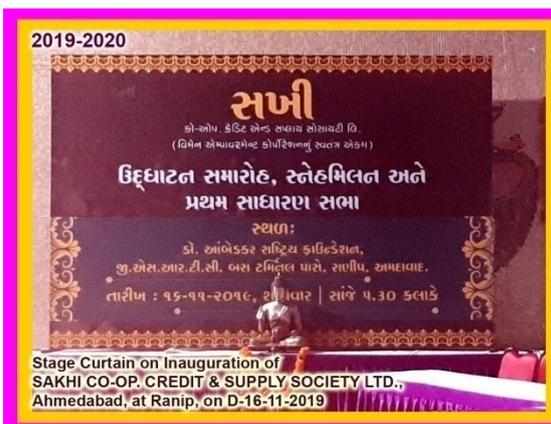
The SHARANGAMAN event was jointly organised by Buddhas Light International Association (BLIA), Gujarat Chapter (Taiwan) and WEC at Sardar Patel Memorial Hall, Shahibaug, Ahmedabad. Venerable Grand Master Bhikshu Hsing Yun and Hsin Bau from FO GAUNG SHAN Temple, Taiwan President, BLIA, World Headquarters, and (USA) were present and lead and ordained 1,200 Disciples as reported for SHARANGAMAN. More than 20 Bhikshus and other foreign Buddhist were attended the program along with Masters.





**16<sup>th</sup> November, 2019: Launching of “SAKHI CO-OP CREDIT & SUPPLY SOCIETY LIMITED”.**

“SAKHI CO-OP CREDIT & SUPPLY SOCIETY LIMITED” has been launched as an autonomous unit of Women Empowerment Corporation to work as Micro Finance Institute and be instrumental with fullest energy and scope to eradicate GARIBI from Society we live-in.





2019-20

2019-20

**સખી**  
 બે-નોંધ, ક્રેડિટ એન્ડ સપ્લાય સોસાયટી લિ.  
 (વિશ્વ સંચારકોષ્ટક કોર્પોરેશનનું સ્વતંત્ર એજન્ટ)  
**ઉદ્ઘાટન સમારોહ, રત્નેહમિલન અને પ્રથમ સાધારણ સભા**  
 સ્થળ:  
 ડૉ. સાંબોડકર સર્વિય કોલેજોડેસન,  
 જી.એસ.આર.ટી.સી. બસ ટર્મિનલ પાસે, સણીપ, અમદાવાદ.  
 તારીખ : ૧૬-૧૧-૨૦૧૯, રૂબીનવાર | સાંજે ૫.૩૦ કલાકે

Inspirational & Energetic Speech by  
 Dr. Yogesh Maitrak, Director, UCD, AMC, During inauguration of  
 SAKHI CO-OP. CREDIT & SUPPLY SOCIETY LTD.,  
 Ahmedabad, at Ranip, on D-16-11-2019.

WelCome & Inspirational Speech by Shri Amrutalal Parmar at SAKHI CO-OP. CREDIT & SUPPLY SOCIETY LTD., Ahmedabad, at Ranip, on D-16-11-2019.

Inspirational & Energetic Speech by Dr. Yogesh Maitrak, Director, UCD, AMC, During inauguration of SAKHI CO-OP. CREDIT & SUPPLY SOCIETY LTD., Ahmedabad, at Ranip, on D-16-11-2019.



2019-2020

2019-2020

2019-2020

Expression of Views/Feelings by one of a Beneficiary Members During Inauguration of SAKHI CO-OP. CREDIT & SUPPLY SOCIETY LTD. Ahmedabad, at Ranip, on D-16-11-2019.

Inspirational & Occasional Speech by Dr. Yogesh Maitrak During Inauguration of SAKHI CO-OP. CREDIT & SUPPLY SOCIETY LTD. Ahmedabad, at Ranip, on D-16-11-2019.

Expression of Views/Feelings by one of a Beneficiary Members During Inauguration of SAKHI CO-OP. CREDIT & SUPPLY SOCIETY LTD. Ahmedabad, at Ranip, on D-16-11-2019.



2019-2020

**સખી**  
 બે-નોંધ, ક્રેડિટ એન્ડ સપ્લાય સોસાયટી લિ.  
 (વિશ્વ સંચારકોષ્ટક કોર્પોરેશનનું સ્વતંત્ર એજન્ટ)  
**ઉદ્ઘાટન સમારોહ, રત્નેહમિલન અને પ્રથમ સાધારણ સભા**

Ms. Priti Priyadarshi with Dr. Yogesh Maitrak & WEC Team SAKHI CO-OP. CREDIT & SUPPLY SOCIETY LTD., Ahmedabad, at Ranip, on D-16-11-2019

**26<sup>th</sup> January, 2020: Celebration of Republic day and foundation day of Sakhahaat.**

Republic day and 4<sup>th</sup> foundation day of SAKHIHAAT was celebrated among SHG members and various artisans of WEC. SHG Members shares their experience and inter-actions with Art-&-Craft Lovers.

**8th February, 2020: “Vasantotsav – Hastkala Parv” participation.**

WEC has participation through SakhiHaat in “Vasantotsav – Hastkala Parv”, An Art-&-craft Mela which was organised by Indext-C, Gandhinagar, Government of Gujarat on Riverfront, Behind Gujarat Sahitya Parishad, Asram Road from 08<sup>th</sup> to 17<sup>th</sup> February, 2020.



**16th February, 2020: “SARAS MELA-2020” participation.**

WEC has participation through SakhiHaat in “SARAS MELA-2020”, an Art-&-craft Mela was organised by Gujarat Livelihood Promotion Company Limited, jointly for Ministry of Rural Development, Government of India and Rural Development Department, Government of Gujarat, on Riverfront, Behind Vallabh Sadan, Ashram Road, from 16<sup>th</sup> to 23<sup>rd</sup> February, 2020.



**08<sup>th</sup> March, 2020: International Women’s Day celebration at SakhiHaat, Ranip, Ahmedabad.**

International Women’s Day was celebrated by Sakhi Co-Op. Credit & Supply Society Ltd., a sole unit of WEC at SakhiHaat, Ranip, Ahmedabad. Five eminent guests Grace the Occasion and provided most valuable guidance to the members of WEC. Among them were (1) Dr. Daxa Maitrak (Deputy Health Officer, West Zone), (2) Dr. Jyotiben (Superintendent, Community Health Center, Chandkheda, and Sabarmati), (3) Dr. Hemaniben Patel (Gynecologist), (4) Dr. Jahanviben Joshi (Retired Professor-Vivekanand College), and Dr. Yogesh Maitrak (Director, UCD, AMC, Baherampura). All of them gave guidance regarding need, consciousness and Awareness of Women Health in the urban poor society. Members of SakhiMandal-SHG were awarded with

loan for Aajiveeka-Entrepreneurship worth Rs. 19,30,000/- and also Sakhi Sanitary Wing Pads were distributed among them.



**22<sup>ND</sup> March, 2019: WEC Participated in the Exhibition organized by Delhi Public School, Gandhinagar.**

WEC has participated in the exhibition of various traditional products prepared and manufactured by various SHG women and artisans of our state organized by Delhi Public School at Gandhinagar. Many parents and invitees visited in exhibition and purchased various products to help artisans.







2019-20

WOMEN EMPOWERMENT CORPORATION				
INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDED ON 31ST MARCH, 2020				
Sr. No	Particulars	Note No.	Figures as at the end of current reporting period	Figures as at the end of previous reporting period
I	Revenue from operations	14	₹ 20,305,487	₹ 16,340,379
II	Other Income	15	1,363,138	1,797,247
III	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	16	1,368,714	1,368,714
IV	<b>Total Revenue (I +II+III)</b>		<b>20,299,911</b>	<b>19,506,340</b>
V	<b>Expenses:</b>			
	Cost of materials consumed		2,749,346	5,698,673
	Employee Benefit Expense	17	5,960,139	2,502,658
	Financial Costs	18	1,125,098	1,931,591
	Depreciation and Amortization Expense	19	525,762	380,556
	Other Administrative Expenses	20	10,167,892	9,602,427
	<b>Total Expenses (V)</b>		<b>20,528,237</b>	<b>20,115,905</b>
VI	Profit before exceptional and extraordinary items and tax	(IV - V)	<b>(228,326)</b>	<b>(609,565)</b>
VII	Exceptional Items		-	-
VIII	Profit before extraordinary items and tax (VI - VII)		<b>(228,326)</b>	<b>(609,565)</b>
IX	Extraordinary Items		-	-
X	Profit before tax (VIII - IX)		<b>(228,326)</b>	<b>(609,565)</b>
XI	<b>Tax expense:</b>			
	(1) Current tax		-	-
	(2) Deferred tax		(72,847)	(9,063)
XII	Profit/(Loss) from the period from continuing operations	(X-XI)	<b>(155,479)</b>	<b>(600,503)</b>
XIII	Profit/(Loss) from discontinuing operations		-	-
XIV	Tax expense of discontinuing operations		-	-
XV	Profit/(Loss) from Discontinuing operations (XIII - XIV)		-	-
XVI	Profit/(Loss) for the period (XII + XV)		<b>(155,479)</b>	<b>(600,503)</b>
XVII	Earning per equity share:	23		
	(1) Basic		(31.10)	(120.10)
	(2) Diluted		(31.10)	(120.10)

SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO ACCOUNTS 21

Schedules referred to above and notes attached there to form an integral part of Income & Expenditure Account  
This is the Profit & Loss Statement referred to in our Report of even date.

FOR, TEJAS PATEL & CO.  
CHARTERED ACCOUNTANTS  
FIRM REG. NO.: 141201W

TEJAS R. PATEL  
PROPRIETOR  
MEMBERSHIP NO. : 124405



PLACE : AHMEDABAD  
DATE : 08/12/2020

FOR, WOMEN EMPOWERMENT CORPORATION  
For, Women Empowerment Corporation



PRITI PRIYADARSHI  
(DIRECTOR)  
(DIN : 03513248)

NIRAV PRIYADARSHI  
(DIRECTOR)  
(DIN : 05241958)

PLACE : AHMEDABAD  
DATE : 08/12/2020

