

2025

ANNUAL REPORT

Shakti Women's Cooperative Society

Annual Report 2025-26

REPORTING PERIOD

1 April 2025 – 31 March 2026

REGISTERED OFFICE

Nashik, Maharashtra

REGISTRATION

Registered under the State
Cooperative Societies Act
(sample)

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About Us

Shakti Women's Cooperative brings together rural women producers of millet snacks, pickles and handloom products, giving them access to training, credit and markets.

Vision	Economic independence and dignity for rural women.
Mission	To build a member-owned enterprise that gives women fair income, skills and a voice.
Founded	2012
Where we work	38 villages in Nashik district

Message from the Chairperson

Dear members, this year our cooperative crossed an important milestone in membership and sales. More of our products reached city stores and online buyers.

We invested in a new processing unit, trained members in quality and packaging, and started a savings and credit programme.

Together we will continue to grow, and every member will share in that growth.

Smt. Sunita Pawar

Chairperson

The Year at a Glance

1,420 members	38 villages	₹ — sales (sample)	26 products
3 retail partners	480 women trained	94% loan repayment	1 new processing unit

Figures in this report are illustrative sample data for the template; replace them with your audited numbers.

Highlights of the Year

Quarter	Milestone
Q1	New millet processing unit commissioned
Q2	FSSAI licence renewed (sample)
Q3	Products launched in city retail stores
Q4	Online store crossed 1,000 orders

Production and Quality

Members produce food and handloom goods to common quality standards in shared facilities.

What we did

- Training in hygiene and quality
- Standard recipes and packaging
- Shared processing unit
- Batch testing and labelling

Results (sample data)

Indicator	Target	Achieved	Status
Products in range	20	26	Achieved
Batches passing quality checks	95%	97%	Achieved
Members trained	400	480	Achieved

Story of change

Rekha, a member from Sinnar, now supervises the packaging line and trains new members.

Coverage by location (sample data)

Location	Beneficiaries	Partners	Volunteers / staff
Sinnar	—	—	—
Niphad	—	—	—
Igatpuri	—	—	—
Dindori	—	—	—

Replace the dashes with your own figures.

Challenges and lessons

Challenge	What we learnt / changed
Raw material price swings	Bulk purchase agreements
Packaging costs	Shared design across products

Plans for next year

- Add two new millet products
- Get organic certification for pickles

Markets and Sales

We sell through local fairs, city retail partners and our own online store.

What we did

- Retail partnerships in Nashik and Pune
- Online store with home delivery
- Participation in 12 fairs
- Corporate gifting orders

Results (sample data)

Indicator	Target	Achieved	Status
Retail partners	3	3	Achieved
Online orders	800	1,040	Achieved
Repeat customers	—	—	Add figure

Story of change

A corporate festive gift order kept 60 members busy for a month.

Coverage by location (sample data)

Location	Beneficiaries	Partners	Volunteers / staff
Sinnar	—	—	—
Niphad	—	—	—
Igatpuri	—	—	—
Dindori	—	—	—

Replace the dashes with your own figures.

Challenges and lessons

Challenge	What we learnt / changed
Delivery delays	Partnered with a regional courier
Pricing	Cost sheets for every product

Plans for next year

- Enter two new cities
- Launch a subscription box

Savings and Credit

A member savings and credit programme helps women invest in equipment and handle emergencies.

What we did

- Monthly savings groups
- Small loans for equipment
- Financial literacy sessions
- Insurance awareness

Results (sample data)

Indicator	Target	Achieved	Status
Members saving monthly	1,000	1,180	Achieved
Loan repayment rate	90%	94%	Achieved
Financial literacy sessions	30	34	Achieved

Story of change

With a small loan, a member bought a sewing machine and doubled her handloom output.

Coverage by location (sample data)

Location	Beneficiaries	Partners	Volunteers / staff
Sinnar	—	—	—
Niphad	—	—	—
Igatpuri	—	—	—
Dindori	—	—	—

Replace the dashes with your own figures.

Challenges and lessons

Challenge	What we learnt / changed
Record keeping	Simple digital ledger app
Loan size limits	Graduated loan ladder

Plans for next year

- Link groups with banks
- Introduce micro-insurance

People and Governance

The cooperative is governed by an elected board of member-directors. The general body of all members meets annually to approve accounts and plans.

Board / Governing Council

Name	Role	Since
Smt. Sunita Pawar	Chairperson	2018
Smt. Lata Jadhav	Vice-chairperson	2020
Smt. Meena Shinde	Secretary	2021
Smt. Asha More	Treasurer	2022

Our Team

Function	Headcount (sample)
Production staff (members)	220
Sales and logistics	14
Accounts and administration	6

Policies in Place

- Code of conduct and conflict-of-interest policy
- Safeguarding / child-protection policy
- Anti-harassment (POSH) policy and internal committee
- Data privacy and information security policy
- Procurement and financial delegation policy
- Grievance redressal mechanism for staff and stakeholders

Financial Summary

The summary below is presented in a format that is easy to compare year on year. All amounts are sample figures for the template.

Income

Source	2025-26 (₹ lakh)	Previous year (₹ lakh)
Product sales	—	—
Grants	—	—
Interest income	—	—
Total income	—	—

Expenditure

Head	2025-26 (₹ lakh)	Previous year (₹ lakh)
Raw materials	—	—
Member payments	—	—
Marketing and logistics	—	—
Administration	—	—
Surplus	—	—

Balance Sheet Summary (sample)

Particulars	Current year (₹ lakh)	Previous year (₹ lakh)
Corpus / share capital	—	—
Reserves and surplus	—	—
Current liabilities	—	—
Total liabilities	—	—
Fixed assets (net)	—	—
Investments	—	—
Cash and bank balances	—	—
Other current assets	—	—
Total assets	—	—

Particulars	Current year (₹ lakh)	Previous year (₹ lakh)
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Auditor's Note

The financial statements for the year have been audited by an independent firm of Chartered Accountants. Insert the auditor's name, registration number and the date of the audit report here, and attach the full audited statements as an annexure.

Thank You to Our Partners

We thank our members, customers, retail partners and supporters for believing in women-led enterprise.

Category	Partners (replace with your own)
Retail partners	Store A, Store B
Support organisations	NGO C
Financial partners	Bank D (sample)

Annexures

Annexure A: Glossary

Term	Meaning
FSSAI	Food Safety and Standards Authority of India
SHG	Self-help group
General body	Meeting of all members of the cooperative

Annexure B: Events Calendar

Month	Event	Participants (sample)
April	Annual general meeting	—
August	Millet festival stall	—
October	Diwali gifting season	—
January	Exposure visit	—
March	Members' day	—

Annexure C: Feedback Form

Tell us what you think

Which part of our work matters most to you?

What should we do more of next year?

Would you like to volunteer, partner or donate? Leave your contact details.

Contact Us

Address	Shakti Bhavan, Main Road, Nashik 422001
Phone	+91 253 000 0000
Email	contact@yourdomain.org
Website	www.yourdomain.org