



GOVERNMENT OF MEGHALAYA
OFFICE OF THE REGISTRAR OF COOPERATIVE SOCIETIES
MEGHALAYA, SHILLONG.

*Four Decades
of
Cooperative Movement
in Meghalaya and the way ahead*



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MESSAGE FROM THE DEPUTY CHIEF MINISTER

It gives me immense pleasure to greet all the cooperative societies in our State on the occasion of the week-long 67th All India Cooperative Week Celebrations from 14th to 20th November, 2020. On this occasion, the Office of the Registrar of Cooperative Societies, Meghalaya, Shillong, is bringing out Souvenir with the theme “**Four Decades of Cooperative Movement in Meghalaya and the way ahead**”.

Cooperative movement is by the people, for the people and from the people. As single rain droplets come together as rivulets, forms into streams and mighty rivers, the individuals from the rural area coming together and form into cooperative societies is a great step towards financial inclusion, rural poverty alleviation and overall development from the grassroots. Over the last four decades, the Cooperative Movement in our State has grown from strength to strength with nearly 2000 cooperative societies as on date.

To infuse further impetus to cooperative movement in our State, the State Government has launched two prestigious Missions namely Milk Mission and Piggery Mission in our State through cooperative interventions, to ensure grassroot level participation in developmental initiatives. I am sure that the Dairy Cooperative Societies and Piggery Cooperative Societies will take full advantage of these two missions for their economic upliftment.

I convey my best wishes to all the Cooperative Societies and to all the Staff of the Cooperation Department on this occasion.


P. Tynsong
Deputy Chief Minister,
Meghalaya

M. S. RAO, IAS
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Government of Meghalaya



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Dated: Shillong, the 10th Nov, 2020

MESSAGE

On the occasion of 67th All India Cooperative Week Celebrations, I extend my heartfelt greetings to all the vibrant cooperative societies in our State. The theme “**Four Decades of Cooperative Movement in Meghalaya and the way ahead**” is appropriately selected for the week-long cooperative celebrations as our State is proactively engaging the cooperative societies and making them active partners in the implementation of Milk and Piggery Missions.

Cooperative intervention is an imperative for inclusive, sustainable and participative development of rural areas. Peoples’ participation from the grassroot level is the hallmark of cooperative movement. It is desirable that the existing cooperative societies actively participate in all the cooperative ventures which in turn will help in creating employment in rural areas.

Mahatma Gandhi said “The secret of successful co-operative effort is that the members must be honest and know the great merit of co-operation and it must have a definite progressive goal. Thus, holding a certain sum of money in co-operation for the sake of making more money by charging exorbitant rates of interest is a bad goal. But co-operative farming or dairying is undoubtedly a good goal promoting national interest. Such instances can be multiplied.” May the cooperative movement in our State progress as envisioned by the Father of our Nation.

(M. S. Rao)

SHRI G. H. P. RAJU, IPS,
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MESSAGE

The Cooperation Department is celebrating the 67th All India Cooperative Week from 14th to 20th November 2020. On this occasion, the district ARCS / SRCS officers are conducting reach-out programs on cooperative movement in our State. The Office of the Registrar of Cooperative Societies, Meghalaya, Shillong, is bringing out a Souvenir with the theme "**Four Decades of Cooperative Movement in Meghalaya and the way ahead**" on this occasion.

The Cooperation movement begins with the people coming together and pools their meager resources as share capital to start an economic activity. In this noble endeavor by the local people, the field level Cooperative Officer shall emerge as a guide, friend, and facilitator for the cooperative members' benefit. This movement's success in our State depends upon the sympathetic understanding and generous attitude of the Cooperative Officers and staff.

I am happy to know about the series of activities organized in various districts by the field Officers in our State to celebrate Cooperative Week from 14th November 2020 onwards. I wish all the Officers and Staff the very best of luck in all their future endeavors.



(G.H.P. Raju, IPS)
Principal Secretary



MESSAGE



I am happy to know that the Office of the Registrar of Cooperative Societies, Meghalaya, Shillong with its endeavour to share and spread the Cooperative Movement in the State by bringing a booklet entitled **“Four Decades of Cooperative Movement in Meghalaya and the Way Ahead”**

Cooperatives, being a value based movement have a never ending relevance. Its basic values viz. honesty, democratic functioning mutual concern and self-reliance are universal values which can only lead towards progress and success.

Cooperatives will have to transform their entire work culture of both individual units and integrated structures to improve their resources, operational efficiency and adoption of result oriented outlook. The Cooperatives should make excellence a habit which will give them a vision for the future.

The success of some types of cooperative societies depicted in the booklet like the Rural Tourism Cooperative Societies endorsing the economic livelihood of the potential villages in the State measures to be taken up necessitates the induction of young and dynamic professionals in the management of these cooperative societies for greater participation of the people in the management, streamlining audit and Accounts through digitalization and Information Technology to bring more transparency and make way to greater capital investment in livelihood sectors with efficient marketing facilities.

This booklet will inspire and motivate all sections of the community to join hands in the Movement through cooperative societies.

Dr. D. Vijay Kumar

*From the Desk of the Registrar
of Cooperative Societies,
Meghalaya, Shillong*



Dated Shillong the 10th November, 2020

The Cooperative Movement in the State has widened its potential aspects to various fields of economic livelihood for the Cooperative Members. Cooperative have spread to diverse fields of economic livelihood activities ranging from agriculture, allied-agriculture, consumers, handloom & handicraft, processing, multi-purpose and rural tourism.

To make Cooperative as self-reliant micro business enterprise, democratic control and ethos of Cooperative Values, the Government has enacted the Meghalaya Cooperative Societies Act, 2015 (Act No.11 of 2015) in relevance to the mandatory Provision of the 97th Constitution (Amendment) Act, 2011.

300 (three hundred) Integrated Village Cooperative Societies (IVCS) was registered and handhold by the MBMA Shillong under Megha-LAMP, an IFAD Funded Project which has reached out till date in 18 (eighteen) C&RD Blocks with the objective to reach the unbankable areas for financial inclusion.

The Department in collaboration with the Animal Husbandry & Veterinary Department, Government of Meghalaya, also facilitates the existing Primary Cooperative Societies with the Meghalaya Milk Mission and the Meghalaya Piggery Mission respectively to augment the financial support for strengthening these types of Cooperative Societies. Formation and organization/registration of such Cooperative Societies is also being facilitated by the Department to achieve the target for each sector.

To bring the public nearer to the administration and ease the formation and organization of different type of Cooperative Societies, the Department has made it mandatory for On-line Registration of all type of Cooperative Societies on the State.

This Booklet will act as an informative text which will embolden the growth of the Cooperative Movement as self-reliant Cooperative Entrepreneurship.

Smt. R. C. Sohkhlet, IAS.,
Registrar of Cooperative Societies,
Meghalaya, Shillong

COOPERATION DEPARTMENT

The Cooperation Department, govt. of Meghalaya after its bifurcation from the erstwhile State of Assam in the year 1972 is striving towards making the Cooperative Movement in the State stronger and more vibrant. There is a growing realization and genuine desires among the members/promoters of the Cooperative Societies vibrant units of economic activities capable of meeting their felt needs of the members in particular and the Cooperative Societies in general.

- The objective of the Department is to promote Cooperative Societies as an effective instrument for socio-economic growth centres and functions as a catalyst for spontaneous and voluntary participation of the people. To facilitate Cooperative Education through awareness and Motivational programme on the values and principles of Cooperation for a strong and effective Cooperative Movement.
- The office of the Registrar of Cooperative societies, Meghalaya, Shillong at the Directorate Level is headed by the Registrar of Cooperative Societies borne from I.A.S. cadre. To bring the administration closer to the people most of the powers of the Registrar of Cooperative Societies have been delegated to the Assistant Registrar of Cooperative Societies at the District Level and the Sub-Registrar of Cooperative Societies at the Sub-Divisional Level.
- The State Cooperative Facilitation & Information Centre was established at the Office of the Registrar of Cooperative Societies, Nokrek Building, Lower Lachumiere, Shillong in order to facilitate and motivate the youths and other educated-unemployed youths to come up with some entrepreneurship developmental enterprises/innovative avenues through cooperatives.
- The Department in coordination with the State Council Science Technology and Environment, Shillong to take up GIS and GPS mapping of some of the functioning cooperative societies in the State and the matter is ongoing.

ACHIEVEMENT

1. The strength of the Registered Cooperative Societies in the state as on 31st March 2020 was 2005 Major priority sectors / types of Cooperative Societies may be indicated below:-

Sl. No.	Cooperative Societies (Sector-wise)	Number of Cooperative Societies	Status		Membership		
			Functioning	Non-Functioning	Male	Female	Total
1	2	3	4	5	6	7	8
1.	APEX LEVEL SOCIETIES	8	8	-	-	-	26,247
	PRIMARY LEVEL SOCIETIES						
2.	COOPERATIVE URBAN BANKS	3	3	-	8,777	6,569	15,346
3.	PACS	179	163	16	56,270	23,016	79,286
4.	MARKETING	29	22	7	986	274	1,261
5.	CONSUMER	49	37	12	5,493	1,548	7,041
6.	DAIRY	121	77	44	2,738	731	3,469

Sl. No.	Cooperative Societies (Sector-wise)	Number of Cooperative Societies	Status		Membership		
			Functioning	Non-Functioning	Male	Female	Total
7.	FISHERIES	74	42	32	1,855	617	2,472
8.	PIGGERY, POULTRY & OTHER LIVESTOCK	89	65	24	929	756	1,685
9.	HANDLOOM WEAVERS	73	46	27	538	3,951	4,489
10.	TRANSPORT	60	26	34	1,371	708	2,079
11.	INDUSTRIAL	115	64	51	2,101	794	2,895
12.	PROCESSING	14	10	4	349	169	518
13.	INTEGRATED VILLAGE COOPERATIVE SOCIETIES (IVCS)	365	362	3	8,016	2,968	10,984
14.	THRIFT	89	69	20	10,754	4,110	14,864
15.	MULTIPURPOSE	569	402	167	8,752	6,199	14,951
16.	TOURISM	34	31	3	577	176	753
17.	OTHER TYPES	134	79	55	4,104	1,743	5,847
	TOTAL	2,005	1,506	499	1,13,611	54,329	1,94,187

2. STATE LEVEL COOPERATIVE FEDERATION: - There are 8(Eight) Nos.

(A) MEGHALAYA COOPERATIVE APEX BANK LTD.

- The bank was established on 16th Feb., 1971 under the Meghalaya Cooperative Societies and started Banking Business from 1st July, 1971 after obtaining the licence from Reserve Bank of India.
- The Bank has played a pivotal role in the Promotion and development of Microcredit Institution commonly known as Service Cooperative Societies or Primary Agricultural Credit Cooperative Societies(PACS) serving the causes of rural people and target groups through the Network of its 49(forty nine) branches and more than 480 affiliated Primary Cooperative Societies spread all over the State.
- The Bank has provided credit facilities for Agriculture, allied – agriculture, procurement, Marketing, Consumers business, handloom and Weaving, housing, Transport, Consumer durables, Tourism, Shopping Complex and Market yard and other viable economic activities for the economic conditions of the poor strata and weaker section of the communities.
- Assistance in the Shape of Personal Loan, overdraft facilities are extended to Government employees and regular constituent of the Bank, Professionals like doctors, lawyers chartered Accountants etc are also provided credit facilities for carrying out their professional services and the students for pursuing higher studies within the country and abroad.
- The Bank also provide assistance for the tribal's and schedule caste population and the disable by availing the refinance facilities from the National Scheduled Tribe Financing

Development Corporation, the National Scheduled Caste Financing Development Corporation and the National Handicapped Finance Development Corporation under the guarantee of the State Government.

- The Department has felicitated the Meghalaya Cooperative Apex Bank Ltd. On being achieved the most coveted Scheduled Bank status from the RBI during the opening ceremony of the 66th All India Cooperative Week, 2019 on the 14th November, 2019. Moreover, 5 (five) primary cooperative societies representing the State were also felicitated during the function on achieving the India International Cooperatives Trade Fair (IICTF) Award of Excellence for Exemplary Performance in IICTF from 11th – 13th October, 2019 at New Delhi organized by the National Cooperative Development Corporation (NCDC), New Delhi.

(B) MEGHALAYA APEX HANDLOOM WEAVERS AND HANDICRAFTS COOPERATIVE FEDERATION LTD.

- The Meghalaya Apex Handloom Weavers and Handicraft Cooperative Federation Ltd (MEGHALOOM. LTD) was established in the year 1982 with its main objective to provide support to the Primary Handloom & Weavers Cooperative Societies and Handicraft Cooperative Societies including supply of basic inputs, training of weavers / artisans, technical guidance and Marketing of their finished products.
- The MEGHALOOM Ltd has also been prioritized in the list for providing Finance support from NEC funding during 2017-2018 for establishment of 2(two) production centre at Kaimbatapara, West Garo Hills and at Margar Village of Ri-Bhoi District, Meghalaya.

(C) THE MEGHALAYA HOUSING FINANCING COOPERATIVE SOCIETY LTD.

- The Meghalaya Housing Financing Cooperative Society Ltd (MSHFCS. LTD.) was registered on 10th May 1976. The Main objects are to grant Loan and Advances to the affiliated Primary Housing Cooperative societies against the Security of mortgage of immovable properties.
- There are altogether 31(Thirty one) Primary Housing Cooperative societies affiliated to the MSHFCS. LTD. Presently the Meghalaya State Housing financing Cooperative Society Ltd. has established and constructed a Cooperative Housing Complex at its own plot of Land at Nongrim Hills Shillong with the financial support of the State Government in the Shape of share Capital Contribution.

(D) THE MEGHALAYA STATE COOPERATIVE MARKETING & CONSUMER FEDERATION LTD. (MECOFED).

- The Meghalaya State Cooperative Marketing & Consumers Federation Ltd. (MECOFED) was established on 1st July 1973 after taking over the assets and liabilities from the erstwhile Assam Hills Cooperative Development Corporation.
- The main objective of the Meghalaya State Cooperative Marketing & Consumers Federation Ltd.(MECOFED) are to arrange, Promote, develop Marketing, Processing, storage and Sale of Agricultural Inputs and Minor Forest produces and to procure and distribute

consumer goods, agricultural inputs to the Primary affiliated Primary Cooperative Societies in the State.

- Presently, the main business of the Meghalaya State Cooperative Marketing & Consumers Federation Ltd.(MECOFED) are procurement and distribution of Fertilizers, LPG, Kerosene, Marketing of Minor Forest produces and supply of Tyres to Government Department.

(E) THE MEGHALAYA STATE COOPERATIVE UNION LTD.

- The Meghalaya State Cooperative Union Ltd (MSCU Ltd) was organised and established in the year 1978.
- The objective of the Union is to propagate the Cooperative Principles and ideology for the healthy growth of the Cooperative Societies in the State as per the need of the Movement and in collaboration with the National Cooperative Union of India, New Delhi.
- The Union has a unique role to play for the development of Human Resources involved in Cooperative Societies. But from 1996 it has failed to live up the expectation of the Movement and their affiliated members due to various reasons as lack of Membership and its organizational management.

(F) “THE MEGHALAYA VILLAGE DEVELOPMENT AND PROMOTION TOURISM COOPERATIVE SOCIETIES LTD”.

- The Meghalaya Village Development & Promotion Tourism Cooperative Society Ltd. was established and registered as per the provisions of the Meghalaya Cooperative societies Act and Rules with its headquarter at Shillong. Altogether nearly 25(twenty five) Primary Cooperative Societies undertaken Rural Tourism activities have affiliated with the State Level Cooperative Society. The vision of the department in collaboration with the State level Cooperative Society is to explore the possibility of engaging Rural Tourism in all the potential Villages in the State. The objective is to showcase the eco- friendly environment of the villages, the art and culture, the indigenous products and the unique indigenous cuisine of the State.

(G) THE MEGHALAYA LIVESTOCK & DAIRY COOPERATIVE FEDERATION LTD. was established and registered recently on 25th April 2017. Nearly 43(forty three) Livestock and Dairy Primary Cooperative Societies are affiliated to the Federation.

- The objective of this Federation is to facilitate the Primary Cooperative Societies for Promotion and development in the field of Livestock sector through Technical guidance, Manpower Development, management Skills etc to ensure the growth and development of the sector.

(H) THE MEGHALAYA STATE FISHERIES COOPERATIVE FEDERATION LTD. was established and registered recently on 25th April 2017. Nearly 32(Thirty two) Primary Fisheries Cooperative Societies undertaken Fishery development has been affiliated.

- The objective of the Federation is to facilitate the Fishery Primary Cooperative Societies for Promotion and development through financial support, technical guidance, supply of inputs, procurement of feed, medicines and for marketing of the products.

3. The Financial outlay and achievement of the Department for the last 3(Three) years may be indicated below :-

Sector : Cooperation

(₹ IN LAKHS)

Sl. No.	Major Head State Development Schemes	Revised Outlay			Achievements.		
		2017-18	2018-19	2019-20	2017-18	2018-19	2019-20
1.	2.	3.	4.	5.	6.	7.	8.
1.	2425-Cooperation	191.60	149.07	-	191.60	149.07	94.05
2.	4425-Capital Outlay on Cooperation	295.60	400.46	-	295.60	400.46	3.00
	Sub-Total :	487.20	549.53	-	487.20	549.53	97.05
3.	2435-Food Storage & Ware housing	-	5.00	-	-	5.00	-
4.	4435-Capital Outlay on other Agriculture Programme.	50.00	-	-	50.00	-	-
	Sub- Total :	50.00	5.00	-	50.00	5.00	-
	Grand Total :	537.20	554.53	-	537.20	554.53	94.05

4. The Meghalaya Cooperative Societies Act 2015 (Act 11 of 2015) was enacted as an enabling legislation to strengthen the Cooperative Sector in the State effective from 1st December, 2015.

5. The Department facilitates, the registered Fishery Cooperative Societies in the State with State Aqua Culture Mission of the Government for necessary support in the shape of Financial Assistance linking with the Bank Loan and beneficiaries Contribution. Cooperative will also be entitled for capacity building and Training in the fields of Fishery development. The objective is to combat the inflow of Fishery products from outside the State with a means to boost production which will feed the requirement in the Whole State.



6. "The Meghalaya Village Development and Promotional Tourism Cooperative Societies Ltd". was established and registered as per the provisions of the Meghalaya Cooperative societies Act and Rules with its headquarter at Shillong. Altogether nearly 25(twenty five) Primary Cooperative Societies undertaken Rural Tourism activities have affiliated with the State Level Cooperative Society. The vision of the department in collaboration with the State level Cooperative Society is to explore the possibility of engaging Rural Tourism in all the potential Villages of the State. The objective is to showcase the eco- friendly environment of the villages, the art and culture, the indigenous products and the unique indigenous cuisine of the State.



- Formation of Integrated Village Cooperative Societies (IVCS) as an Institutional Framework for financial inclusion at the grass root level was initiated during 2016 - 2017 in collaboration with the Meghalaya Livelihood &



Access to Market Linkages (MeghLAMP) an I.F.A.D. Funded Project under the Meghalaya Basin Management Agency (MBMA) a subsidiary of the Meghalaya Basin Development Authority (MBDA) was taken up by the Department. Altogether 300 (Three Hundred) IVCS have been registered covering 18(eighteen) C & RD Blocks in the State. The objective of this project is for financial inclusion to reach the unbankable Villages in the State. Through this Project, hand holding of the IVCS within the Project period is being taken up for capacity building, Financial Literacy Training Programme, Financial support in the shape of corpus funds, office expenses funding. The achievement can be briefly indicated below: (As on 31.05.2020)

(i)	Total No. of I.V.C.S.	:	300 Nos.
(ii)	No. of Share holders	:	20,327.
(iii)	No. of Saving Accounts	:	10,502
(iv)	No. of Lending Accounts	:	1,290
(v)	Amount of Corpus Fund released	:	₹ 131,25,000.00
(vi)	Amount of office expenses released	:	₹ 409,50,000.00
(vii)	No. of Financial Literacy Programme Conducted	:	157 Nos.

8. The Department has also facilitates all the Dairy Cooperative Societies with the Meghalaya Milk Mission of the Government. The East Khasi Hills District Milk Cooperative Union Ltd., Shillong has been appointed as the implementing Agency for the Meghalaya Milk Mission. The Mission was funded by the National Cooperative Development Corporation Ltd. (NCDC) New Delhi at a total Block cost of `215.00 Crores comprises 70% as Loan from NCDC and 30% as subsidy to the State Government. The objective of the Scheme is to increase productivity of Milk and Milk products, the scheme in collaboration with the Animal Husbandry & Veterinary Department, Govt. of Meghalaya is being implemented from 2018-2019.
9. The Department also facilitates the Piggery Cooperative Societies and other Multipurpose Cooperative Societies in the State with the Meghalaya State Piggery Mission of the Government. Altogether around 503 Cooperative Societies will be registered for engaging as Breeding-Cum-Fattening Units and 419 Cooperative alone as Fattening Units. 23 Cooperative located in Urban and Semi Urban blocks will be identified to set up high tech slaughter houses, 3 Cooperatives will be supported to procure refrigerated transportation trucks. The objective of the Scheme will directly benefit more than 25,000 household. The Mission was funded by the National Cooperative Development Corporation (N.C.D.C.) New Delhi at a total Mission outlay of `209.00 crores making it India's Largest Piggery Mission.

10. The Department has also mandated for on Line Registration of all types of Cooperative Societies in the State as one of its initiative for ease of doing Business which has take effect from 1st September 2020. All subordinates offices of the Department at the District and Sub-Divisions has been equipped with the On-Line- process from submission of application till the issue of the Certificate of Registration.
11. Other Sectoral activities like processing of honey products, weaving and spinning of indigenuous products, indigenious handicrafts was also being facilitated by the Department with relevant departments / institutions of the State Government for financial support, human resource development and capacity building.

PROBLEMS AND CHALLENGES

1. Cooperative Awareness, education and capacity building are the main thrust for ensuring the spread of the Cooperative Movement in the State.
2. The Meghalaya State Cooperative Union Ltd., Shillong which is an Apex Level for contribution to Cooperative Awareness, Cooperative education and capacity building has not been able to achieve its objectives. Its weak financial position and lack of professionalism are the main challenges of the Union.
3. The Cooperative Credit Sector in the State after the post implementation of the Vaidyanathan Committee Report for revival of the Short Term Cooperative Credit Structure has further Weaker the financial and Management of 179 PACs in the State.
4. "Cooperation among Cooperatives" is the basic principles of Cooperation to facilitates each other to improve their business operations, skill development, Marketing strategies and Man-power development. However, this basic principles has not shown any signs of progress and achievements between the State Level Cooperative Federations and the Primary Cooperative Societies. Both of them are isolated from each other and functions individually.
5. Lack of Professionalism either at the State Level Cooperative Federations or the Primary Cooperative Societies has affected the growth of the Cooperative Movement in most of the registered Cooperative Societies in the State.
6. Members participation in the functioning of the Cooperative Societies is very low which affects the capital formation of the Cooperative Societies.
7. Enrolment of Members and Mobilization of resources in most of the Cooperative Societies remains stagnated from the date of its registration which defeated their objectives and dependence only from the financial support of the Government.
8. Increasing membership drive, organizing Awareness Programme, imparting service development programmes to members of cooperative societies and most of all towards the growth of Cooperative Movement in the State.
9. Enhancing co-ordination with sectoral nodal departments like Agriculture, Horticulture, Sericulture, AH & Veterinary, Industries, etc., for development of respective sector Cooperatives.

TYPE-WISE POSITION OF REGISTERED COOPERATIVE SOCIETIES AS ON 2016-17, 2017-18, 2018-19 AND 2019-20

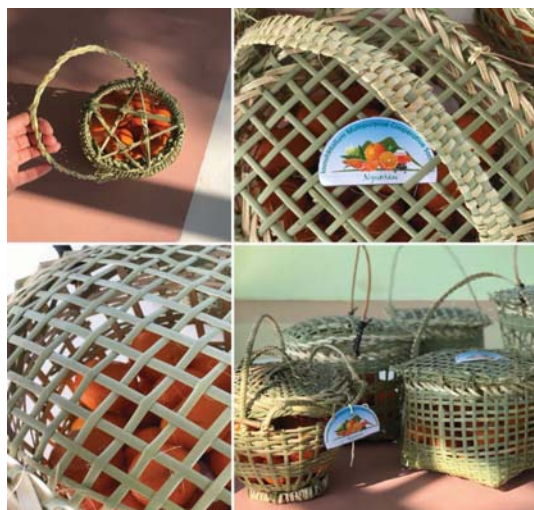
Sl. No.	Types of Cooperative Societies	2016-17			2017-18			2018-19			2019-20			Re- marks
		F	NF	Total	F	NF	Total	F	NF	Total	F	NF	Total	
1	2	3	4	5	6	7	8	9	10	11	9	10	11	12
1	State Level Cooperative Federations	6		6	8		8	8		8	8		8	
2	Primary Cooperative Urban Banks	3		3	3		3	3		3	3		3	
3	District Milk Coop. Union	2	1	3	2	1	3	2	1	3	2	1	3	
4	Primary Agricultural Credit Societies (PACs)	171	8	179	171	8	179	171	8	179	163	16	179	
5	Multipurpose	415	107	522	407	136	543	410	143	553	402	167	569	
6	Integrated Village Cooperative Societies (IVCS) Outside Meghlamp	55		55	54	1	55	57	2	59	62	3	65	
7	Integrated Village Cooperative Societies (IVCS) Under Meghlamp				69		69	108		108	300		300	
8	Consumers	41	11	52	37	13	50	37	13	50	35	12	47	
9	Thrift	54	10	64	53	13	66	71	13	84	69	20	89	
10	Handloom Weavers	52	19	71	53	17	70	54	17	71	46	27	73	
11	Handicrafts	8	3	11	7	4	11	8	4	12	7	6	13	
12	Industrial	68	41	109	62	49	111	66	48	114	64	51	115	
13	Processing	10	5	15	11	4	15	11	4	15	10	4	14	
14	Livestock	63	14	77	60	20	80	61	23	84	65	24	89	
15	Dairy	56	29	85	46	39	85	59	37	96	75	43	118	
16	Fisheries	45	26	71	43	31	74	43	31	74	42	32	74	
17	Tourism	13	0	13	16	2	18	21	2	23	31	3	34	
18	Transport	34	33	67	32	32	64	33	31	64	26	34	60	
19	Joint/Collective Farming	12	16	28	12	16	28	12	16	28	12	16	28	
20	Wholesale Store	2		2	2		2	2		2	2		2	
21	Marketing	24	4	28	25	4	29	24	5	29	22	7	29	
22	Other Types	54	30	84	54	32	86	60	31	91	60	33	93	
	TOTAL	1188	357	1545	1227	422	1649	1321	429	1750	1506	499	2005	

IAHSNOHKTOILUMMULTI-PURPOSE CO-OPERATIVE SOCIETY LTD.

The Iahsnohktoilum Multi-Purpose Co-operative Society Ltd is a newly registered Cooperative Society. It is located at Ngunraw Village, South West Khasi Hills District. It was registered in the year 2019 bearing registration number MKT/51 of 2019 Dt.29.08.2019 with its registered address at Ngunraw, P.O. Mawkyrwat. Its distance from the District Headquarter is 30 Kms, and is connected by a motorable road. At present, the total number of members is 50, out of which 22 are Male 28 are female and the total paid up share capital from members is Rs.1,00,000/- (One Lakhs Only).

MAIN OBJECTIVES: The main objectives of the Cooperative Society are as follows:-

- To encourage thrift, self-help and cooperation among the members.
- To undertake commercial rearing and breeding of livestock including piggery, goatery, poultry, cattle. etc in modernized and improved ways.
- To set up farming according to modern technology
- To encourage modernized and mechanical agriculture and horticulture in lines with modern technology.
- To take up various activities such as handicrafts, handloom and weaving, bee-keeping, furniture and carpentry, fruit processing, etc.
- To take up marketing activities to cater to the members' and the general public's needs.
- To take up the promotion of tourism and tourism related hospitality ventures.
- To take up storage, wholesale and retail distribution of consumer commodities and any other items for the benefits of the members and the general public.
- To extend support to members who are to undergo training in various fields.





ACTIVITIES: The present activities of the Co-operative Society are:-

- Marketing of the Farmers' produce like long pepper, bay leaves, etc
- However, while returning from the market, the society is loading with potatoes and vegetables to sell in the village.
- During winter season, the society engaged in procuring oranges from the village and marketing the same packed in simple hand woven wicker baskets which are convenient for carrying and transportation (they have a handle and a cover so the fruits will not fall off) and also an offer a great and reusable alternative to plastic packaging. It is to be noted that the Khasi mandarin (*Citrus reticulata*) the orange fruit-harvested in Ngunraw and Nongnah areas are known for their superior quality. In the Orange Festival organized by the Department of Horticulture in 2018, the Ngunraw orange was awarded Best Orange in highest content of total soluble sugar (TSS). In short, they are super sweet).

BRIEF NOTES ON THE MEGHALAYA STATE HOUSING FINANCING COOPERATIVE SOCIETY LTD.

The Meghalaya State Housing Financing Cooperative Society Ltd. was registered on 10th May 1976 under the Cooperative Act, which was covered the whole State of Meghalaya. The main objective of the Meghalaya State Housing Financing Cooperative Society Ltd. is to grant loan and advances to primary Housing Cooperative Societies in the State of Meghalaya who are affiliated with this Apex Housing Society under the security of Mortgage of immovable properties for the construction of houses either the Society or its members and carrying out additions and improvement to the existing houses of its members.



At present 33 Primary Housing Cooperative Societies have been affiliated with this Apex Housing Society including the State Government as indicated below:-

1. East Khasi Hills: - 5
2. West Khasi Hills: - 5
3. Ribhoi District: - 9
4. Jaintia Hills: - 4
5. East Garo Hills: - 2
6. West Garo Hills: - 6
7. North Garo Hills: - 1
8. South Garo Hills: - 1

The main sources of fund of this Apex Housing Society are Share Capital contribution from the State Government and contribution from member societies as well as rent from the property of the Society.

The Apex Housing Society had borrowed Rs. 75,00,000/- (Rupees- Seventy Five Lakhs) only from Life Insurance Corporation of India on State Government Guarantee and extended loan amounting to Rs. 80,47,564/- (Eighty Lakh Forty Seven Thousand Five Hundred and Sixty Four) only to 273 Members of the 14 (Fourteen) primary Housing Cooperative Societies. However, the outstanding dues reached to Rs. 1,30,22,409/- (Rupees- One Crore Thirty Lakhs Twenty Two Thousand Four Hundred and Nine) only (along with interest and penal interest) due to defaults of repayment by the loanee members. As a result, the Administrative Council decided not to extend any further loan to avoid further liabilities and at the same time it was also decided to waive off penal interest under "one time settlement" package in order to minimise the burden of the loanee members to repay the dues. Recovery drive was also undertaken and loan taken from Life Insurance Corporation of India was repaid. As on April 2020 the outstanding dues are Rs. 46,50,649/- (Forty Six Lakh Fifty Thousand Six Hundred and Forty Nine) only (Rs. 16,06,116/- principal and Rs. 30,44,533/- interest).

Financial achievements showing income and expenditure for the last 11 years i.e., from Financial Year 2008-2009 to Financial Year 2018-2019 in both Tabular and Graphical Representation is placed at Annexure "A" and Annexure "B".

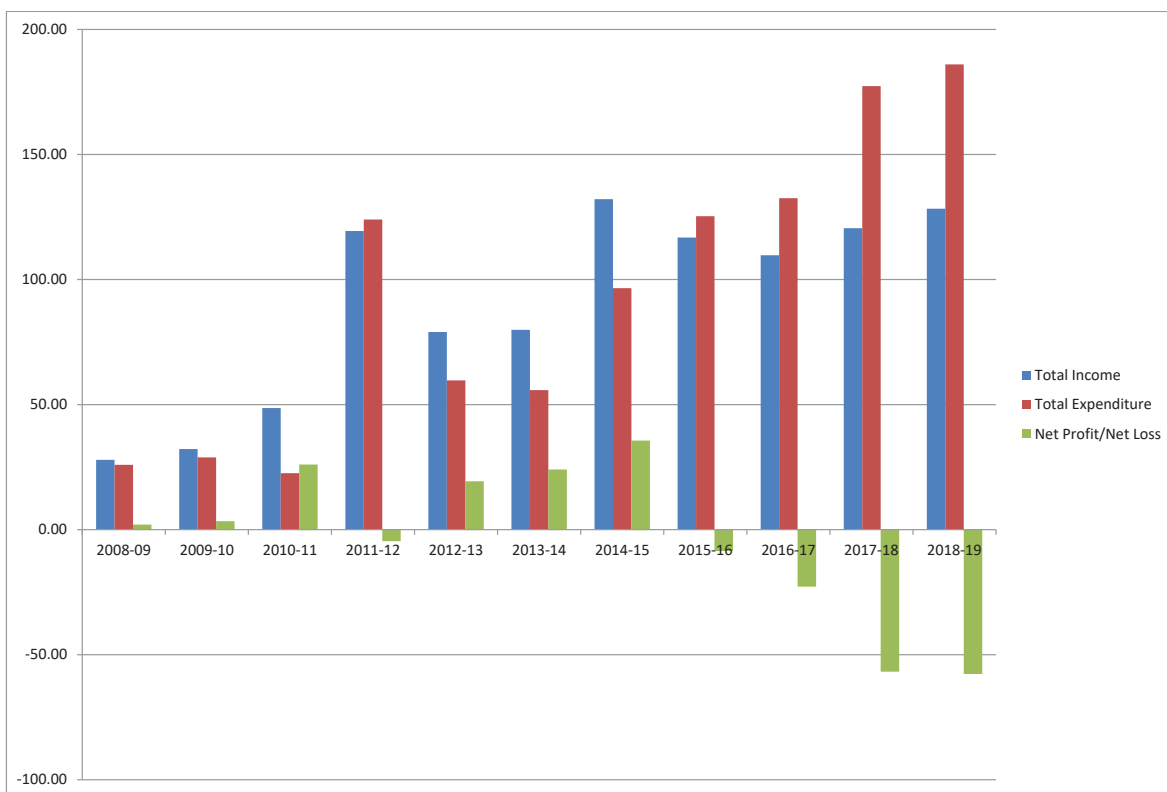
The Management of the Apex Housing Society proposes the following future actions plans to be undertaken for the next 2022-2023.

- (i) The Apex Housing Society believes that it will have more opportunities to serve the needy with the active support of the Government in particular and other Financial Agencies.
- (ii) With a view to formulate its object as an agent of the Government the Society is contemplating to take up Construction activities especially Nongpoh Trade Centre since it is very potential for setting up shopping market if fund permits for various income generating.
- (iii) An arrangement will be made to ascertain the number of Societies who are actively functioning and to attempt will be made to revive the non-functional Primary Societies. The Society will also promote forming more Primary Housing Societies in the State. The Society prepared a plan to extend membership and increasing the Share Capital base.

The Apex Housing Society will reinstate extension of Financial Loan to Primary Housing Societies at an attractive minimum amount of loan as much as possible for the future betterment of its members and the State as a whole. Initially, the fund required will be met out of its own resources and if demand increases, the Society will arrange necessary resources through institutional borrowing.

ANNEXURE A

GRAPHICAL REPRESENTATION OF INCOME AND EXPENDITURE DURING FY 2008-09 TO FY 2018-19



ANNEXURE B

TABULAR REPRESENTATION OF INCOME AND EXPENDITURE DURING FY 2008-09 to FY 2018-19

Financial Year	Total Income	Total Expenditure	Net Profit/Net Loss
2008-09	27.92	25.92	2.00
2009-10	32.23	28.87	3.36
2010-11	48.61	22.58	26.03
2011-12	119.42	124.01	-4.59
2012-13	79.02	59.67	19.35
2013-14	79.87	55.80	24.07
2014-15	132.15	96.54	35.61
2015-16	116.79	125.33	-8.54
2016-17	109.73	132.53	-22.80
2017-18	120.54	177.33	-56.79
2018-19	128.31	186.02	-57.71

ARSLA ORGANIC TEA GROWERS AND PRODUCERS CO-OP SOCIETY LTD.

INTRODUCTION

Driven by the primitive instinct to farm, a group of pensioners, service providers, professionals and a few farmers ventured into tea growing. Finding it unremunerative but unwilling to quit, they took the State Government's advice to go for organic tea farming and religiously adopted it. The next logical step was to make a dedicated organic factory, since none was available in the state, to enable them to have control over all the activities related to their venture.



The Arsla Organic Tea Growers and Producers Co-Op Society Ltd. was formed in 2013 to fulfil this need. It took the society four years of planning, sweating and running from pillar to post to begin the process of setting up the factory and another two years before the factory actually started producing made tea for our esteemed customers' consumption.



As on 31.03.2020

- No. of Shareholders - 61
(comprising organic tea garden owners/family members only)
- Authorised capital - Rs. 50,00,000
- Paid-up capital - Rs. 23,54,000
- Participatory share of Govt. of Meghalaya - Rs. 20,00,000 Primary Objectives
- To produce an organic food product healthier than the current produces/products.
- To make the venture a viable one.
- To grow year on year.
- To show that co-operation can bring sustainable practical/economic benefits.

Present Activities

- Tending to the tea gardens.
- Trying to increase the productivity of the gardens by improving their fertility.



- Manufacturing Black and Green tea of different grades.
- Marketing the tea locally and through the Guwahati Tea Auction Centre.

Physical and Financial Achievements

- The society started manufacturing at the fag end of 2018-2019. The graphic representation is attached.

Action plans/Visions

- To increase productivity of the gardens by 20% annually until capacity is equivalent with highest global standards.
- To increase the volume of made tea.
- To market the product in other states as a niche product, getting prices commensurate with its quality.
- At a suitable time, to introduce tea tourism as a side activity.
- To be able to give a good return to the members who have so far not received any benefit from their venture.

Solutions/Suggestions

- Govt. can help in their marketing efforts by facilitating tie-ups with online or offline companies or exporters who actually deal in niche markets for quality tea.

Remarks

The society started manufacturing in late 2018-2019 and marketing in 2019-20. Buyers for quality organic tea, however, only touched the surface of the stock, forcing the society to go for distress sale through the Guwahati Tea Auction Centre (GTAC). The Covid-19 pandemic added to their woes disrupting both manufacturing and marketing.

Audit for 2018-2019 and 2019-2020 is underway but the result is not expected to be in their favour, yet.

LUMLANG AGROVET MULTI PURPOSE COOPERATIVE SOCIETY

Name	:	Lumlang Agrovet Multipurpose Cooperative Society Ltd
Registration No. & Date	:	NPH 04 of 2017 Dt. 16-01-2017
Registered Address	:	Umjarasi Village, P.O. Nongpoh, Ri-Bhoi District 793102
Authorised Share Capital	:	Rs. 50,00,000/-
Paid-Up Share Capital	:	Indl – Rs. 7,38,400/- Govt. - Nil
Accumulated Net Profit	:	Rs. 33,24,124.38 (as on 31-03-2019)
Classification	:	A Class

The Lumlang Agrovet Multi Purpose Cooperative Society with Regd. No. NPH.04.2017, whose area of operation comprising area of radius of 15 km of Nongpoh Area, under Umling Block, Ri-bhoi Dist. With its Head Quarter at Umjarasi, Ri-bhoi District, P.O Nongpoh and is 50 km from Shillong and around 40 km from Guwahati. The Society at present having 15 members under the leadership of Shri. Aibor Nongrum (chairman), and Shri. Gilbert Hanse (secretary).

The main aims and objective of the society to uplift the under privilege situation of the farmer, to create job and provide education and technical assistant to the farmers in poultry and allied sector. To developed the area through means of infrastructure through government and to promote the harmony of cultural diversity in the region and to create self employment among the members.



The main activities of the society is at present is Poultry Integrations and in future in pig integration and other allied sector. And sale to market in and around shillong and other districts and states as well. The Society has been into Poultry integration for more than 4 years now with business turnover of 3.3 crore in 2017-2018 and it has all around 60 beneficiaries in nongpoh and Umsning area and we are targeting to engage more than 100 beneficiaries as business grow. And as part of another activity now we are into pig farming as we have seen there are lots of potential in the market.

Feasibility of the area, the agricultural farming in the area is seasonal, and during the lean season people has to find the alternative job to support their family income. At present no Pig farming is done among the people in the village/area only some doing pig backyard farming. The proposal for establishing pig farming in the area is a new venture. The establishment of Commercial Pig Farming, will help to provide employment to the local people (since it is a labour intensive job) to obtain extra

income to support their family. Besides, the environment in the area is suited for the development of Pig Farming.

Marketing: Being said that the Pig Farming prevailing in the area, the Society has proposed to encourage the people to engage in Commercial Pig Farming by way of integrated farming. To cater the need of the people of Shillong and every district of Meghalaya as well, who still depend on import Pig from other states.



BRIEF WRITE UP ON THE RAID IAPNGAR HANDLOOM WEAVER COOPERATIVE SOCIETY LTD

INTRODUCTION:

The Raid Iapngar Handloom Weaver Cooperative Society Ltd was established on the 7th November, 2008 and registered under the Meghalaya Cooperative Societies Act with its Registration No. NPH.14 of 2009 on 25th March, 2009 with its Headquarter at Kdonghulu Village which is under Bhoirymbong Block of Ri bhoi District Meghalaya. This Village is 45 km away from the State Capital, Shillong and 65 km away from the District Headquarter Nongpoh.

Members of the Society are engaged in erisilk worm rearing, spinning with the Traditional Takli (a spindle-like instrument), natural dyeing of erisilk yarn using dyes derived from various plants which are locally available and weaving them in fly shuttle looms and traditional floor looms.

At present around 200 hundred erisilk rearer from 15 villages and 50 spinners from 10 villages were enrolled as partners. Yarn production in a month came to around 40 kg which was 4 times the production as compared to the times before imparting the training. Out of the total production 40 kg, 25 kg were used by the weavers of the society and the surplus was sold off to other area like Umden.

Number of Weavers of Raid Iapngar Handloom Weavers cooperative society Ltd:

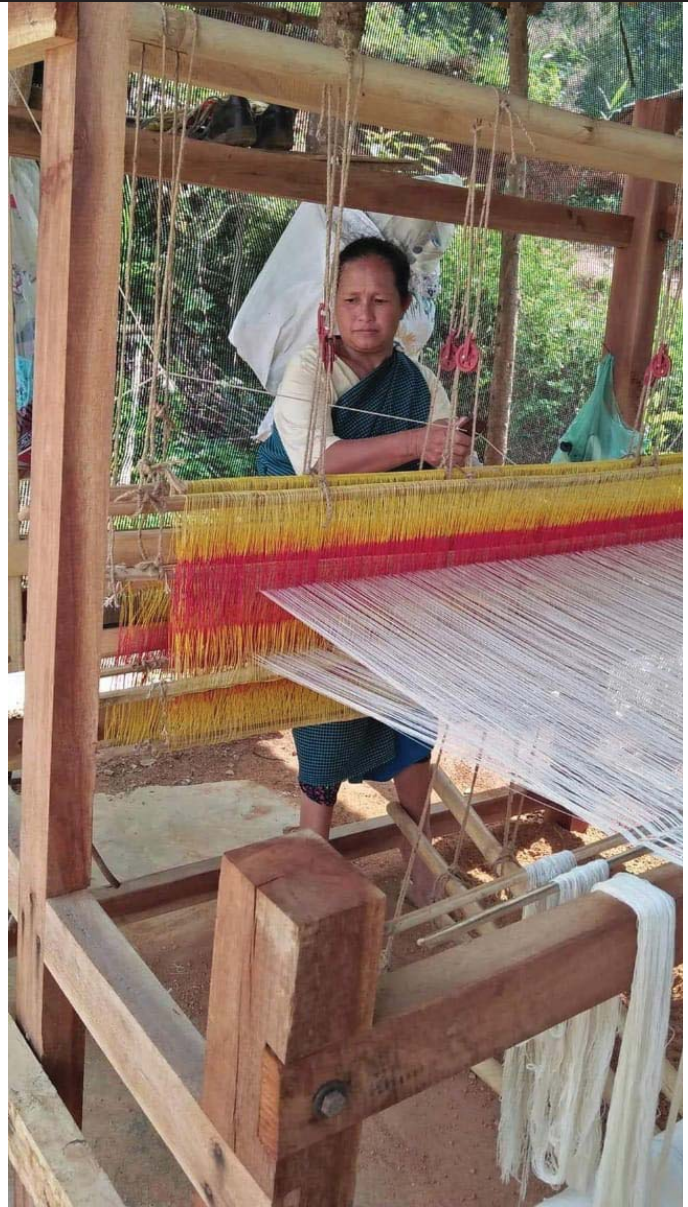
Sl No	Name of village	Number of weavers	Number of looms	Annual production (sq. meters)		Marketing of product
				Type of Fabric	Quantity	
1	Liarbang	6	7	Erisilk shawl/stole	1050	Society
2	Kdonghulu	11	11	Erisilk shawl/stole	1650	Society
3	Mawbri	2	2	Erisilk shawl/stole	300	Society
	Total	19	20		3000	



MAIN OBJECTIVE OF THE SOCIETY:

The main objectives of the Society are as follows:

- to create an awareness amongst the people of the area about the economic potential of the non-farm sector;
- to augment the growth of rural incomes through a meaningful plan of action;
- to create an increasing independence between weaving and allied sector activities;
- to supply members with raw materials, equipments and other facilities for the industry;
- To organize the industrial activities of members so that the maximum output is obtained with minimum effort;
- To give technical advise and assistance and provide training facilities;
- To dispose of finished products in the most profitable manner;
- To provide finance for the industrial activities of members;



- To ensure that implementation of the projects in the chosen cluster will create an impact in other cluster/area.

PRESENT ACTIVITIES/FUNCTION:

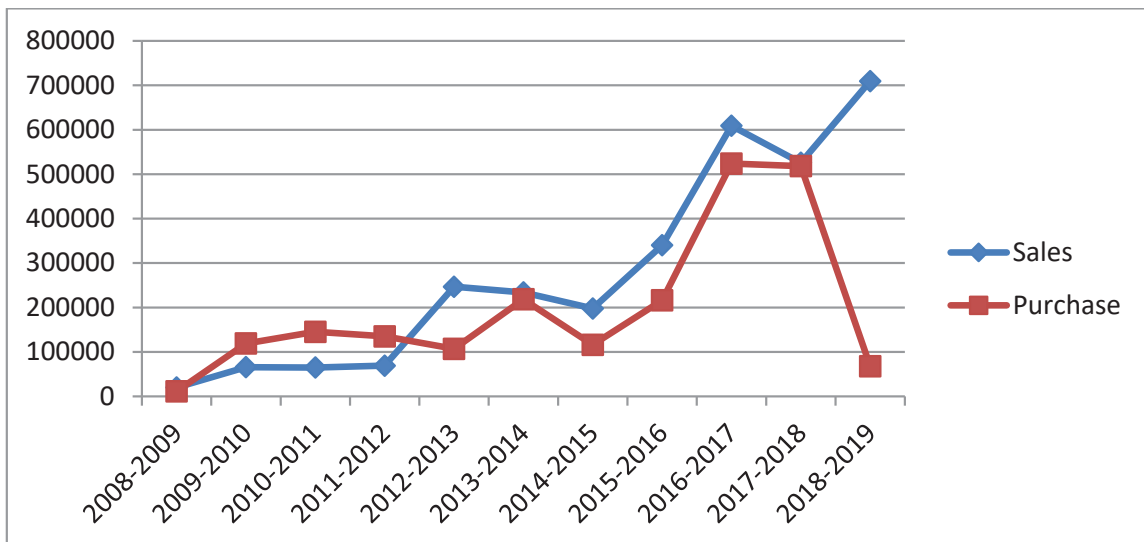
- Weaving silk clothes & Handloom products
- Hand spinning of erisilk cocoon
- Procuring yarns and Dying
- Rearing erisilk by partners
- Training for spinning and weaving and dyeing to members and non-members.



PHYSICAL AND FINANCIAL ACHIEVEMENT:

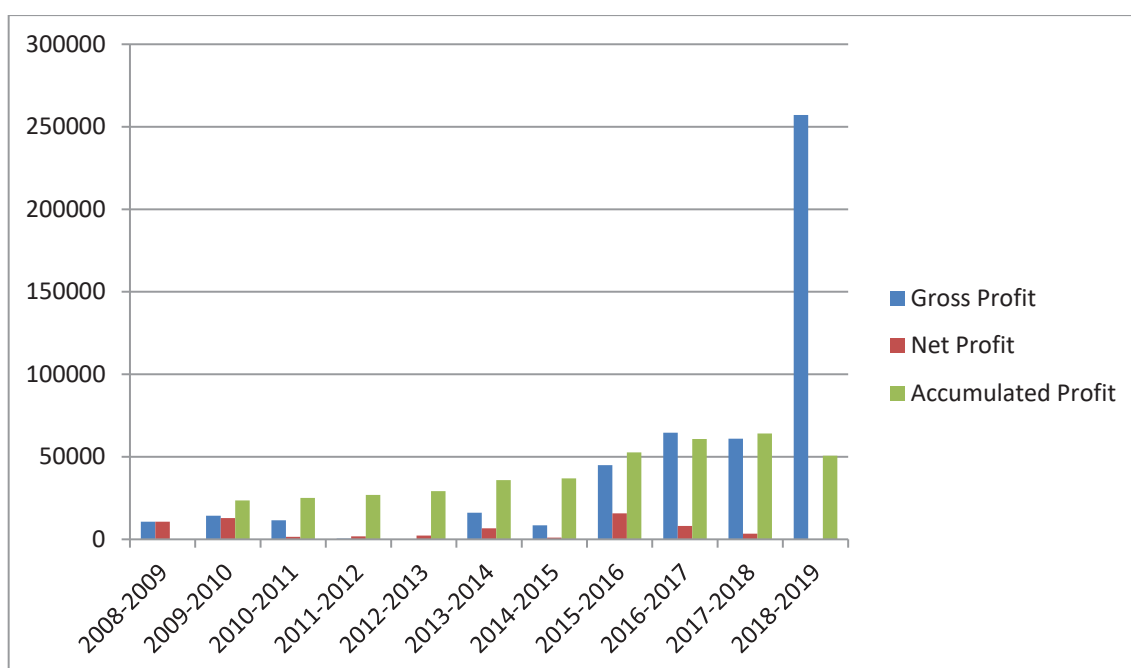
Sales and purchase made in 10 years:

Year	Sale of finished products	Purchase raw materials
2008-09	20000	11360
2009-10	65820	119055
2010-11	65030	145285
2011-12	69087	135001
2012-13	246850	107005
2013-14	233890	218480
2014-15	197790	116100
2015-16	340200	216250
2016-17	609050	523980
2017-18	525750	518280
2018-19	709600	67900



Financial Achievement in 10 years:

Year	Gross Profit	Net Profit	Accumulated Profit
2008-09	10690	10690	-
2009-10	14315	12886	23576
2010-11	11500	1518	25094
2011-12	459	1810	26904
2012-13	(-) 88791	2298	29202
2013-14	16085	6697	35889
2014-15	8490	1025	36924
2015-16	44920	15765	52689
2016-17	64570	8067	60756
2017-18	60970	3418	64174
2018-19	257180	(-) 13533	50641



SHARE CAPITAL CONTRIBUTION:

Year	Share		Grant
	Individual	Government	Cluster Development Executive
2008-09	2000	0	40000
2009-10	1000	0	85480
2010-11	0	80000	42000
2011-12	0	50000	600000
2012-13	30800	0	0
2013-14	0	150000	0
2014-15	0	0	0
2015-16	50000	0	0
2016-17	0	300000	0
2017-18	25000	450000	0
2018-19	0	0	0
Total	108800	1030000	767480



ACTION PLANS/VISION OF THE COOPERATIVE SOCIETY:

The Cooperative Society in 2021-2022 and 2022-2023 has a vision and target of the following:

- To Utilise the raw material (erisilk cocoon) which is available in the region.
 Rearing of erisilk cocoon is one of the part time works of the people in 15 villages which include 200 erisilk rearer and 50 spinners from 10 villages. This work help them to earn extra income for the family.
- To meet the yarn shortage of the weaver.
 When erisilk rearer are less in number the production of erisilk cocoon is less and thereby affecting the production of silk cloth. The Society targeted to procure 50-60 Kg of yarn.
- Economic upliftment in the society by giving awareness to women on how can they erisilk and earn extra income through extra hard work
- Preserve the tradition of takli spinning and weaving by giving training to the younger generation ,simultaneously bringing about modern technology to the area and increase production ,cutting off slow rate production
- Generating employment to the youth in an un-employment era

“KAMAI HABA SHONGKAI” translated as “LEISURE TIME EARNING” is a visionary movement towards socio-economic upliftment and traditional preservation initiated by the Raid Iapngar Handloom Weavers Cooperative Society Ltd started on 13-3-2020. The objective of the movement is to bring about social change by giving awareness to women on how can they utilized their free time in erisilk spinning. Hence, through this activity in their free time, can earn extra income for supporting family and bring about economic upliftment in the society as a whole. This will also help in reviving the dying tradition of takli spinning in the Raid Iapngar.





SOLUTIONS/SUGGESTIONS:

To promote the weavers and the Cooperative Society:

- Marketing is uncertain and no permanent market is available. For permanent market large scale production is required and the Society is unable to produce large scale by traditional machinery.
- Warping yarn machine is required to produce quality yarn (Thread) which is not in the capacity of the Society. The Society has to depend for warping yarn from Assam which is uncertain to get and the cost is high. The yarn which society produce locally cannot be used solely to produce quality product, it has to be mixed.
- To compete in the market new design and smooth finishing is a must. For this, designed machine is needed and the Society is still producing the old designed products.
- Most of the weavers take this job as part time job. The Society has 20 weavers, and almost all of them weave cloths in their own house and very few take it as an employment livelihood from this activity. To enable large scale production, number of weavers must be increased. Awareness programmes and trainings must be organized to make the youth focus on this sector as one of the mean of employment. Educated youth must be send for study on designing and weaving related subjects.





THE JINGJAW UMBARIT AGRO FOOD PRODUCTS COOPERATIVE SOCIETY LTD. H.Q.:: LIARBANG, RI – BHOI DISTRICT, MEGHALAYA

The Jingjaw Umbarit Agro Food Products Cooperative Society Ltd. was promoted by a group of women of Liarbang Village a small hamlet of approximately 18 Kms from the Umiam – Jowai by pass in Ri – Bhoi District, Meghalaya.



The Group in its endeavour to achieve the objectives started its agricultural farming on ginger & turmeric cultivation. From ginger & turmeric cultivation, the Group has started producing pickles as all the members had received the training from RRTC, Umran, Ri – Bhoi District, Meghalaya.

The Group after its long services for enhancing the socio-economic development for its members has focused itself on the collective sustenance and hence on the 25th February, 2013, the Group was organized and registered as a Cooperative Society at the Office of the Assistant Registrar of Cooperative Societies, Ri – Bhoi District, Nongpoh under the provisions of the Meghalaya Cooperative Societies Act & Rules with its registration No. NPH. 11 /2013, dated 25th February, 2013 with its headquarter at Liarbang village, B.P.O. Mawbri, Ri– Bhoi District, Meghalaya.



The main activities of the Cooperative Society is cultivation of ginger, turmeric, vegetables, etc. for mass production and processing it into turmeric powder, ginger powder, pickles, etc. which can sustain the economic livelihood of all the members.



The Society in its few years of journey have achieved many recognition some of which are *FICCI LADIES ORGANIZATION (FLO)* in which its Chairman Smt. Daplin Rymbai is being awarded as *Women Achiever's Award of Excellence for the year 2016 - 17* and the society being recognize for the *Progressive Farmer's Award* for the year 2018 – 19. During the year 2019 – 20 the society have also received the *Meghalaya Entrepreneurship Recognition Award (Meg – Era)* for the month of August – 2019 from the Honorable Chief Minister, Shri. Conrad K. Sangma for its achievement in setting an example and in encouraging other Cooperatives Societies in the State.





A BRIEF PROFILE OF THE SOCIETY

Name	:	JingjawUmbarit Agro Food Products Cooperative Society Ltd.
Headquarter	:	Liarbang Village
Year of Registration & No.	:	NPH - 11 of 2013 Dt. 25.02.2013
Membership	:	As on 31 st March 2019
Male	:	03
Female	:	23
Total	:	26
Chairman	:	Smti. Daplin Rymbai
Secretary	:	Smti. Batinylla Rymbai
Paid Up Share Capital	:	As on 31 st March 2019
Individual	:	<i>Rs</i> 1,28,000.00
Govt.	:	<i>Rs</i> 10,10,000.00
Business Turnover	:	<i>Rs</i> 8,25,525.00
Working Results	:	<i>Rs</i> 1,88,572.00



>>><<

STATE BANK OF INDIA STAFF CONSUMERS' COOPERATIVE STORES LTD.

What is a Consumers' Cooperative Society? : A Consumer Cooperative Society is a cooperative business owned by its customers for their mutual benefit. It is a form of free enterprise that is oriented towards service rather than pecuniary profit. Consumers' cooperatives often take the form of retail outlets owned and operated by their consumers. The main purpose of a Consumers' cooperative association is elimination of the middlemen and to provide quality goods and services at the lowest cost to the consumers rather than to sell goods and services at the highest price above cost that the consumer is willing to pay. In practice, Consumers' cooperatives price goods and services at competitive market rates.

Consumers' cooperatives utilize the cooperative principles of democratic member control, or one member/one vote. Most Consumers' cooperatives have a board of directors elected by and from the membership. The board is usually responsible for hiring management and ensuring that the cooperative meets its goals, both financial and otherwise. Democratic functions, such as petitioning or recall of board members, may be codified in the bye-laws of the cooperative. Most Consumers' cooperatives hold regular membership meetings (once a year). As mutually owned businesses, each member of a society has a shareholding equal to the sum they paid in when they joined.

The **State Bank of India Staff Consumers' Cooperative Stores Ltd.** which is located at the State Bank of India, Shillong Branch premises, Shillong – 793001 was established in the year 1991 by 89 S.B.I. Staffs (Promoters) and was registered on the 18th March, 1991 bearing a Registration Number as SHILL/4 of 1991.



The Cooperative Store was established with the intention to enable members to buy consumer goods and items at a reasonable rate. As such, the store deals in all kinds of dry goods and grocery, stationery and other essential items. The Store has become a part of daily life for members and it has spread an awareness of the cooperative movement among the members, their families and neighbours. The Store remains open during working hours for members and for public as well.

THE OBJECTIVES OF THE STORE ARE AS FOLLOWS:

To promote the economic interest of the staff of State Bank of India residing in greater Shillong and to encourage thrift and self-help amongst them.

To arrange purchase and retail sales of necessities of life (including grocery items, stationery items, liquefied petroleum gas, medicines and other miscellaneous domestic requirements at reasonable rates to its members.



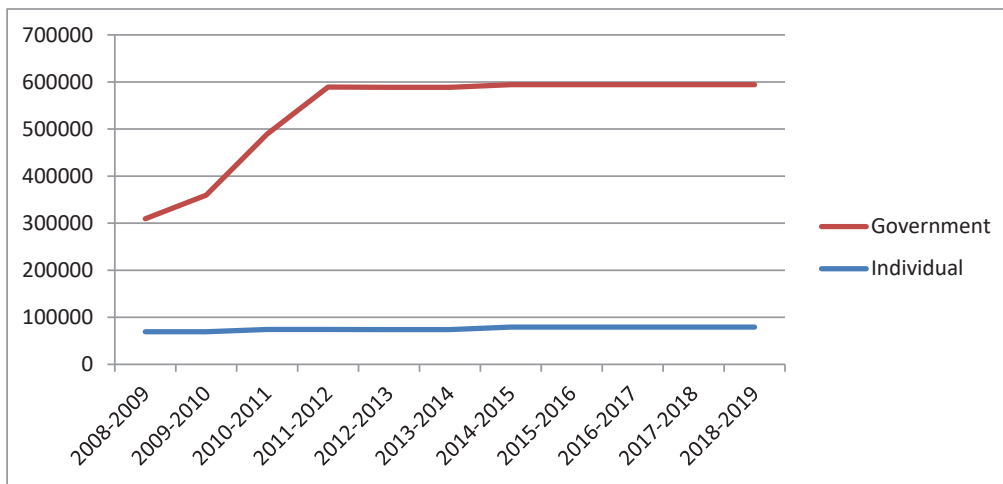
To carry on trade for the benefit of its members on cooperative principles.

To do such other acts as are incidental or conducive to the attainment of all or any of the above mentioned objects.

Share Capital:

The amount of Share Capital to be raised (as on current year) by way of share shall not exceed ₹. 10,00,000.00 (Rupees Ten lacs) only. The value of each share is ₹. 100.00 (Rupees One hundred) only. Every member shall take at least one share and cannot exceed the amount of ₹. 1,000.00 (Rupees One thousand) only. The total amount of Paid-up Share Capital as on the current year (2018-2019) is ₹. 5,94,200.00 (Rupees Five lacs ninety four thousand two hundred) only which include the Government Share of ₹. 5,15,000.00 (Rupees Five lacs fifteen thousand) only.

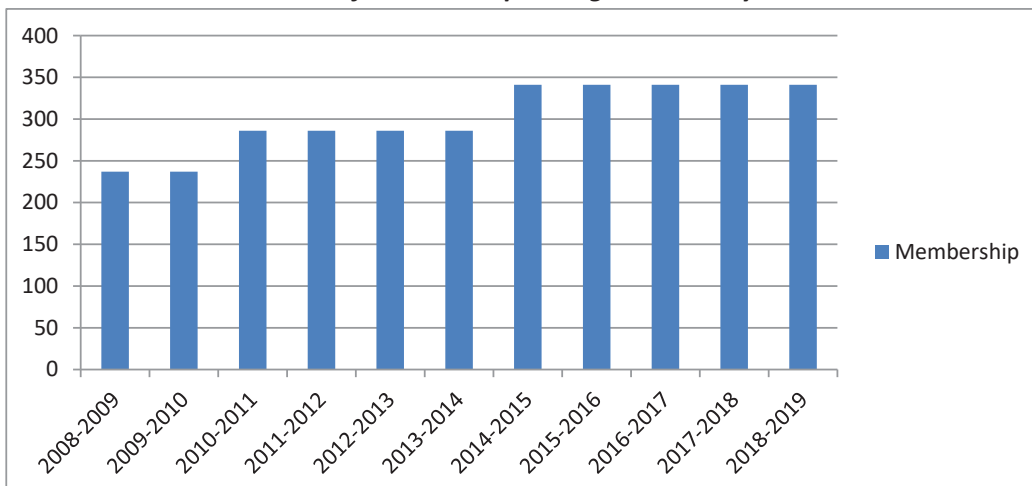
Growth of Share Contribution during the last 10 years



Membership:

Any person who is a member of staff of State Bank of India and is residing in the greater Shillong may be admitted as member of the Stores. The membership strength of the Society at present is 341 nos.

Growth of Membership during the last 10 years



Annual General Meeting and Board of Directors Meeting:

The ultimate authority in all matters relating to the administration of the Stores is vested with the General Body of the members assembled during the meeting. The Cooperative Stores is conducting regular Annual General Meeting within a period of 3 months after the date fixed for making up its accounts for the year under the rules to consider the matter relating to the latest available audited Annual Report, to amend or repeal any of the existing Bye-laws or enactment of any new Bye-law, to elect new members to the Board of Directors, to approve of the programmes of the activities of the Stores prepared by the Committee for the ensuing year, to dispose the Net Profit, and, any other subjects that may be duly brought forward with the permission of the President.

The Board of Directors meeting is held regularly, at least once in a month to conduct the affairs of the Stores. The Board of Directors consists of 10 members as under:-

1. President
2. Vice-President
3. Secretary
4. Assistant Secretary
5. Treasurer
6. 5 (five) other members.

Maintenance of Books and Records:

Bookkeeping deals with financial aspect of transaction. It is the process of keeping records of financial transactions and updating them periodically from time to time. The Cooperative Stores maintains day to day accounts which are fully computerised. Hence, it is beneficial to the business owners/shareholders. It helps the businesses to effectively manage cash flows, planning for future and being well informed about running of the business.

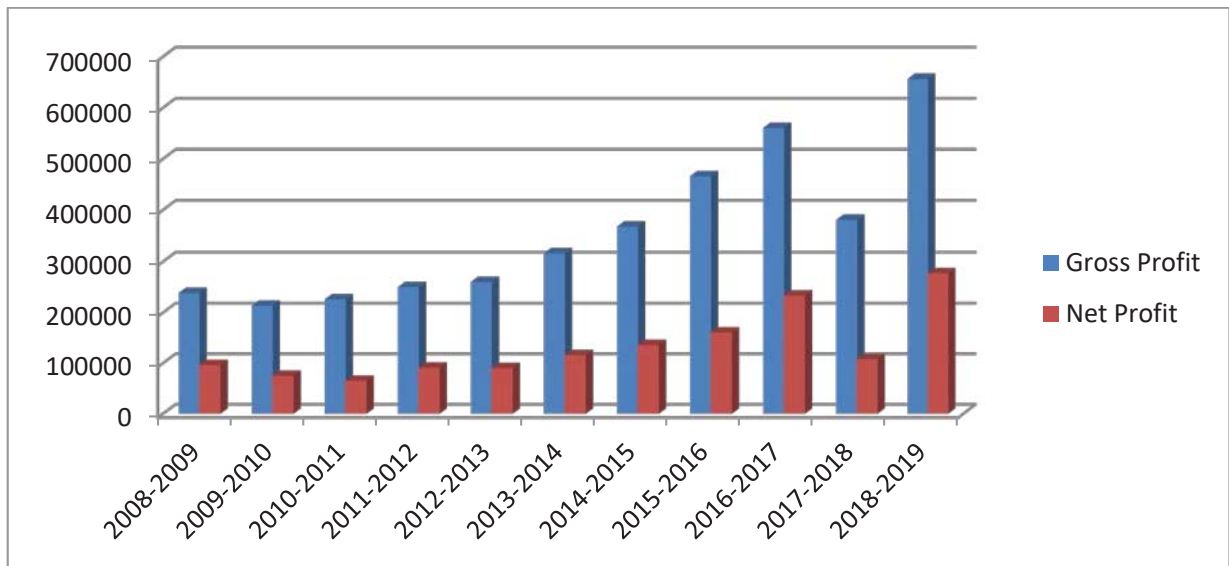


The Secretary of the Store



The President, the Secretary and the Staff of the Store

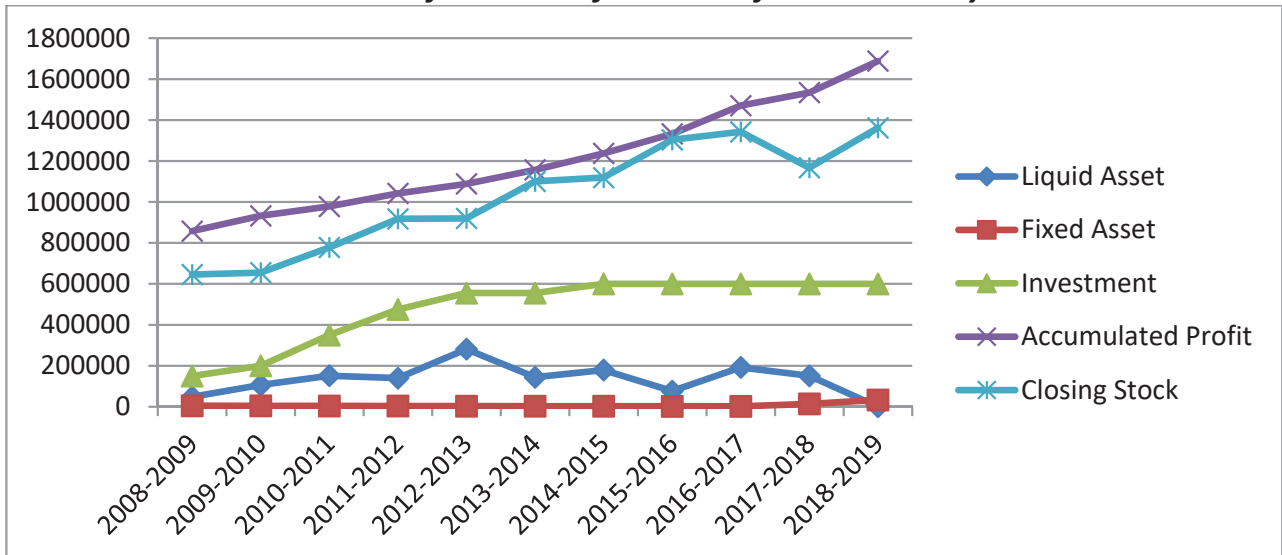
Gross Profit and Profitability



Financial Position

The Society during the year 2018-2019 has Investment of ₹. 6,00,000.00, Fixed Asset of ₹. 33,470.00, Closing Stock of ₹. 13,61,941.00 and an Accumulated Profit of ₹. 16,88,007.00 as on 31st March, 2019. The Liabilities of the Society is mostly the Funds, Loans and Reserves.

Financial Performance of the Store for the last 10 years



Modern Departmental Store:

The Cooperative Stores gives utmost importance to the customer service and keeping customer service and convenience in mind, the Management of the Cooperative Store has upgraded the Store to a modern departmental store during the year 2015 offering a wide range of consumer goods in different product.



GST Implementation:

The Cooperative Stores has successfully implemented GST since November, 2017 and till date all returns are filed on time.

Reward and Recognition:

The Cooperative Store received the Certificate of Excellence during the State Level Cooperative Excellence Award 2016-2017 from the Department of Cooperation, Government of Meghalaya on the merit of its financial status and overall services to the members and the stake holders of the Cooperative Store along with a cash prize of ₹. 50,000.00 (Rupees Fifty thousand) only. This Award was conferred to the Cooperative Store during the 64th All India Cooperative Week Celebration in the State and the Country as a whole held on the 14th November, 2017.

Overview:

Consumers' cooperatives have played an important role in reducing the effects of monopoly. In their own way, they have also helped in bringing about an equitable distribution of wealth. Even a person with limited means can become a member of a cooperative and receive all the benefits that flow from it. Consumers' cooperatives have also contributed to the production of socially useful goods and also creating employment opportunity. The State Bank of India Staff Consumers' Cooperative Store Ltd. has from time to time taken a number of initiatives to work on the continuous improvement of the functioning of the Store and for the welfare of the members. A total of 4 nos. of employees are presently working in the Store. Hence, based on the overall performance, the Cooperative Stores is being classified as "A" Class of Audit Classification.

Conclusion:

The Management had always tried to give its best possible service to the consumers as well as to develop the stores as far as possible as have witness from the above overall performance. With the present Management the Society has been incurring profits since the last few years which show a good progress.

Therefore, based on the above findings, we can conclude that for a Consumer Cooperative to be a real success it needs to consider the following points –

1. For a Cooperative Store to run properly, it is necessary to think of means to improve the loyalty to members. Much can be done by extending help and cooperative education to them. Loyalty cannot be secured by mere sermons.

2. Rebate on purchases is a very good attraction to members to make purchases from their Cooperative Stores.
3. Quality of goods supplied by Cooperative Stores must be pure and fresh. In rural Stores the agricultural implements must be of excellent quality. The other articles should confirm to the needs, taste and standard of the consumers.
4. Weight and measures and balances used should be approved in the general meeting to convince the members of the correct weight.
5. The Society should promote ethical consumption, food loss reduction and plastic shopping bag reduction.
6. Also favourable to the future of cooperatives is the fact that their business operations are becoming linked together. Many purchasing associations combine retail, wholesale and manufacturing.
7. Another aspect of Consumer Cooperatives should consist of home delivery and store business.
8. The Cooperative Stores must not lack behind in adopting Retailing techniques. They should locate their shops in well lighted, airy and spacious premises, adopt practices like pre-packing of goods in standard packages and price marking, ensure due courtesy to the consumers and arrange artistic window-dressing.
9. Adopt modern Management technique including proper planning of purchases in relation to sales, a rational inflow of articles in relation to outflow, appropriate budgeting and so on.
10. The Store should have sufficient owned Funds.
11. The Store must diversify their business and deal with as large number of consumer articles as possible, keeping the consumer demand in view.
12. Regular inflow of stocks to match the sales should form the basis of purchase policy. Question like how much to buy, when to buy, and where to buy and also maintenance of adequate stocks of each article is the responsibility of a purchase Manager, he/she has to avoid over-stocking because it leads to higher investments.
13. Between the two extremes – ‘Selling at cost price’ and ‘Selling at market price’, the Store should better follow the “Active price policy” according to which prices are fixed on the basis of costs with a small profit added to it. Ordinarily, the price thus fixed should not exceed the market rate.
14. Financial assistance by the State Government in the form of share capital and loans to such institutions which have the necessary potential for further growth, etc.

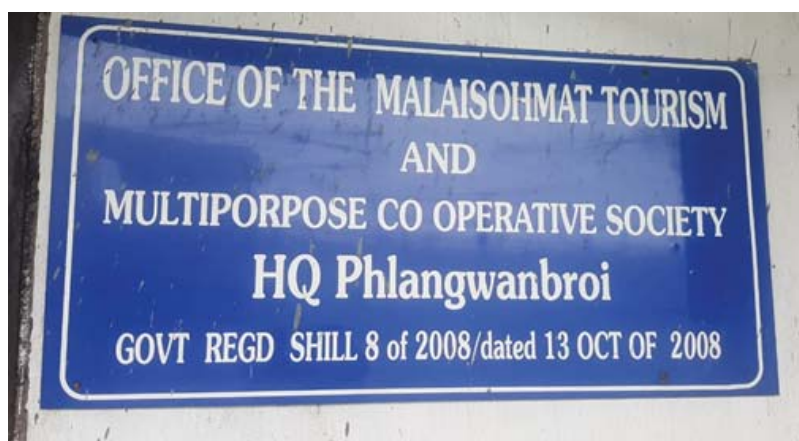


REPORT AND DESCRIPTION FOR MALAI SOHMAT TOURISM & MULTIPURPOSE CO-OPERATIVE SOCIETY LTD. FROM THE TIME OF ITS INCEPTION.

INTRODUCTION :

The Malaisohmat Tourism & Multipurpose Cooperative Society Ltd. is one of the major cooperative society falling under the purview of Mawsynram Circle under the jurisdiction of the office of the Assistant Registrar of Cooperative Societies, East Khasi Hills District, Shillong. Kenbah, Mawsawa and Phlangwanbroi Village are the Area of operation of the Cooperative Society, with its headquarter at Phlangwanbroi village of Mawsynram Tehsil in East Khasi Hills district of Meghalaya at a distance of 75 Kms from Shillong. The Cooperative Society was registered on 13th October 2008, under the Registration No. Shill.8 of 2008.

PROFILE OF THE COOPERATIVE SOCIETY	
NAME OF THE SOCIETY	MALAI SOHMAT TOURISM & MULTIPURPOSE CO-OPERATIVE SOCIETY LTD.
REGISTRATION NO. & DATE	Shill.8 of 2008, Dt. 13th October 2008
PAID-UP SHARE CAPITAL	Rs.15,17,200/-
AUDIT CLASSIFICATION	"B" Class
REGISTERED ADDRESS	Mawsawa, P.O. Phlangwanbroi, Pin Code : 793113, East Khasi Hills District, Meghalaya.
MEMBERSHIP STRENGTH	36 nos



HISTORY :

The Society was form in the year 2006 as a Self-help Group which was known as the Border Area Self-help group with just 7 members and with a small contribution of Rs 10 per head per month. Due to the up gradation of members to 15 it was felt necessary to form a Cooperative Society which was formally registered in the year 2008 under the name of, "The MalaiSohmat Multipurpose Cooperative Society Ltd". Due to the increased in membership and also the inclusion of other activities the society has amended the bye-law in 2012 where the name of the Society has been changed to, "The MalaiSohmat Tourism & Multipurpose Cooperative Society Ltd", as the Cooperative Society want to promote Tourism Activities within its area of operation. And also to develop Tourism sites resorts

and any other activities relating to Tourism. The Society again amended the Bye-law in 2016 to change the area of operation. The area of operation shall be confined to Mawsawa Village, Kenbah Village and Phlangwanbroi Village.

The society initially focus on the fishery and livestock activities in the beginning, but later in the year 2015-16 when the foreign visitors who came to rescue (L) Miss Beth Hume, a Kayaker from London who went missing while kayaking in 2015. These visitors admired the beauty of the place and



the beautiful river in the area, the friendliness of the people which make it a potential rural tourism destination. The appreciation of the Visitors on the Scenic beauty and the hospitality of the Host prompted the Society to start concentrating on Tourism activity which become an instant success and help increasing the business of the Cooperative Society.



One of the main objective of the Cooperative Society at present is the conservation of wild-life present in the Community forest of Hima Malai Sohmat. The Society along with the Hima had conduct awareness program in the Village so as to enlighten the people on the important of conservation of flora and fauna. The present of the Hoolock Gibbon an endangered species locally known as Huleng in the Community For-



Fig ; The Wildlife Conservation Society Bangalore showing video on environment awareness to school student. Painting Competition conducted by the Cooperative Society in collaboration with the WCS, Bangalore.

est has become a great tourist attraction to this beautiful place. Wildlife conservationist from all over through the area all year round to get a glimpsed of the endangered species. The Hima Malai Sohmat has banned any kind of hunting in the Community forest especially hunting of the Huleng.

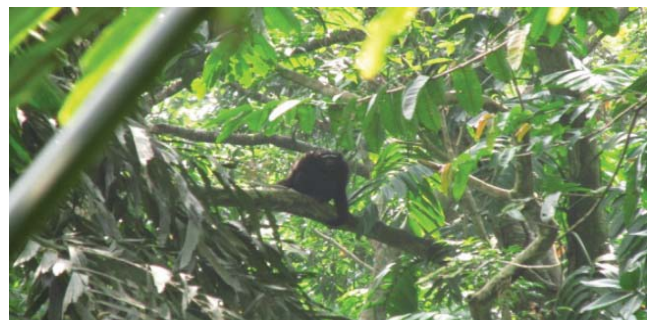


Fig. Awareness program conducted by the Society to the villagers on conservation of the Hoolock Gibbon. (Right) The Gibbon click by one of the wild life conservationist in the community forest of Hima Malai Sohmat.

PRIMARY OBJECTIVE : -

- To raise the economic and social life of the village and area as a whole.
- To provide job opportunity to the members of the society and the unemployed youth by providing stable income.
- To encourage self-help and cooperation among its members by abiding to the principles and values of Cooperatives.
- Improve economic condition of its member by providing facilities for better farming, better business and better living as well as carry out work of common economic interest and benefit to the members.
- To create a sustainability lively hood and development to the people
- To preserve the forest and wildlife within the Hima of Malaisohmat.
- Provide opportunities and channels to market goods and commodities produced from among its members.
- To provide support and services to the members of the society and not just to earn profit.
- To help each other mutually and not to have competitions, maybe a healthy competitions
- To practice fair and transparent business activities.

PRESENT ACTIVITIES :

1. **LIVESTOCKS** : Livestock rearing is one of the activity of the Cooperative Society since inception. The Society are into the piggery business as well as goatery. Although it required more attention to that.



Fig.1 The goat shed of the society



Fig.2 Pig Shed of the Society

2. **AGRICULTURE**: The members of the Cooperative Society also engaged in agriculture, and the produced are sold in the local market.



Fig.3 Vegetable garden of the Society.

3. **FISHERY** : The Cooperative Society also take fishery Activity seriously as they are doing good business.



Fig.4 & 5 Fish pond of the Society



Fig.6 Fish from the pond

TOURISM : the most recent activity of the Cooperative Society but the most important as it help the Society gain much profit and also help the members in uplifting their socio-economic life. Developing of tourist spot (View point) was started in 2011-12. In 2015-16, the Society started the construction of Guest House. The Guest House started giving income from the following years till today. It also started getting income from view point and other tourism related activity. At present the Society is operating the Guest House with two rooms.



Fig. One of the Room in the Guest House (Left), kayaking Boat in front of the Guest House/Office(right)

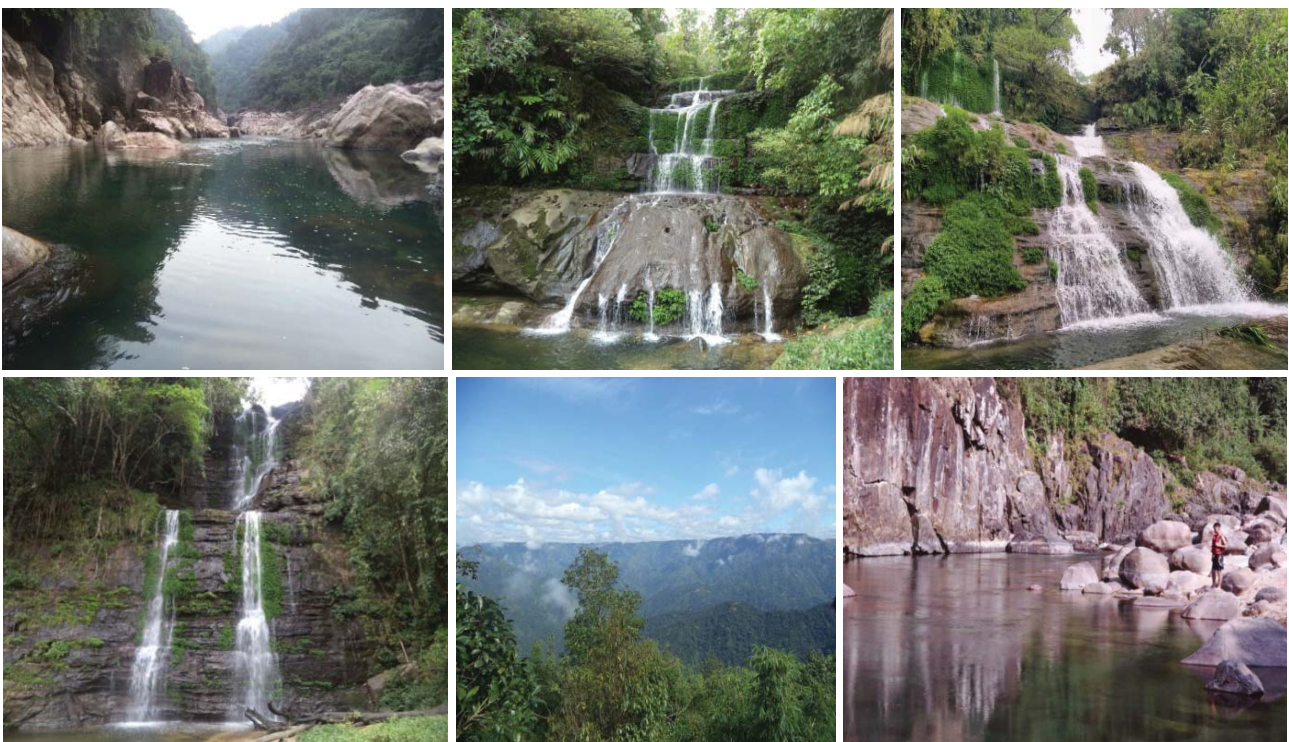


Fig. Some of the tourist attraction from the region.

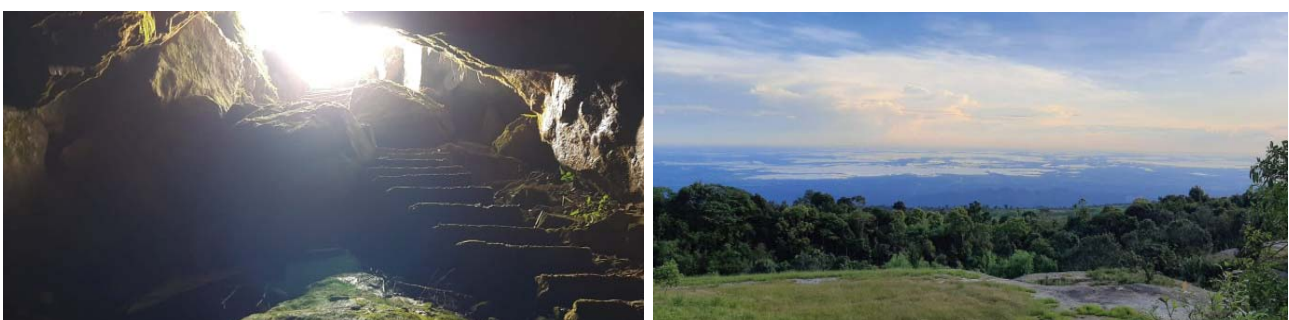


Fig. Ka Krem Lymbit (Left), Pynnoh Thlen View Point (Right)

THE MEGHALAYA VILLAGE DEVELOPMENT AND PROMOTION TOURISM COOPERATIVE SOCIETY LTD:: SHILLONG INVITES TO THE TOURISM SPOTS/SITES OF ITS AFFILIATED PRIMARY COOPERATIVE SOCIETIES.

EXPLORE THE RICH CULTURE / ART, AND INDIGENOUS PRODUCTS AND INDIGENOUS CUISINE OF THE VILLAGE(S).



OTHER ACTIVITIES LIKE KAYAKING, ADVENTURE, SPORTS, TREKKING AND ANGLING ETC.



THE ENTERTAINMENT AND KNOWLEDGE OF THE OLD, YOUNG AND CHILDREN.



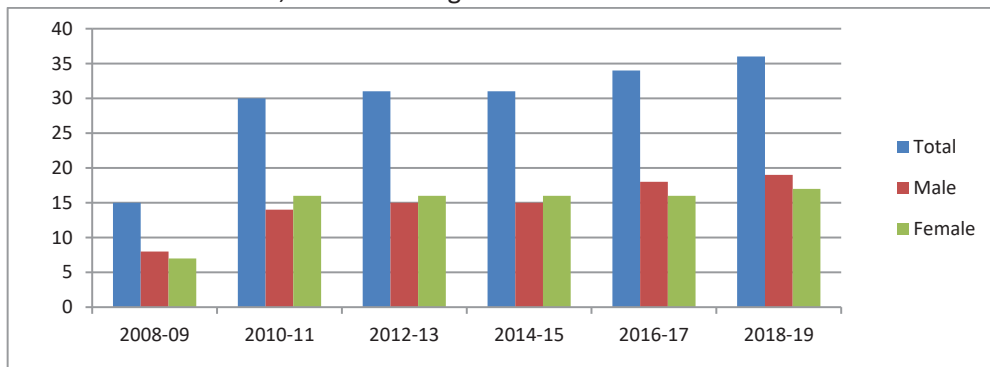
**TOURIST INFORMATION CENTRE
MEGHALAYA COOPERATIVE APEX BANK LTD, Premises,
M.G ROAD SHILLONG – 793001.
EAST KHASI HILLS DISTRICT, MEGHALAYA**

EMAIL –exploreexoticmeghalaya@gmail.com

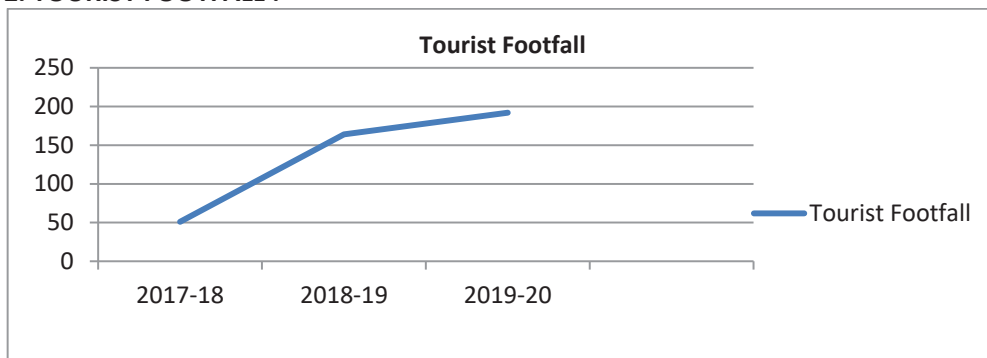
PH. : 0364 – 2505248, +91 8415935101.

PHYSICAL ACHIEVEMENT: 1. INCREASING IN MEMBERSHIPS

X-axis: No. Of members, Y-axis: Passing Years



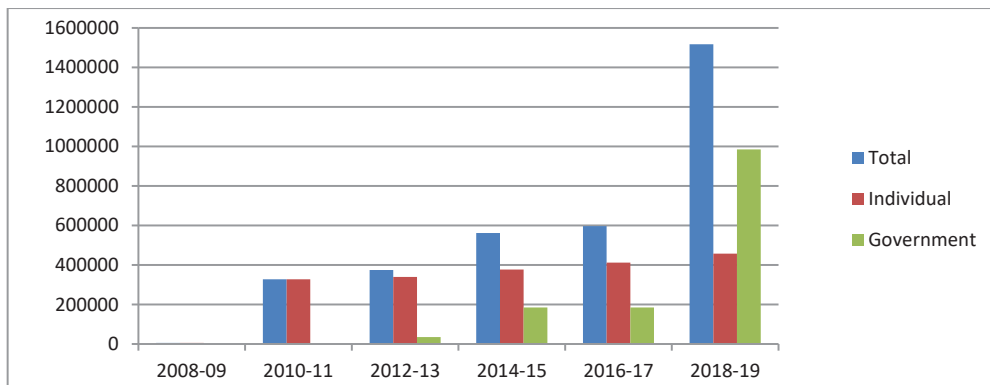
2. TOURIST FOOTFALL :



FINANCIAL ACHIEVEMENT:

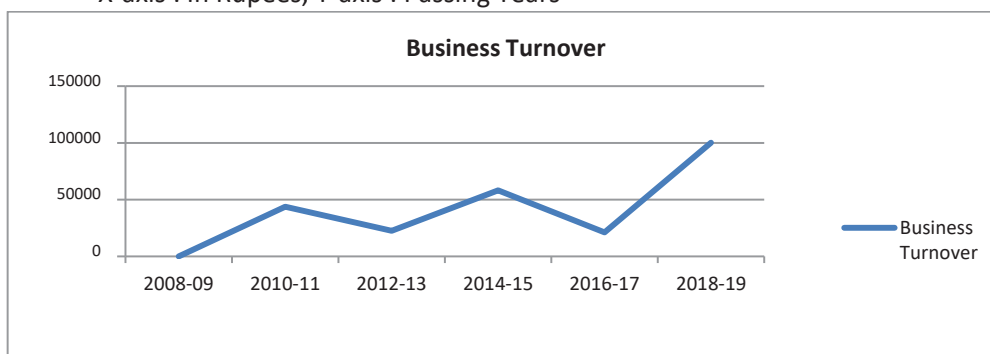
1 Paid up Share Capital

X-axis: In Rupees, Y-axis: Passing years



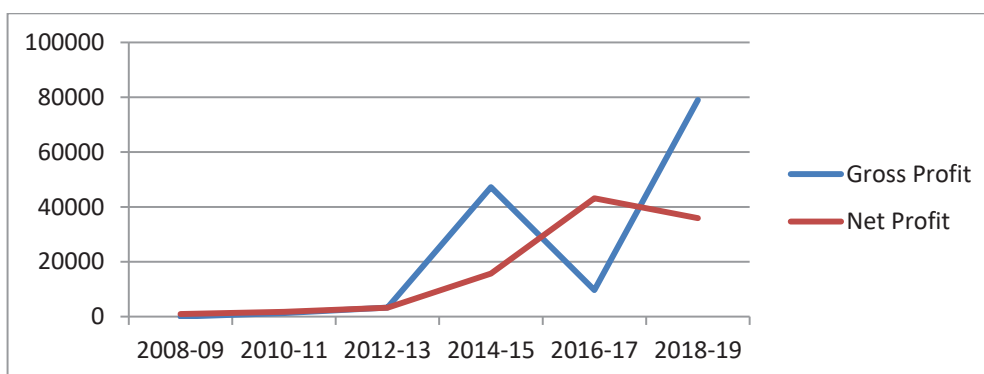
2. Business Turnover:

X-axis : In Rupees, Y-axis : Passing Years



3. Profit Earned:

X-axis : in Rupees, Y-axis : Passing years



ACTION PLAN/VISION OF THE SOCIETY :

- To upgrade the tourism sector in every aspect, from Accomodation, transportation, food & beverages, Tour operators, etc.
- To create employment through livestock & Agricultural activities.
- The society has sort out an action plan for the future development of livestocks rearing.
- Develop expertise and skill among members.
- To create more awareness about the principle of Cooperative.
- To motivate the youth in taking interest in enterprenourship and work hand in hand with the Society.
- To beautify the infrastructure so as to create a positive first impression.
- Become an essential part of local infrastructure & support people's live and community network
- A cooperative where every member & staff can shine vibrantly.
- A cooperative that connects many people and strengthen the solidarity and foundation of our activities.
- To make the difference to the community we serve.
- To gain the trust of all members and community as a whole.
- Rural cooperative to showcase rural life, art, culture and heritage at rural location, thereby benefitting the rural community economically and socially. In the process, it will provide employment to the local resident which will bring in a new dimension in the sustainable development.
- To make it happen the conservation of forest area & preservation of the Hoolock Gibbon found in the area.

SOLUTION/ SUGGESTIONS :

1. The Society should encourage more enrollment of members especially women so as to enable the members of the locality to benefit from the Cooperative Society in various capacity.
2. The Society should expand their business activities especially the Livestock activities as this will improved the livelihood of the members.
3. The Society have good rooms for the Guest. But they need to increase the number of rooms so as to accommodate large number of Guest.

UMLYNGKA PRIMARY MILK PRODUCERS CO-OPERATIVE SOCIETY LTD

REGISTRATION NO. SHILLONG – 4 OF 1990 DT 25-06-1990

INTRODUCTION:

Umylyngka Primary Milk Producers Co-operative Society Ltd. was registered on 25-06-1990 with its headquarter at Umylyngka and it covers the villages at umlyngka, Nongkseh and Laimer Shiteng as the area of operation.

This Society is one of the best dairy Co-operative Society which render great services to the members and the people as a whole.

THE STRENGTH OF THE SOCIETY AS ON 31-03-2019		
1.	Membership strength	68
2.	Last Annual General Meeting Held	22-06-2018
3.	Authorised Share Capital	30,00,000.00
4.	Individual Paid Up Share Capital	4,49,000.00
5.	Government Paid Up Share Capital	21,92,500.00
6.	RKVY recovered during 2010-2011	6,00,000.00

PRIMARY OBJECTIVES

The Primary objectives of the Umylyngka Primary Milk Producers Co-operative Society Ltd are:

- To issue Medium Term Loans to members to enable them to buy and maintain good milch animals.
- To buy and maintain breeding animals for use of the members.
- To arrange for the sale of milk or its by-products of the members.
- To purchase on cash or credit the milk produce by the members on such terms as may appear to them reasonable.
- To purchase and own or to rent the machinery for the preparation of by-products.
- To purchase or take on lease, lands for dairy purposes and to construct or renew cattle sheds or other dairy buildings.
- To improve the conditions of local P.G.Rs. and N.G.Rs. by better feeder cultivation.
- To hold cattle show, cattle fair and to launch high milk yielding competition by awarding prizes to provide incentive to the members.

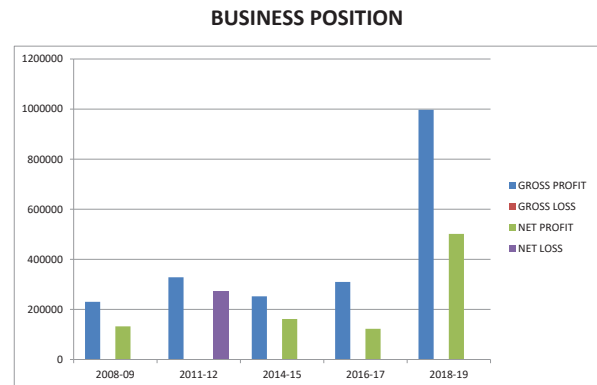
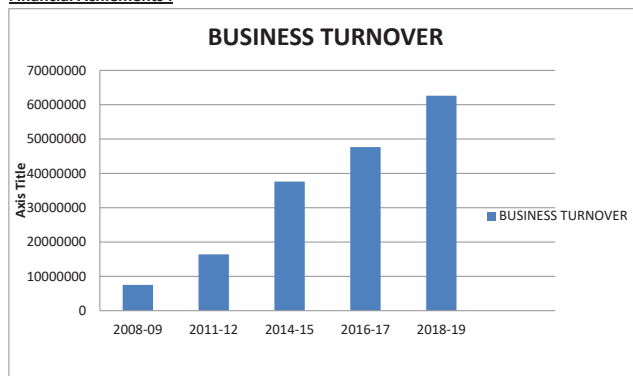
PRESENT ACTIVITIES/FUNCTIONS

- The society acts as a marketing agency/collection centre for the supply of Milk in which the members to collect on a daily basis and sell the milk to the East Khasi Hills District Co-operative Milk Union Ltd and receives the commission at the rate of 50 paise per litre.

- The Management of the Society renders services to the members by helping them to collect the Bill from the East Khasi Hills District Cooperative Milk Union Ltd every month and deposits the money to MCAB Ltd Shillong Branch and which the members collect their amount through Cheques issued by the Society to them.
- The Society supply medicine and feeds for the cows at the wholesale rate without charging any profit.
- The Society provides Temporary Loan to the members when in need and recovers the Loan Amount from the Bill.
- The society also helps the members by giving them assistance in case of death/illness of the members.



Financial Achievements :



Suggestions:

- To expand and business activities.
- To enroll more members.
- To construct Milk Collection Centre.



Meghalaya State Housing Financing Cooperative Society Ltd

The Meghalaya State Housing Financing Cooperative Society Ltd was registered in the year 1976 under the provisions of the Meghalaya Cooperative Acts having its registered office in Nongrim hills, Shillong-793003. The area of operation covers the whole of Meghalaya.

Objects: The main objects of the Meghalaya State Housing Financing Cooperative Society Ltd is to grant loans and advances to Primary Housing Cooperative Societies in the State of Meghalaya which are affiliated to this Apex Housing Society against the security of Mortgage of immovable properties or such other securities as may be considered necessary for the construction of houses, repairs, addition or alteration, improvement and to acquire and develop land for the benefit of housing programmes.

Membership: At present 33 Primary Housing Societies, 3 Other Cooperative Societies and State Government (Department of Cooperation) have been affiliated to this Apex Housing Society.



Vision: To ameliorate Housing stock in the State to achieve Housing for all.

Support: The Apex Society facilitate individual members through Primary Housing Cooperative Societies by extending financial Loan Assistance for construction/ upgradation of dwelling units.

THE GARO HILLS COOPERATIVE COTTON GINNING & OIL MILLS LTD.

The Garo Hills Cooperative Cotton Ginning & Oil Mills Ltd., was established on 30th November 1954. It is situated in Phulbari, West Garo Hills, Meghalaya. It is one of the most successful co-operative societies in the state.

PROFILE

Name :- The Garo Hills Cooperative Cotton Ginning & Oil Mills Ltd.,

Address:- Phulbari, West Garo Hills

Year of Formation:- 1954

Membership:- PACS (17), Marketing Societies (10), Others (27), Govt. (1) = Total – 182

Chairman:- Deputy Commissioner, West Garo Hills, Tura

Total Share Capital:- Rs. 2,74,43,305.00

Business Turnover:- Rs. 2,76,98,692.00

Working Result:- Rs. 7,28,985.00

Primary Objectives of the Cooperative Society

1. The Garo Hills Cooperative Cotton Ginning & Oil Mills Ltd. is basically organized for the promotion of the growers/farmers in the region. It is based on the availabilities of the products like Cotton, Mustard Seeds, Cashew nut, Raw Spices, etc. in the composite districts of Garo Hills.

2. The society aims to provide a platform for the processing and marketing of various locally available cash Crops.
3. The society aims to improve the livelihood of the members and provide them with a meaningful yet rewarding source of income.
4. It has been an endeavor of the society to provide meaningful assistance to the farmers in terms of training, technical inputs, seeds and fertilizers, etc., to help in increasing productivity.

Present Activities/Functions

1. At present, the Mill is mainly engaged in processing two crops viz. Cashew Nuts and Cotton.
2. The Mill is also involved in the Marketing of Black Pepper and Dry Betel Nuts.

Achievement for the last 6 years

1. 2013-14 - Net Profit: Rs. 2,97,651.47
2. 2014-15 – Net profit: Rs. 1,82,327.94
3. 2015-16 – Net Profit: Rs. 1,88,738.84
4. 2016-17 – Net Profit: Rs. 4,78,374.00
5. 2017-18 – Net Profit: Rs. 2,81,704.00
6. 2018-19 - Net Loss: Rs. 4,94,314.00

Cashew Peeling Unit



Infrastructure Created So Far

1. Land	
2. Office Building	1 No
3. Managers Quarter	1 No
4. Staff Quarter	1 No
5. Cotton Ginning Unit	1 No
6. Cotton Balling Unit	1 No
7. Mustard Oil Processing Unit	1 No
8. Cashew Nut Processing Unit	3 Nos
9. Godown	3 Nos

All infrastructures are operating at 100% capacity.

Action Plans/Vision of the Cooperative Society:

1. To reduce/wipe-off losses in the coming years for the overall benefit of the members and the society.
2. To increase production by procuring crops from all regions of Garo Hills thereby increasing productivity and profitability.
3. To take up promotional campaigns and advertising which will help in promoting the locally made products outside the state especially Cashew Nuts which are locally sourced and organically produced and have a massive demand in the country.



Sorting of Cashew Nut



Raw Cashew Nut Stored in Godown

Solutions/Suggestions

1. There is a need to increase the number of members of the society. In this regard, a promotional campaign/ Recruitment drive can be undertaken to explain the benefits of joining the society.
2. Currently the main business revolves around the processing and marketing of Cashew Nuts. There is an urgent need to diversify the business in other areas to increase the profitability of the society.
3. Based on the overall financial position of the society, it is recommended that a savings cum Thrift department may be opened in the society. This will provide much needed financial help to the members in terms of Loans as well as thrift deposits.



Grading of Cashew Nut



Godown



Processed Cashew Nut

KASHARIPARA SERVICE COOPERATIVE SOCIETY LTD.

The Kasharipara Service Cooperative Society Ltd. was registered in the year 1956-57 vide registration no. T-15 of 1956-57 Dt 18.03.1957. It is one of the most successful cooperative Societies in the Garo Hills region. The society has also been designated as a model cooperative society in the year 1982 along with 5 other societies in the entire state. It shares this unique distinction along with New Salpara Service Cooperative Society Ltd and Mahendraganj Service Cooperative Society Ltd in Garo Hills and three other Cooperative Societies in the Khasi Hills Region.

The Kasharipra Scs Ltd. Primarily deals with Banking and Credit business. In fact the society holds the unique distinction of being the only Cooperative society to run a Mini-Bank in the entire region. The society extends all banking facilities including deposits, savings and withdrawal, and short to medium term loans to its members. The society has played a leading role in the financial inclusion of its members and the people of the entire region. The other business activities includes consumer business and marketing business. The society also owns godowns and rooms in its building which has been rented out thus generating a steady stream of income for the society.

PROFILE

Name: Kasharipara Service Cooperative Society Ltd.

Address: Village:- Halldaygunj PO:- Halldaygunj Dist: West Garo Hills Pin:- 794104

Year of Formation: 1957

Membership: 1454 Nos.

	<u>Male</u>	<u>Female</u>
SC	112	38
ST	549	129
Others	465	161
Total	1126	328

Chairman: Shri A. Zaman

Secretary: Smti. Nahida Parvin Ahmed

Total Share Capital: Rs. 1450405.00

Business Turnover: Rs. 1,77,78,006.00

Working Result: Rs. 2,63,028.00

Mini-Banking activities of the Society as on 31.03.2020

Sl. No	Particulars	Amount
1.	Fixed Deposit	5526225.00
2.	Recurring Deposit	1178950.00
3.	Daily Deposit	9472485.00
4.	S.B. Deposit	12658438.00
	Total	28836098.00

ACHIEVEMENT FOR THE LAST FIVE YEARS

The Statement shows how the Society has grown and achieved the present position

Sl No	Year	Total Deposit	Recovery during the year	Total Issued during the Year	Profit from Deposit Mobilization	Overall Net Profit
1	2015-16	43254256.00	6955593.00	6119000.00	133018.73	328622.73
2	2016-17	44011384.00	82044432.00	5795000.00	210989.00	263028.00
3	2017-18	39736866.00	6238721.00	6905000.00	206938.27	263768.27
4	2018-19	39340258.00	6935175.00	5897000.00	102069.00	380000.00
5	2019-20	28836098.00	6428641.00	6025000.00	205436.00	245913.00

Action Plans/Vision of the Cooperative Society (for the next 2 Years)

1. To expand the Loaning Business to the members by issuing more M.T. Loans, L.T. Loans, Commercial Loans, Agricultural Loans etc. This would tremendously benefit the members in procuring Loans with minimal fuss to meet their individual financial needs at minimal interest rates.
2. The society plans to diversify its business by marketing other locally available products such as Cashewnuts, Betelnut and Mustard Seeds. This would greatly benefit the members as the society will purchase the products from the members directly cutting out unscrupulous middle-men at reasonable rates. Further, it would provide employment opportunities to the members as well as the local youth.
3. The MC Committee has also decided to recover any arrear Loans and NPA Loans plus other dues from defaulters. This will ensure that losses are cut and ensure greater financial wellbeing of the Society.
4. The society plans to construct more godowns which can be used for marketing business and in addition can also be rented out. This will result in greater income generation for the society.

Solutions/Suggestions for Development of each Household of the Members:

1. To create awareness among members and encourage them to inculcate Savings Habits and Thrift.
2. To increase membership from each household so they can actively participate in the business of the society and in turn benefit from the society.
3. The members may be advised to approach the society for inputs regarding agriculture such as purchase of seeds, fertilizers, pesticides, power tillers, pump sets etc. which would result in better harvest and productivity and thus greater prosperity and development.
4. To encourage new members to avail both short and long term Loans from the society for their financial requirements. In this regard, attractive interest rates and easy payment options may be advertised to all members as well as the general public.



Office Building/ Deposit Mobilization Centre



Godown



Mini Bank Counter

MUKTIDATA MULTIPURPOSE COOPERATIVE SOCIETY LTD: A COOPERATIVE ON A RECKONING



Aitibi, Tikrikilla, West Garo Hills
Reg.No. T-3 of 2017-2018; Date 30.06.2017.

In Pic: Members of Muktidatta MPCS Ltd
with ARCS, West Garo Hills and Officials of NCDC.

“EMPOWERING WOMEN AND OTHER EXPLOITED SECTIONS TO BECOME ECONOMICALLY SELF SUFFICIENT AND SELF RELIANT”

With the above as their motto and vision, Muktidatta Multipurpose Cooperative Society was started on 15th October 2015 in a small village of Aitibi, Tikrikilla with the inspiration and leadership of Fr. Benoy Joseph. It was registered as a cooperative society on 30th June, 2017. It was initially started with the few women, who were part of the Muktidatta Women’s Social Welfare and now the membership has reached nearly one thousand as of August,2020, with 90% of its members being women. It is one of the fastest developing Cooperative Societies in Raksamgre Sub Division and in West Garo Hills District, with a number of initiatives and activities benefitting every village and individuals in its area of operation. The society started providing their services and activities in and around Tikrikilla town, but now it has grown to cover almost the entire Sub-Division of Raksamgre.

The main activities of the society includes manufacturing of local household products which are of daily usage like soaps, candles, detergents, dis-infectants, etc, self produced clothing items, production and manufacture of biodegradable areca leaf plates, etc. The society employs their own trained members for all their activities.

The Primary Objectives of The Society:

- Providing a platform for women and other marginalised sections of the society for self sufficiency and self reliance.
- Work as a platform for women empowerment through self help, education, etc.
- provide better livelihood opportunities to its members
- Providing entrepreneurship skills and training to its members and unemployed youths of the area.

- Economic empowerment and overall social development of the entire area of its operation.
- Providing a marketing platform for small farmers of the area who are being exploited by traders from adjoining Assam.
- Providing basic human requirements to its members and non members at the most affordable rates.

Present Activities Of The Society:

The society, true to being 'multipurpose', has been engaged in a number of activities since its inception which has been yielding positive results both in terms of economy and social development. The society utilises two separate outlets - consumer and textile for its products in Tikrikilla market. The following are the major activities currently being taken up by the society:

- **Manufacture of household products and items under the brand tAMMA** like soaps, candles, disinfectants, detergents, handwash, dishwash, carwash, etc.



In Pics: Members engaging in various production activities and finished products.

- **NOKMA Areca Leaf Plate making Unit:** The Society has for the first time introduced Areca Leaf Plate making for commercial purpose in Garo Hills in 2015 and it was a major success and achievement for the society. Since then, the society has been supplying these Bio-Degradable and eco friendly plates to various parts of North East India.



In Pics: Nokma Areca Leaf Plate Making Unit.

- **Manufacturing of Cultural dress and ornaments :** To promote and preserve the cultural identity of the people, the society is actively engaged in manufacturing/selling of traditional clothing items, particularly of women such as dakmandas and rikgitoks (traditional necklaces). The society supplies the raw materials to members, who in turn takes up the production and provides the finished goods to the society for marketing/selling.

Also, through its tailoring unit, the society has been producing readymade garments for kids and school uniforms, which they retail at very affordable rates for all.



- **Manufacture of Umbrella and Rosary :** The society has recently taken up manufacturing of umbrellas, which are of better quality to the ones being brought from outside and has been selling them at much cheaper prices.



The society has also been manufacturing Rosaries and supplying them to various parts in Garo Hills, which were previously supplied from Kerala and Bangalore.

- **Education, training and other social activities:** The society has also taken up steps to provide awareness and training to its members as well as other members of the community. The society has organised a number of awareness programmes for women empowerment in villages in and around Tikrikilla. It has also been conducting trainings and workshops on small scale business enterprises for women and unemployed youths of the area. In addition, the society has taken up many social causes like providing relief during natural calamities such as floods, recent pandemic of covid-19, etc.



In Pic: Workshop at Muktidatta Ashram

Financial Status of The Society:

The society since its inception, has laid an emphasis on sound financial and business management. Even though the management is not of professional level, the business activities are well managed and financial inflows and outflows are well balanced. For a cooperative which is only three years old, the financial status and the physical achievements is quite comparable with other well established cooperatives in the district, with its individual share capital probably highest in any primary cooperative.

A: Year Wise Financial Status Since Inception:

Sl No.	Particulars	Figures in Rupees		
		2017-18	2018-19	2019-20
1	Paid Up Share			
	i) Individual:	221000.00	262300.00	330600.00
	ii) Govt:	00.00	00.00	00.00
2	Cash & Bank Balances:			
	Cash:	130556.00	186700.00	723210.00
	Balances with bank:	72000.00	25130.00	35641.00
3	Borrowings from private institutions	180000.00	750000.00	-

B: Yearwise Business Growth and Working Results since inception:

Sl No.	Particulars	Figures in Rupees		
		2017-18	2018-19	2019-20
1	Business Profile:			
	Business Volume	3225186.00	4244804.00	1651529.00
	ii) Business Turnover	3389426.00	4256974.00	2692769.00
	Gross Profit:	266247.00	191610.00	356980.00
2	Working Results:			
	Profit	197836.00	-	285061.00
	Loss:	-	142446.00	-

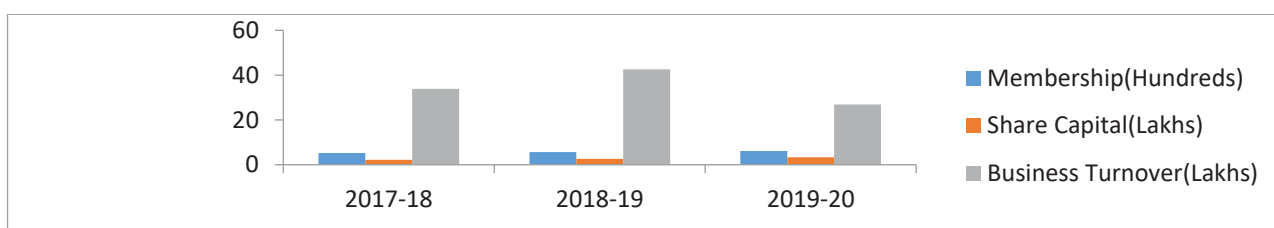


Fig: Yearwise Comparison of Membership, Share Capital and Business Turnover.

C: Physical Achievements:

Sl No.	Particulars	Figures in Numbers		
		2017-18	2018-19	2019-20
1	Membership	524	564	611
2	Sale Outlets:	1	2	2
	Consumer:	1	1	1
	Textile:	0	1	1
3	Manufacturing units:			
	Household products unit(Amma)	1	1	1
	Tailoring/Dress making unit	1	1	1
	Areca Leaf Plate Unit	0	1	1
	Umbrella/Rosary making unit	0	1	1
	Mini Agro Processing unit	0	0	1
4	Trainings/Workshops (No of times conducted)	1	3	5
5	Villages covered	1	18	47

Future Plans and Visions of the Cooperative:

To provide more income generating services to its members, and to achieve its objectives of economic and social development and to provide more livelihood opportunities, the co-operative plans to set up a number of initiatives like:

- Start a Solar Led Street Light Assembling Unit.



In Pic: HonourableCM, Shri C K Sangma with members of the MMPCS Ltd

- Food processing and Bakery units
- Distilled water/paint thinner making Unit Spice processing Unit.
- Provide credit to rural farmers with low interest rates
- Facilitate/platform for marketing of agriculture products of rural farmers
- Provide extensive awareness on importance of self-sustenance through small enterprises to women and youth in remote villages
- Livestock farming particularly, piggery on a more commercial basis.
- Work more towards social causes in the area and provide assistance to exploited/neglected sections of the community.

With dedication and perseverance of its members, the cooperative is aiming to achieve more of their objectives and materialising their visions for the overall development, not only of its members but the whole community, in the days to come. And it believes, that one day, they can change the perspective with which cooperatives are viewed in the region, and bring a revival and growth in the cooperative movement, not only in Tikrikilla, but the entire state of Meghalaya.

Prepared by:

Shri F D Momin,
Cooperative Extension Officer, I/c Tikrikilla

With inputs from:

Smt. Wilna Marak, President, Muktidatta MPCS Ltd
Smt. Nelco Sangma, Secretary, Muktidatta MPCS Ltd
Fr. Benoy Joseph, Director & Adviser, Muktidatta MPCS Ltd

THE JOWAI CONSUMERS CO-OPERATIVE STORE LTD. IAWMUSIANG JOWAI.

The Jowai Consumer Co-operative Store was set up in the year 1963 with the main objective of arranging for the purchase and sales to its members the consumer goods at a reasonable rates all articles of consumption, domestic requirements and other necessities of life by it or manufactured by itself or in combination with other consumers stores. Also to carry on for the benefit of its members the trade of general dealers, to provide for repairs and service in respect of articles sold by the society to its members. And to encourage self help thrift and co-operation among its members and to enable its members to deposit their saving and to do such other things as may be experiment incidental or conducive to the attainment of all or the above objects of the store.



The Jowai Consumers Co-operative Store Ltd. deals in various Stationary items, Exercise Books, Consumers goods, Plastic goods – Buckets, flower pots, basins etc. & Cloths. It has been functioning in rental building and godown, dealing business in retail and wholesale consumers' goods and more over supplying goods and office stationery to different Govt. offices, Schools, Hospitals and other institutions at affordable rate/price. Mention may be made that the store has increased its business with considerable volume of business Turn over and earned profit from year to year being able to distribute profit every year as per Bye laws and so far the store has done commendable job to the satisfaction of the public at large.

The management of the affairs of the store was very much democratic as per Cooperative Principle and Annual General Meeting, Board of Directors Meeting was held regularly from time to time for discussion on business and devise ways and means to promote and increase the business transaction and recovery of outstanding bills. The Board of Directors have exerted all out efforts with co-operation from the members to ensure that the store is running its business in profitable manner and regular payment of bills, and as of now the outstanding bills are cleared in time.

Brief Profile of the Society:

1. Registration No:- SHILL/14 of 1962 – 1963 Dt. 12 – 01 - 1963
2. Address :- lawmusiang Jowai P.O. Jowai West Jaintia Hills District
3. Area of operation:- Jowai Town only.
4. Membership :- Total – 35 Nos. (Male – 24, Female - 11)
5. Nos. of staff :- 6 Nos.
6. Audit Classification :- Grade 'A'
7. Share capital – ` 32,16,975.00 (31.03.2019)
8. Annual Turnover – ` 78,80,213.00 (31.03.2019)
9. Net Profit – ` 4,80,743.00 (31.03.2019)



THE AMLAREM - DAWKI SUB - AREA COOPERATIVE MARKETING SOCIETY LTD.



The Amlarem-Dawki Sub- Area Cooperative Marketing Society Ltd. Was registered in 1969 and is situated at Amlarem in Jaintia Hills District. The Co-operative Society did remarkably well in the first ten years, garnering a substantial profit from wholesale of rice, broomstick, areca nut processing, and exporting oranges to Bangladesh. This Co- operative Society has seen its share of losses and errors. For a period after the first ten years, there was a lull, and even a slide in business performance. This changed in 2004, with the

construction of a retail outlet and showroom for their 'consumer business'. By 2009, business had picked up, with all loans outstanding and current, from banks and through ICDP, cleared. Products and services were expanded to include black pepper and PDS services, earning a fair profit. They also supply stationery articles to government offices, and help transport rice to the nearest schools under the Midday Meal Scheme.



In 2010, the Co-operative Society collectively constructed a new building on its land, presently rented by the Office of the Sub-Registrar of Cooperative Societies, Amlarem. It is well fenced with concrete and steel reinforcement, and there are separate living quarters for the chowkidar, toilets, a parking lot, and a fair price shop. In 2011, construction of the first floor began, but had to be discontinued as funds ran low. To address that, all rent received was deposited into a bank account with the aim of completing the first floor by 2013, the construction of which has restarted.

The original membership consisted of three Service Co-operative Societies, the Jaintia Border



Warmihngi Service Co-operative Society, the Jaintia Border War Sepngi Service Co-operative Society, and the Jaintia War Pdeng Service Co-operative Society. An additional five service societies joined recently, bringing the current membership to eight. This co-operative was formed by Service Co-operatives, so membership includes only Co-operatives Societies, not individuals.

THE KSHAID BEE-KEEPERS INDUSTRIAL COOPERATIVE SOCIETY LTD.

The Kshaid Bee-keepers Industrial Cooperative is located at a cluster called Kshaid, Nongtraw, Khrang, Mawshuid, Wah Sohra and other villages of Kshaid-Khatarshnong, forty nine kilometers from Sohra. It was registered in 1987 with the vision of community development and economic upliftment. Members are cultivators and bee keepers by trade. The co-operative gathers raw honey from wild bee colonies, then using traditional knowledge, process and purify the honey for consumption.



The co-operative began with almost no infrastructure and little technical knowledge. Bee-keeping is done in a forest area where many flowering plants grow naturally; movable wooden frames with boxes are placed at such locations and the bees leave fresh honey sucked from flowers in the cells

of honey-combs in the boxes to eat bee feed. When these cells are full of honey, the honey is extracted from these cells, and hermetically sealed by capping with wax. Extraction is done thrice a year. Freshly extracted honey is warm and easy to bottle. Present production is 200-250 Kg annually.

The joint effort of the co-operative and the population at large to keep the forest as isolated as possible for successful bee-keeping also safeguards the environment.

The co-operative's success has encouraged and motivated the villagers to take up bee-keeping for themselves. This in turn offers livelihood alternatives in the community members who collect the honey and sell it to the co-operative for purifying and bottling. This interdependence fosters a sense of economic security and growth in the community. The co-operative tries its best to empower women towards economic welfare and upliftment of families, individual members, and the community as a whole.



Brief Profile of the Society:

Name	:	Kshaid Bee Keepers Industrial Cooperative Society Ltd.
Headquarter	:	Kshaid, Khatarshnong, Sohra
Registration No. and Date	:	Shill 3 of 1987 Dated 3rd December 1987
Membership	:	Male - 10; Female - 07; Total - 17
Chairman	:	Shri. Binansius Buhphang
Secretary	:	Smti. Joplanglin Buhphang
Paid-up Share Capital	:	₹ 12,36,000.00
Business Turnover	:	₹ 4,10,250.00
Working Results	:	₹ 3,996.00

MEGHALAYA VILLAGE DEVELOPMENT & PROMOTION TOURISM COOPERATIVE SOCIETY LTD.

Compiled & Composed
By Shri.T.Kharshiing
(Retd) Joint Registrar of Cooperative Societies, Meghalaya, Shillong.

RURAL TOURISM THROUGH COOPERATIVE SECTOR

A. Introduction :

Rural Tourism was conceptualized under Cooperation Sector to promote the Cooperative Societies at the grass root levels by interlinking the Indigenous activities in the fields of Arts and Culture, weaving and spinning, handicrafts, apiculture, eco-friendly environment depicting the lofty, valleys, ravines, waterfalls, water bodies and the indigenous fruits and cousins of the State.

A State level Tourism Cooperative Society Ltd was registered and established in the year 2012-13 under the provisions of the Meghalaya Cooperative Societies Act and Rules. The objectives is for transforming the potential areas existed in the State through the Primary registered Cooperative Societies into an economic livelihood through Rural Tourism titled as "Travellers Nest".

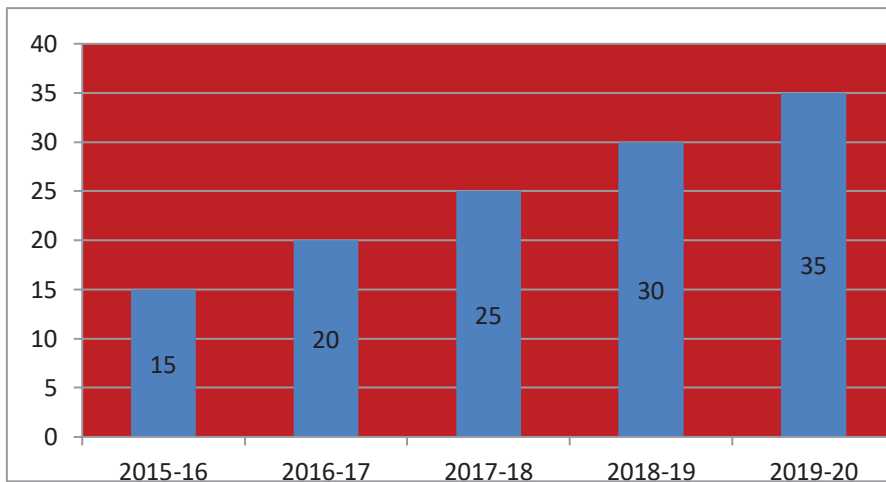
B. Present Status :

- (i). As on 2019-20, there are altogether 24(Twenty Four) registered Primary Cooperative Societies affiliated to the State Level Tourism Cooperative Society Ltd. Shillong. 18(eighteen) are from part of Khasi, Jaintia and Ri-Bhoi region and 6(Six) from Garo Hills Region.
- (ii). Nearly 16(Sixteen) Primary affiliated Cooperative Societies have been able to create minimum infrastructures and provide the Tourism products like kayaks, Paddle boats, Mountains-Biking, adventure Sports and hospitality.
- (iii). The Cooperation Department, Government of Meghalaya to strengthen the Rural Tourism through the Primary Cooperative Societies has provided Financial Support in the Shape of Share Capital Contribution for strengthen their Capital based to 16(Sixteen) Primary affiliated Cooperative Societies through the State Level Tourism Cooperative Society Ltd. Shillong and in few areas directly to the Primary Cooperative Society.
- (iv). The membership strength of these affiliated Primary Cooperative Societies ranges only at an average of 30 to 50 Members per Cooperative Society.
- (v). The essence of members owned institution and members driven entity does not exist in these affiliated Primary Cooperative Societies. The low volume of membership and the Constitution to the Capital formation of the Cooperative Society as subscribed shares is very discouraging which determines the financial strength of the Cooperative Society.
- (vi). These existing affiliated Primary Cooperative Societies have not been able to underline the Selling unit Point(SUP) with relevance to their existing potentialities for the Promotion of Rural Tourism. Most of them expected for creation of infrastructure like hospitality without analysing the demand and supply curve.

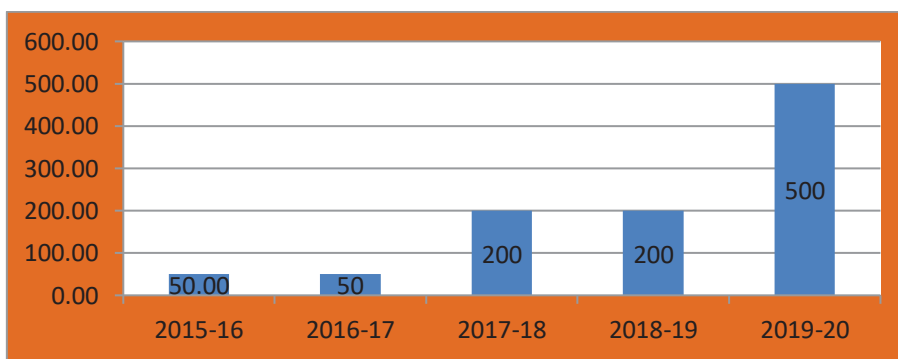
- (vii). The affiliated Primary Cooperative Societies does not have the capability for determining the value and sanctity of its sites/spots and their Tourism Products which needed most as a visit to the spot/site is valued only at a cost of bottle of mineral water without taking into consideration the cost of maintenance / preservation of the sites/spots etc.
- (viii). Lack of professionalism of the Managing Committee members are the main issues, innovations and initiatives with the trends for economic sustainability was not deeply rooted in the Management for bringing a concept of high value and low volume approach for Rural Tourism.

C. Progress and Achievement of the State Level Tourism Cooperative Society Ltd. Shillong – last 5(five) years.

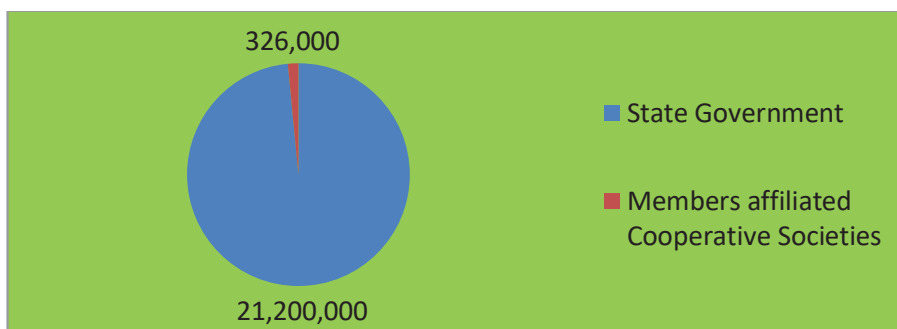
(i). Membership Strength :



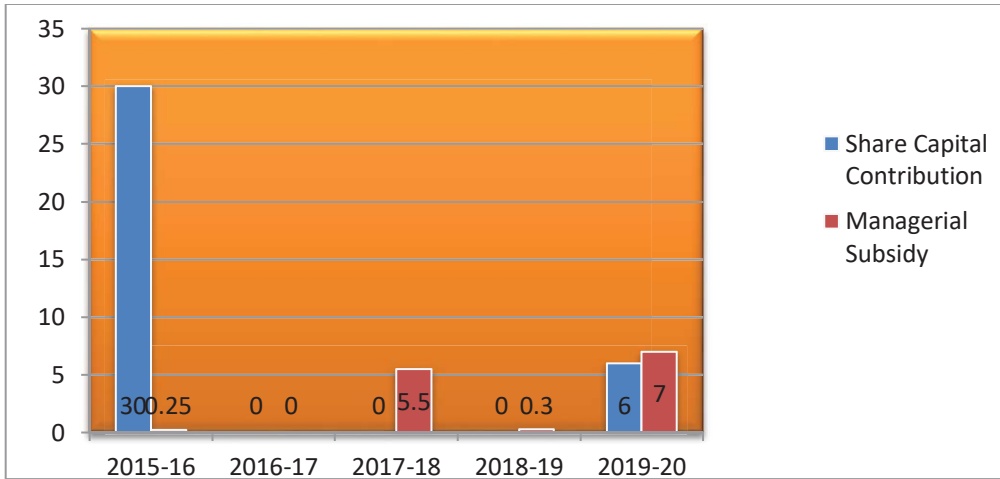
(ii). Authorised Paid Up Capital (₹ . in Lakhs).



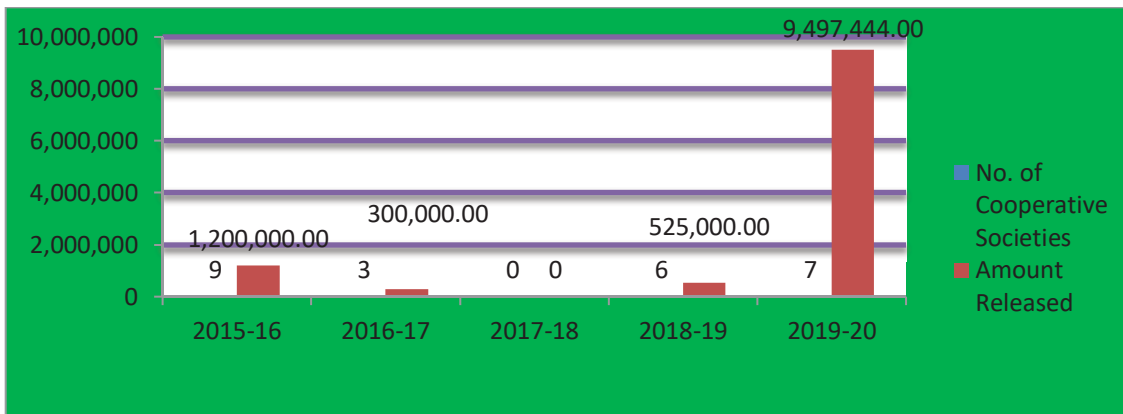
(iii). Paid up Share Capital as on 2019-20.



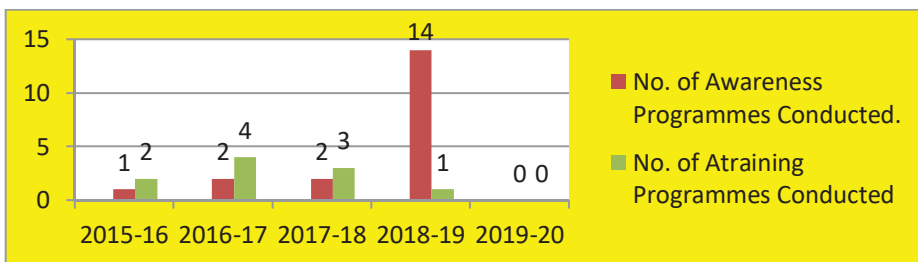
(iv). Financial Assistance received from Government (last 5 years).



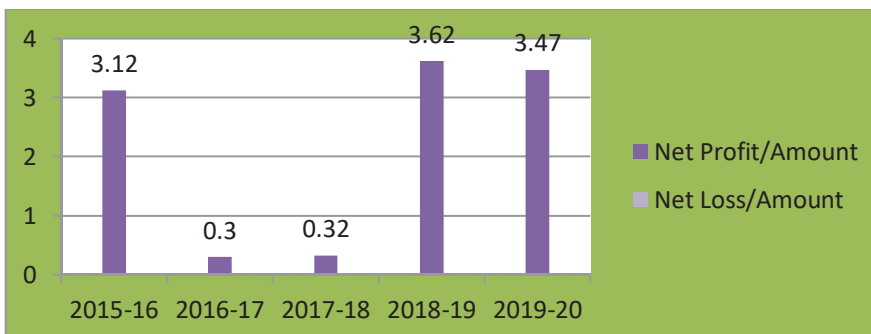
(v). Financial Assistance released to Affiliated Cooperative societies (last 5 years).



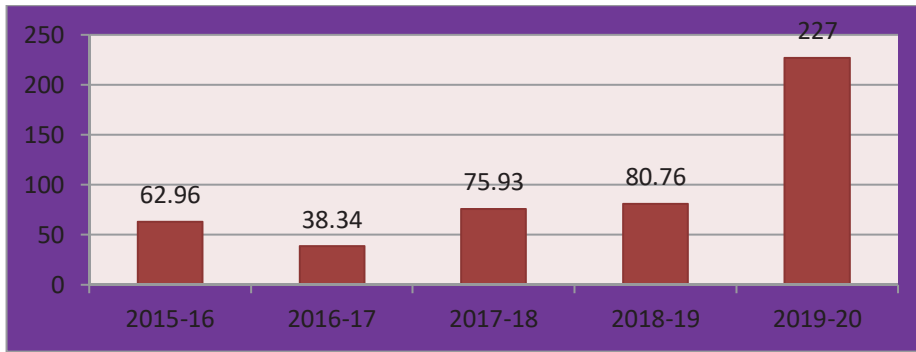
(vi). Awareness Programme/ Training etc undertaken during last 5(five).



(vii). Position of Net Profit / Net Loss incurred during the last 5(five)years.



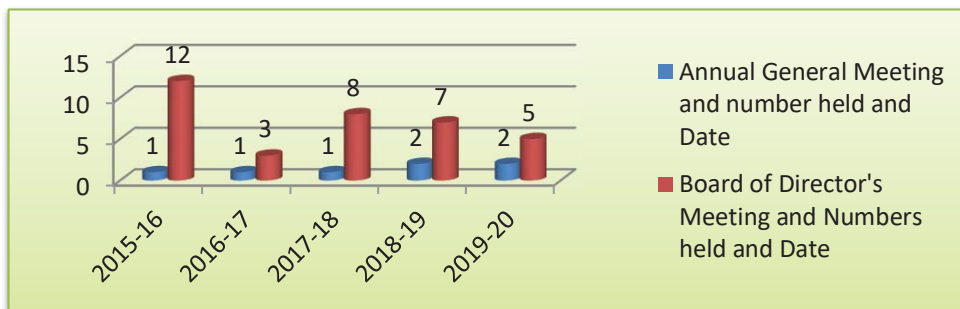
(viii). Business Turnover during the last 5(five) years (₹ . In Lakhs)



(ix). Status of Tourists /Visitors visiting the Cooperative Societies during the last 5 (five) years



(x). Position of Annual General Meeting / Board of Director's Meeting held during the last 5(five) years.



D. Action Plans and vision of the State level Tourism Cooperative Society Ltd./ Affiliated Primary Cooperative Societies for Rural Tourism.

Cooperative Societies are autonomous bodies which should fulfilled the ethics of democratic control, self and mutual help and becoming a member centric driven entity.

The involvement of the Village Dorbar, during the present Covid-19, pandemic has sent a wide message that these community based institutions functions democratically and voluntary with the trust, confidence and support from each and every member of the community. The registered Cooperative Societies in the State can also functions as community based institutions instead of isolating themselves from the community for their financial and moral support.

- (i). The existing affiliated Primary Cooperative Societies and the propose newly Primary Tourism Cooperative Societies will be mobilised to enlarge its membership strength and covers at least 60 % of the total household in the area operation of the Cooperative Society where the membership enrolment should not be less than 200 members per Cooperative Society.



- (ii). The Composition of Capital formation on a Cooperative Society ranges from 70% to 100% as contributor from the State Government in the Shape of Share Capital Contribution and only 05% to 30% from the members as individual subscribed Shares in most cases normally, the Capital formation on any type of Institutions comprises only 49% from the State Government and a minimum of 51% from the members/ Share holders.

Affiliated Primary Cooperative Societies shall have to raise the individual subscribed shares to increase the Capital of the Cooperative Society and ensures its viability and sustainability in future without dependence on the Government for Financial Support.

- (iii). Lack of Professionalism in the Management of the Cooperative Society is another hurdle which no innovative and initiative takes place. The bye-Law shall require for amendment to incorporate / Co-opt a Professional as envisaged in the provision of the Meghalaya Cooperative Societies Act 2015 (Act No.11 of 2015).
- (iv). The State level Cooperative Society as well as its affiliated primary Cooperative Societies will have a paradigm shift from the normal functions and activities into a high value and low volume approach to the Rural Tourism Sector.
- (v). The affiliated Primary Cooperative Societies while submission of proposals to the State Level Cooperative Society, State Government for Financial Support and assistance to enhance / expands its business activities will be encouraged to determine the proposal through "SWOT" analysis for determining the Financial viability and its sustainability.
- **Strength** – Confidence, trust, consensus, participation amongst member village Dorbars, Community and agencies (Social Capital).
 - **Weakness** – Its resources, capital formation, logistic support etc.
 - **Opportunities** – Expansion , exploring, targeting and budgeting.
 - **Threat** – External and internal forces – analysis and solutions.



- (vi). The State level Cooperative Society will laid more emphasis on Awareness, Capacity building and training for the Office – bearers, employees and staff of all its affiliated Primary Cooperative Societies on the value and sanctity of the existing potentialities in the areas / community for maintenance preservation / conservation with the involvement of all the members, community as a desirable objectives for promotion and development of Rural Tourism.
- (vii). The State Level Cooperative Society will ensure that all its affiliated Primary Cooperative Societies have a definite “Selling unit point “ (SUP). The relevant information and data through Google sheet shall be uploaded in the Websites of the State Level Cooperative Society for wide publicity in the Public Domain.
- (Viii). The State Level Cooperative Society in its endeavour to promote Rural Tourism at the Village / Grass root level through Cooperative Societies has decided to re-examine the composition of the Board of Director’s of the State Level Cooperative Society. Involvement of relevant departments like Art and Culture Department, Department of Textiles and Commerce and Industry Department which are interlinking with the exposure of the Indigenous activities / products in the State will be a major role for integrating with the promotion of Rural Tourism. Professionals from Universities in the State on Tourism and Hotel Management can also be co-opted as members of the Board of Director’s for sharing their expertise and innovative ideas for promotion of Rural Tourism.

Any type of development activities requires the robust approach through awareness, capacity building and training



especially at the Village / Grass root – Levels. The Creation of confidence, trust and consensus of the community as a whole is one of the vital factor which can achieve the viability and sustainability of the projects/schemes. Cooperative Societies at the Village level / Grass- root level promoting Rural Tourism definitely require the support of the Whole Community to avoid threats of which are internal and external forces. A primary Rural Tourism Cooperative Society having a strong bond with the community can transform as economic livelihood to each and every household in a Village.

Chairman
Meghalaya Village Development &
Promotion Tourism Cooperative Soci-
ety Ltd. Shillong.



MAWSMAI NONGTHYMMAI ECO TOURISM COOPERATIVE SOCIETY LTD.

The Mawsmmai Nongthymmai Eco- Tourism Cooperative Society was formed with the intension for promoting Tourism in the area. The Cooperative Society was registered during the year 2008 bearing the Registration No S-1 of 2007-08 Dated 23.01.2008. Its main business activities was on the Eco-Park in Mawsmmai Nongthymmai Elaka which was run and managed by the Cooperative Society itself, whereby the members consist of all the members of the Mawsmmai Nongthymmai Elaka. At present, the Cooperative Society has 94 Members where the Sirdar of the Elaka is the Chairman of the Cooperative Society.



Its primary objectives are as follow :-

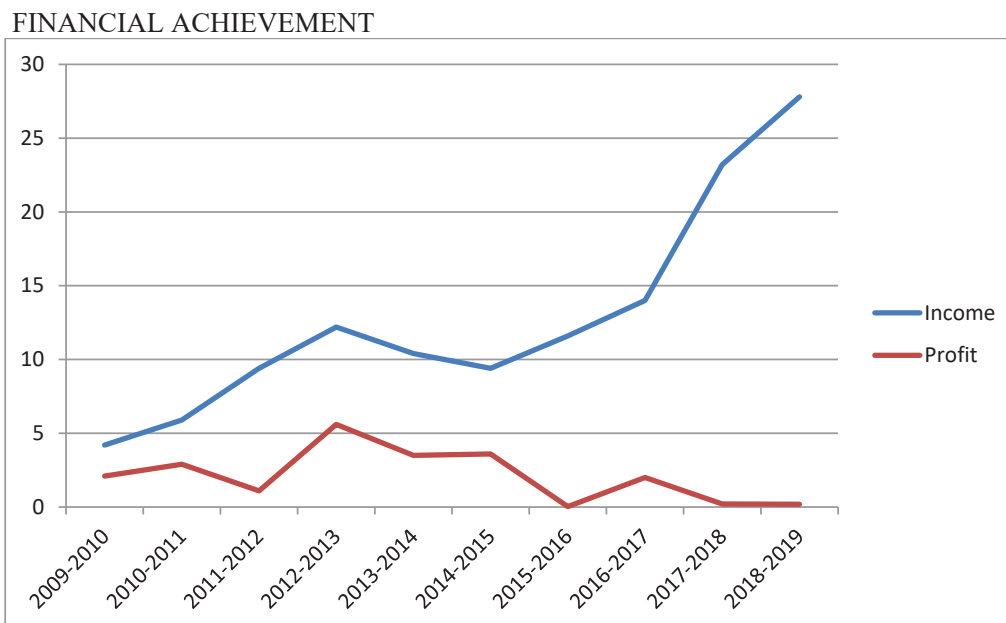
- Thrift, self help& cooperation among the members.
- Undertake Tourism, medical, industrial, housing and activities based on consumer goods as may be decided by the Society from time to time.
- Set up a small scale industries such as Hotel industry.
- Act as distributors, dealers and marketing agents of consumer goods.
- Undertake Nature Tourism, Adventure Tourism, Cultural& Socio – Cultural Tourism (through fairs and festivals), health resort tourism, Sport Tourism, conference and convention tourism & casino tourism.
- Set up a retail centres/outlets.
- Own and ply Vehicles, hire vehicles for transport of its own goods and those of others and also includes activities related to creation and acquiring of infrastructure for travel/transportation and communications.
- Undertake activities related to promotion of arts and crafts and shall include holding of festivals, exhibitions and setting up of visitors reception centres to provide recreation and to promote arts and crafts.
- Undertake also health club facilities, water sports facilities, beauty salons, children’s recreational facilities, landscaped gardens, nature trails, convention and conference facilities, shopping facilities, nature care facilities and open air recreation facilities.



Present Activities

The Society is a Tourism Society where its earning and expenditure made are from the following:-

- 2 (two) Restaurant.
- 1 (one) Guest House.
- 1 (one) Amphitheatre.
- 8 (eight) Shops selling local products and other varieties.
- A Public Toilet.
- Parking space for both light and heavy vehicles.
- Entry Fee



Vision of the Society :

- Construction of more good quality Guest House with more infrastructure of modern technology for the tourists.
- Construction of Swimming Pool.
- Amusement Parks especially for the young ones.
- Creating a tourist hut in the Park.



Suggestion :

- To take up the business on arts and crafts by involving the artisans Members in producing it.
- To involve more and more members and allotted to them different types of activities depending on their skills.
- The area in the Society was quite big therefore it was suggested to start up water kingdom sports activities since it will be the first of its kind in the area.

LAITIAM MULTIPURPOSE COOPERATIVE SOCIETY LTD

INTRODUCTION

Laitiam Multipurpose Cooperative Society Ltd was established in the year 2016 bearing a certificate number of S-2 of 2016-17 dated 25.05.2016. Laitiam Multipurpose Cooperative Society Ltd is located in Laitiam village about 11km from Sohra. It falls under the Shella Bholaganj C & Rd block of the Sohra Sub-division, East Khasi Hills. As of the year 2019 there are 44 nos of members and out of them 34 are males and 10 are females who are involved in the business activity.

PRIMARY OBJECTIVES

- To encourage self help and cooperation among the members.
- To encourage Agricultural, horticultural activities.
- To undertake Allied agricultural activities like piggery, poultry, fishery etc.
- To market the Agricultural/Horticultural produce within the local market and outside market.
- To take up Tourism that is eco friendly.
- To set up retailing centers/outlets.

PRESENT ACTIVITIES

- Purchase of consumer goods such as S.k.Oil, food grains, Sugar.
- Purchase of long pepper, Tezpata.
- Tourism, the Society has registered itself with the MVDPTCS (Meghalaya Village Development & Promotion Tourism Cooperative Society) Ltd.
- Construction of Travellers Nest.
- Construction of Collection centre.
- Construction of a Campsite.
- Construction of Society's Office

FINANCIAL ACHIEVEMENTS

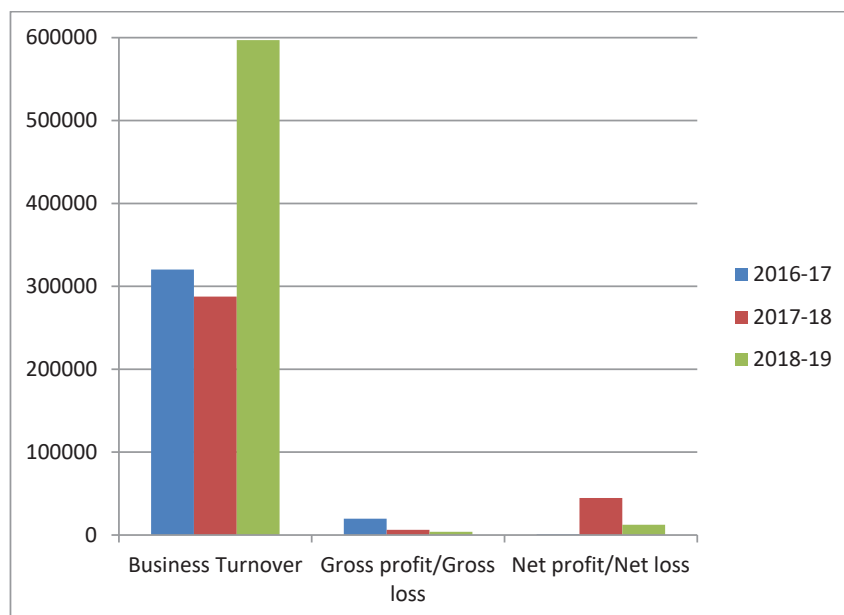
The Financial achievements of the Society is based on the business turn over, gross profit or gross loss and the net profit or net loss experienced by the Society for the three years 2017, 2018 and 2019 respectively which can be seen in the graph below.

The Business turnover, gross profit or gross loss and the net profit or net loss of the Society for the last three years can be seen in the table below:

Si. No	Year	Business Turnover Rs.	Gross profit (+)/Gross loss (-) Rs.	Net profit(+)/Net loss(-) Rs.
1.	2017	Rs.3,20,314.00	(+) Rs.19,744.00	(-) Rs.933.00
2.	2018	Rs.2,87,726.00	(+) Rs.6,342.00	(-) Rs.44,728.00
3.	2019	Rs.5,97,051.00	(+) Rs.3,918.00	(-) Rs.12,405.00

The turnover for the year amounted to Rs. Rs.3,20,314.00 (Rupees three lakh twenty thousand three hundred and fourteen only) from the sales of tezpatta in the year 2017 while the gross profit amounted to Rs. Rs.19,744.00 (Rupees nineteen thousand seven hundred and forty four only). The Society experienced a Net loss of Rs.933.00 (Rupees nine hundred and thirty three only). In the year of 2018 the Society's turnover amounted to Rs.2,87,726.00 (Rupees two lakh eighty thousand seven hundred and twenty six only) from the sales of tezpatta, wild pepper, S.K.oil and rice only and a Gross profit of Rs. 6,342.00 (Rupees six thousand three hundred and forty two only) whereas the Net loss amounted to Rs. 44,728.00 (Rupees forty four thousand seven hundred and twenty eight only). The Society's turnover for the year 2019 amounted to Rs.5,97,051.00 from the sales of sugar, long pepper, tezpatta, food grains and S.K oil. The gross profit amounted to Rs.3,918.00 (Rupees three thousand nine hundred and eighteen only) while a Net loss experienced by the Society amounted to Rs.12,405.00 (Rupees twelve thousand four hundred and five only).

Although the Society has not experienced any Net profit for the past three years the Society has still continued with its objectives and since the Society was registered in the year 2016 the Society is bound to have losses as it is still in its initial phase of development. The Society is in the process of expanding its economic activity which would benefit the Society in the long run.



Graph figure of Laitiam Multipurpose cooperative Society Ltd for 3 years.

As mentioned earlier the Society has started taking up tourism as another form of economic activity and construction work has begun from the year 2018. Sohra being a tourist destination, the members of the Society has decided to expand its economic activity by taking up Tourism. The Society has collaborated with MVDPTCS (Meghalaya Village Development & Promotion Tourism Cooperative Society) Ltd whereby they were able to start up their Tourism adventure. A few ongoing Tourism projects within Laitiam village can be seen blow:

- Traveller's Nest
- Campsite

Campsite

The Society has constructed the Traveller's Nest and the Campsite so as to accommodate the tourists visiting Laitiam village. The Campsite is situated near a stream and it provides an ideal place for tourists to relax and spent time close to nature.



Traveller's Nest



Campsite

Pack house

The Society has also constructed a Pack house which will serve as a collection centre for all the produce that the members grow within the village. The Pack house has been constructed with the help of the Department of Horticulture. This will be helpful as the members can store there produce such as wild pepper, tezpatta, etc. The presence of a collection centre unburdens the members on where and how to store the produce.

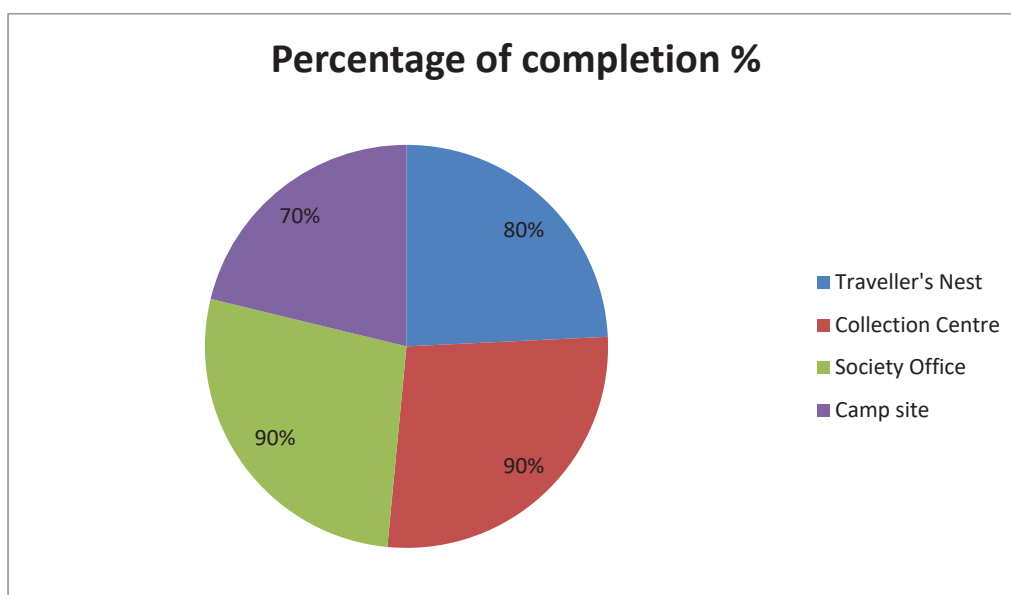
Society's Office

The Society's Office will enable the Society to function in a professional manner whereby the business transactions of the Society are carefully maintained in all the books and records of the Society which will be kept safely in the office.



Campsite

PHYSICAL ACHIEVEMENTS



VISION OF THE SOCIETY

For a Society to succeed in the long term it must have a plan of action on how to move forward. Laitiam Society understands the importance of having a developmental plan to not only benefit the members of the Society but eventually to all the inhabitants of the village in the future if possible. Some of the vision plan on the various sectors that they are being taken up or plan to take up can be seen below.

- The Society has already begun the construction of a Travellers Nest along with the Campsite for accommodating the tourists. The Society also aim to formulate a trekking plan to various tourist destinations such as Nohsngithiang waterfalls along with other waterfalls, historical places, living root bridges and various viewpoints found within the village.
- The Society is also planning to take up pig rearing as another form of economic activity thereby further expanding its business enterprise. The construction work has already started.
- They are also planning to construct a consumer store which would be able to suffice most of the inhabitants of the village. The Society normally purchase consumer goods from Sohra market and sell it to the village but this practice does not seem to be beneficial for the society and hence a plan to set up a retailing unit has been thought of but has not been executed as of now.
- To carry on cultivation of tezpatta, long pepper, etc in the same manner with the added bonus that the Society now has a collection centre.
- To take up any other new forms of economic activity that is feasible to the Society and that would benefit the Society as a whole.

SUGGESTION ON PROMOTION OF MEMBERS

Promotion of members comes from the economic stability of the members, how economic stability is achieved by all the members depends on the backbone of the Society which is its economic activity. A strong and thriving business will eventually lead to a financially strong Society and the members would benefit from such a Society. Some of the suggestion which can help promote the members can be seen below.

- Financial package to help the Society on the sectors that is ongoing or other plans that the Society has but cannot take up due to the lack of financial resource.
- Training as per requirement by the Society on developing their skills on certain sectors.
- Creation of a stable market so that the Society can set a target on the produce they make for that specific market.

RURAL FINANCE COMPONENT, MEGHALAYA LIVELIHOOD & ACCESS TO MARKETS PROJECT (MEGHA-LAMP), MEGHALAYA BASIN MANAGEMENT AGENCY (MBMA). INTEGRATED VILLAGE COOPERATIVE SOCIETIES (IVCS)

In the State of Meghalaya, the formal banking network is not being able to provide access to various financial services to all households in the different villages and the distant parts of the State on account of difficult topography with limited transport and communication infrastructure. Residents of many interior villages have to travel long distances just for basic banking services like making a deposit or withdrawing money, let alone availing bank credit and other services. Even in areas where bank branches are present,



villagers still find it difficult to avail the services on account of cumbersome process of banks, language problems, poor knowledge on financial literacy and require handholding assistance in many areas related to banking services. Further, the existing cooperative institutions in the State, the Service Cooperative Societies/ PACS have not been able to function well on account of certain factors like, having multiple villages spread over a large area, lack of good governance, etc.

1. In view of these issues, the Government of Meghalaya felt that the local village level Community Based Organizations (CBOs) could be the best way to address the problems related to banking services in particular and other livelihood matters in general. Firstly, a local institution can better understand the requirements and needs of the local community and, secondly, it can respond to these demands in a more flexible and quick manner. The trust level of the people would be higher with local institutions and the democratic tribal culture is facilitative of cooperatives.

2. It is against this backdrop that the idea of setting up Integrated Village Co-operative Societies (IVCS) emerged. An IVCS is a community based organisation that can legally carry out, amongst others, financial activities and provide financial services to its members. It is a local institution that is run by people themselves. The IVCS would





carry out, amongst others, thrift and credit activities and provide financial services to their members. The IVCS are established under the Externally Aided Project (EAP) Meghalaya Livelihoods and Access to Markets Project (Megha-LAMP) jointly promoted by the State Government of Meghalaya along with IFAD in selected 18 Blocks (Nine each in Khasi Jaintia Ri Bhoi region and the Garo Hills region in all the 11 Districts in the State. While the Planning Department, GoM is the Nodal Agency for the Project, the Meghalaya Basin Management Agency (MBMA) is its implementing arm. The Project is for seven years, started in January 2016 and will close in December, 2022.

3. It is important to understand right at the beginning that IVCS are promoted and owned by the people as their institution and there is no Government participation in the share capital of the IVCS. The IVCS are designed to be professionally run, member based, profitable institutions. After formation, IVCS are registered with the State Cooperation Department and hence, are legal entities. They are also treated at par with the PACS by the office of the Registrar of Cooperative Societies, Government of Meghalaya which is also the registering authority.
4. A brief report on the progress of the IVCS initiative up to 31.10.2020 is, as under:
 - A total of 300 IVCS have been formed and registered with the office of the RCS, GoM. 153 IVCS were formed and registered during the last quarter of 2019. The 300 IVCS cover about 630 villages and about 62,000 households.
 - A total of 26,000 members/ shareholders have subscribed to over 40,000 Shares and Share Capital amounting to Rs.134.32 lakhs in the 300 IVCS.
 - 15,170 members have opened deposit accounts with their IVCS with deposits totalling Rs.445.07 lakhs. A total of 292 IVCS have started savings activity.
 - The IVCS have disbursed loans to 2,003 members totalling Rs.148.11 lakhs. A total of 157 IVCS have initiated lending activity.
5. For an IVCS to be economically beneficial and sustainable, it needs to find ways to increase enrolment of new members on a regular basis which will in turn lead to increase of member funding, since this provides the lowest cost, lowest risk form of capital for operations and investment.

Even where outside support, government and/ or other donor, is still available, the advantage of increased reliance on member funding is that it gives greater autonomy to the IVCS and lowers the risk of eventual withdrawal of outside funding.

6. The IVCS are supported by the project in the following manner:

- Corpus Fund – A sum of Rs.2.50 lakhs is given to each IVCS which fulfils certain laid down criteria linked to mobilisation of Share Capital and Savings.
- Office Equipment & Furniture – A sum of Rs.1.50 lakhs is provided to each IVCS for procuring the items required for running their offices which also includes a Computer, Fire Proof Safe apart from the usual office furniture.
- Honorarium to VLFs – The honorarium is paid to two Village Level Facilitators per IVCS for a period of six months at Rs.2,500/- per month per VLF for facilitating works relating to formation, registration and initial mobilisation.
- Viability Gap Funding – Under this support, the project compensates the loss incurred by an IVCS up to Rs.46,500/-, during a Financial Year. The reimbursement is, however, only in respect of expenses incurred towards payment of Salary of the Secretary of the IVCS and Honorarium paid to the Members of the Managing Committee for attending meetings of the MC.
- Books of Accounts, Ledgers, Registers, Pass Books etc. – are prepared, printed and provided free of cost to all the IVCS.





- Trainings - Apart from Awareness Programmes conducted in all the villages in the initial process during formation stages, capacity building training programmes like the Orientation Training programme for Secretaries and MC members of the IVCS, Business Development and Preparation of Business Plans and Action Plans, Maintenance of books of accounts and registers, Basic Training on Computers are provided to the Secretaries and members of the MCs on an ongoing basis right from the time after registration of an IVCS. Motivational workshops are also conducted for the weak IVCS.



- Financial Literacy Programmes – In a significant departure from the usual Financial Literacy Programmes are being conducted by banks/ FIs which is often outsourced to NGOs, the Financial Literacy programmes under the project are being conducted in all the IVCS in the IVCS/ villages themselves by the Financial Literacy Facilitators (FLFs). The FLFs are identified by the respective IVCS and are duly trained and provided the necessary stationery materials, required for conducting the FLPs, training manuals prepared and other IEC materials translated in Khasi and Garo languages which are provided to all participants in such programmes. It is proposed for the FLFs to reach out to 60,000 - 80,000 residents up to 20.12.2020, of the villages covered by the 300 IVCS.
- Exposure visits - are also arranged for the less performing IVCS to the better performing IVCS. Such visits are also planned for the performing ones to other States in the country. The Secretaries of the performing ones are also engaged as Resource Persons in the training programmes conducted for IVCS.

7. Other innovations:

- Ranking/ Grading – All 300 IVCS are ranked and graded into four categories, A,B,C,D on the basis of parameters covering the achievement in their operations and management/ housekeeping matters. This is shared with the District Project Management Units and also the IVCS so that they would where they stand and gear up their performances.
 - Whatsapp Groups – In view of restrictions in respect of movement of Rural Finance officials and also the IVCS members in the Blocks/ villages during the lockdown/ pandemic, conduct of field visits and training programmes suffered immensely. To overcome the same, two whatsapp groups, one for the Garo Hills region where Garo language is spoken and and one for the Khasi, Jaintia & Ri Bhoi region where residents speak Khasi language, were created. Members of the groups are the Secretaries of the IVCS and RF officials. Certain important messages, circulars issued from the HQs have been shared in the groups in their respective local languages. The platform has enabled the IVCS to share their activities, market their products unique to their area apart from seeking clarification on certain matters. Clarifications are given by the RF officials.
8. Computerisation of IVCS – A training programme on Basics on Computers is being arranged for the IVCS. It also proposed to computerise the operations of the IVCS. Initially, the progressive IVCS will be identified for the first phase of computerisation. Discussions are being held with prospective agencies which have undertaken projects in computerisation of cooperative societies in other parts of the country.
9. The engagement of Bankers Institute of Rural Development (BIRD), Lucknow as the Technical Services Provider (TSP) for providing consultancy services relating to preparation of various manuals pertaining to Process of formation of IVCS, Training Manual, conduct of training of trainers programme for Master Trainers on IVCS as well as office bearers of IVCS etc has been instrumental in the initial stages of the growth, in particular, of the IVCS.
10. Apart from thrift and lending activities, many IVCS have started other economic/ business activities like, grocery stores (many of them do not have such stores in their villages), aggregation of agricultural produce, fruit plantations, nurseries, pig breeding & pig fattening units, input supply, etc. The presence of IVCS has been very helpful for the villages during the lockdown/pandemic in terms of availability of funds and essential commodities through grocery stores opened by



IVCS, even during the lockdown. Many IVCS played a big role in procuring food grains, essential commodities, etc on behalf of the members and also transporting agricultural produce to the nearby markets.

11. A few IVCS have availed bulk loans from banks. It is expected that when the IVCS will be more familiar with lending formalities and realize the income it generates, many IVCS will also go for bulk lending from banks. Some IVCS have managed to get loans for their members from Meghalaya Rural Bank for piggery breeding/ fattening under NABARD subsidy scheme.
12. Interventions like forming and supporting Producer Groups, Service Providers, Markets and setting up of Customs Hiring Centres by other two components in the Project i.e. the Inclusive Supply Chain & Enterprise Development (ISC&ED) and Integrated Natural Resource Management (INRM) are also being implemented through the IVCS.

Herbert F. Pariat
General Manger, Rural Finance ,
Megha-LAMP, MBMA.
31.10.2020.



66TH ALL INDIA COOPERATIVE WEEK CELEBRATION - A REPORT

Contributed by B. Dohling,
Sr. Coop. Officer, HO, Shillong



Like the rest of the Country, the Office of the Registrar of Cooperative Societies, Government of Meghalaya, Shillong in collaboration with the Meghalaya Cooperative Apex Bank Ltd. (MCAB Ltd.) along with all the State Level Cooperative Federations kick start with the celebration of the 66th All India Cooperative Week on the 14th November, 2019 at the State capital, Shillong. During the opening day of the week-long celebration, the inaugural function alongside with an exhibition-cum-sale of the rich indigenous products of the participat-

ing cooperative societies was inaugurated by Dr. D. Vijay Kumar (IAS), Commissioner & Secretary to the Government of Meghalaya I/c Cooperation Department etc. as the Chief Guest in the august

presence of Shri. Y.K. Rao, General Manager, NABARD, Shillong, Deputy Registrar of Cooperative Societies, Meghalaya, Shillong, Chairman and Managing Director of MCAB Ltd., government officials, veteran co-operators, members of cooperative societies among others. The Chief Guest in his inaugural address applauds



the Department as well as the MCAB Ltd. in organising such a grand function and exhibition so as to showcase the rich indigenous products of the primary cooperatives. He then stressed on the need on the part of MCAB to reach out to those villages which are still un-bankable by any other banks and laid emphasis on the need to adopt the new-era cooperatives, that is, the Integrated Vil-



lage Cooperative Societies (IVCSs) in credit linkages. He further reiterated that in the present scenario of business competitiveness, besides the meddling of the middle men, the Department should stay focus on these three activities of which members of cooperative societies can play an active role in eradicating poverty and sustaining their daily economic livelihoods, such as Credit dispensing



amongst the members, Marketing of members' produce through cooperative societies and promotion of Rural Tourism. During the programme, the Chief Guest on behalf of the Department of Cooperation also felicitated the Meghalaya Cooperative Apex Bank Ltd. on achieving the most coveted Schedule Bank status from the Reserve Bank of India, the second among the State Cooperative Banks in the NE region. Furthermore, four cooperative societies viz., Jingjaw Umbarit Agro-based Food Products

Cooperative Society Ltd., Ulong Tea Integrated Village Cooperative Society Ltd., Women Group Handicraft & Multipurpose Cooperative Society Ltd. and East Khasi Hills District Cooperative Milk Union Ltd. were also being felicitated during the function for bringing laurels to the State on being achieved the Award of Excellence for Exemplary Performance at the India International Cooperatives Trade Fair (IICTF) organised by the National Cooperative Development Corporation (NCDC) during 11th – 13th October, 2019 at New Delhi. Furthermore, as part of the celebration, the Meghalaya Cooperative Apex Bank Ltd. donated an Ambulance to the New Hope De-addiction-cum-Counselling Centre, Shillong.

From 15th – 19th November, 2019, the week-long programme was also celebrated at each Districts and Sub-Divisions of the State with deliberations on the main theme and day-to-day topic by all concerned officials and was attended by guests from various line Departments, veteran co-operators of the respective District/Sub-Division, members of various cooperative societies and SHGs. These



different programmes were being held at all District and Sub-Divisional Head Quarters. At each and every programme, stress is being emphasised by the resource person(s) from the Department itself on the need to mobilise people to form IVCSs in order to leverage credit linkages through financial inclusion in rural Meghalaya or through Rural Tourism Cooperative Societies with a view to make use of the vast natural resources of the State for uplifting of the economic condition and sustainable livelihood of the rural masses.

On the 20th November, 2019, being the last day of the week-long programme, the celebration was held at the Police Parade Ground, Tura, West Garo Hills District in which the Hon'ble Chief Minister of Meghalaya, Shri. Conrad K Sangma graced the occasion as the Chief Guest in the august presence



of Dr.D. Vijay Kumar (IAS), Commissioner & Secretary to the Govt. of Meghalaya I/c Cooperation etc., Shri. Ram Singh (IAS), District Deputy Commissioner, officials of the Department and MCAB Ltd. among others. A mini Exhibition-cum-Sale of the cooperatives' products was simultaneously organised during the day to show case the rich indigenous products of the Garo Hills region. The Chief Minister during his address to the gatherings told that — Cooperative Societies played an important role in uplifting the economy of the Country by providing livelihood economic activities to the people of the region.

Seeing the commitment of the people of the region who are ready to face challenges in order to change their lifestyle, the Government is also keen to support their various activities through these cooperative societies. He also urged the concerned officials to identify committed cooperative members and document and highlight their success and achievement which will help to motivate others as well as strengthen the cooperative movement in the Country in general and the State in particular. Further, the Chief Minister informed that the State has received Rs.700 (Seven hundred) Crore from World Bank to start a new Tourism Cooperative Society which will cover about 200 (two hundred) villages in the State and out of which half the amount will be spent for other infrastructure while the remaining amount will be spent for the development of the cooperative societies in rural areas.

During the day, the Chief Minister also felicitates the Garo Hills Cooperative Cotton Ginning and Oil Mills Ltd. on being among one of the cooperatives from the State who had participated at recently concluded India International Cooperatives Trade Fair (IICTF), 2019 organised by the National Cooperative Development Corporation (NCDC) during 11th – 13th October, 2019 at New Delhi of which the State of Meghalaya has achieved the Award of Excellence for Exemplary Performance. Moreover, the Chief Minister on this day has also launched the ATM mobile vans of the MCAB Ltd. one each for East Khasi Hills, West Jaintia Hills and West Garo Hills District.

of Dr.D. Vijay Kumar (IAS), Commissioner & Secretary to the Govt. of Meghalaya I/c Cooperation etc., Shri. Ram Singh (IAS), District Deputy Commissioner, officials of the Department and MCAB Ltd. among others. A mini Exhibition-cum-Sale of the cooperatives' products was simultaneously organised during the day to show case the rich indigenous products of the Garo Hills region. The Chief Minister during his address to the gatherings told that — Cooperative Societies played an important role in uplifting the economy of the Country by providing livelihood economic activities to the people of the region. Seeing the commitment of the people of the region who are ready to face challenges in order to change their lifestyle, the Government is also keen to support their various activities through these cooperative societies. He also urged the concerned officials to identify committed cooperative members and document and highlight their success and achievement which will help to motivate others as well as strengthen the cooperative movement in the Country in general and the State in particular. Further, the Chief Minister informed that the State has received Rs.700 (Seven hundred) Crore from World Bank to start a new Tourism Cooperative Society which will cover about 200 (two hundred) villages in the State and out of which half the amount will be spent for other infrastructure while the remaining amount will be spent for the development of the cooperative societies in rural areas.



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2. Commissioner & Secretary to the Government of Meghalaya, Cooperation Department, Rilang Building, Main Secretariat. : 0364 - 2226043
3. Registrar of Cooperative Societies, Meghalaya, Nokrek Building, Third Secretariat. : 0364 – 2501249
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5. The Managing Director, Meghalaya Apex Handloom & Handicrafts Cooperative Federation Ltd., M.G. Road, Shillong. : 94367 - 01285
6. The Managing Director, Meghalaya State Housing Financing Cooperative Society Ltd., Nongrim Hills, Shillong. : 0364 – 2521567
7. The Managing Director, Meghalaya State Consumers & Marketing Federation Ltd., Lumdiengjri, Shillong. : 0364 – 2241852
8. The Meghalaya Village Development & Promotion Tourism Cooperative Society Ltd., Oxford Compound, Kench's Trace, Laban, Shillong. : 0364 – 250248
9. The Meghalaya State Cooperative Union Ltd., Oxford Compound, Kench's Trace, Laban, Shillong. : 98568 - 16841

CONTACT NOS. OF DEPARTMENTAL OFFICERS AT THE DISTRICT AND SUB – DIVISIONAL HEADQUARTERS

For further information on promotion, organization and Registration of Cooperative Society, please contact the Assistant Registrar of Cooperative Societies and the sub - Registrar of Cooperative Societies at the District and sub – Division indicated below :

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10.	Sub-Registrar of Cooperative Societies, Amlarem Sub – Division, Amlarem.	98565 – 06483	(i) srcs amlarem2014@gmail.com (ii) amlarem.srcs@gmail.com
11.	Sub-Registrar of Cooperative Societies, Sohra Sub – Division, Sohra.	87874 – 26008	srcssohra2020@gmail.com

INTEGRATED VILLAGE COOPERATIVE SOCIETIES (IVCS)

A medium for improved financial inclusion in rural Meghalaya



Primarily set-up for providing thrift and credit services, the establishment of IVCS have since helped the residents of the rural areas undertake savings habits on a regular basis as also availing credit for their requirements. Financial Literacy Programme are being conducted at IVCS level to dispense knowledge and raise the awareness level of the residents in regard to the importance and benefits through savings and borrowings.

For further information contact:

MEGHALAYA BASIN MANAGEMENT AGENCY (MBMA)

**Email - ruralfinance.mbma@gmail.com
| mbdashillong@gmail.com**

**C/O Meghalaya State Housing Financing Cooperative Society Ltd,
Behind Bethany Hospital,
Upper Nongrim Hills, Shillong - 793003**

Offices of the Basin Developments Units (BDUs)
At the District Headquarters

mbda.gov.in



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FINANCIAL HIGHLIGHTS

As on 31.03.2019 As on 31.03.2020

* Paid up Share Capital & Reserves	: Rs. 14024.91 lakhs	Rs. 15038.30 lakhs
* Deposits	: Rs. 265676.69 lakhs	Rs.281298.91 lakhs
* Loans & Advances	: Rs. 135333.27 lakhs	Rs. 167119.44 lakhs
* Investments	: Rs. 97978.97 lakhs	Rs. 91537.06 lakhs
* Money at Call & Short Notice	: Rs. 50376.46 lakhs	Rs. 42755.00 lakhs
* Net Profit	: Rs. 1025.24 lakhs	Rs. 1127.57 lakhs
* Working Capital	: Rs. 321797.64 lakhs	Rs.337352.27 lakhs

OUR BANKING PRODUCTS & SERVICES

* Current Deposits	* Crop Loans for Agriculture through KCC/SHG/JLG/ Cooperatives
* Mobile Banking	* Term Loans for Agriculture & Allied Agriculture
* Internet Banking	* Aquaculture Development
* RTGS/NEFT enabled	* /Meghalaya State Aquaculture Mission
* PFMS/IMPS	* Loans for Housing
* Savings Bank Deposits	* Loans for SRTO
* No Frills Savings Deposits	* Consumer Durables Loans
* Fixed Deposits	* Loans to Technocrats & Professionals
* Recurring Deposits	* Loans to Educated Unemployed Youth
* Monthly Income Deposits	* Cash Credit & Overdraft Facilities
* Cash Certificates	* Loans for Children's Education
* Fixed Deposit linked with RDs	* Loans for Women through WDC Cell
* Housing Loan Linked Deposits	* Term Loan for Tourism Development
* Children Education Deposits	* Personal Loan to Salary Earners
	* Bank Guarantee
	* Safe Deposit Lockers & Other Ancilliary Services
	* Loans to Tribal under NSTFDC Schemes
	* Loans to Physically Challenged under NHFDC

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