



14th Annual Session of FICCI Ladies Organisation held on 5th November, 1997 at New Delhi.
Mr P Chidambaram, the then Finance Minister, delivering his inaugural address.



1997-98

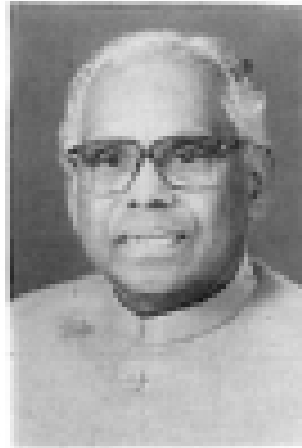
15th Annual Session

FICCI LADIES ORGANISATION
FEDERATION HOUSE, TANSEN MARG, NEW DELHI



विशेष कार्य अधिकारी
OFFICER ON SPECIAL DUTY

No.F.2-H/98



राष्ट्रपति सचिवालय,
राष्ट्रपति भवन,
नई दिल्ली-110004.
President's Secretariat,
Rashtrapati Bhavan,
New Delhi-110004.

22nd October, 1998

Dear Smt. Kaur,

The President of India, Shri K.R. Narayanan, is happy to know that the FICCI Ladies Organisation is publishing its Annual Report for the year 1997-98 on the occasion of its 15th Annual General Meeting in November, 1998.

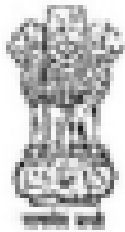
The President extends his warm greetings to all those associated with the Organisation and wishes the Meeting all success.

With regards,

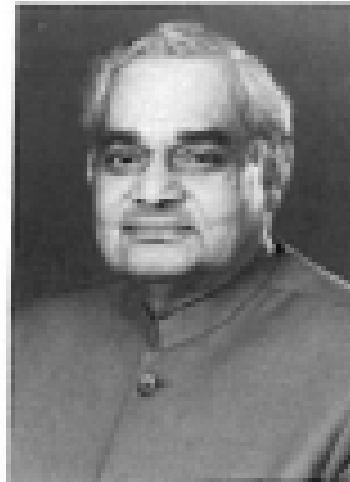
Yours sincerely,


(S.N. Sahu)

Smt. Sarparveen Kaur,
President,
FICCI Ladies Organisation,
Federation House, Tansen Marg,
New Delhi 110 001.



Sudheendra Kulkarni
Director



प्रधान मंत्री कार्यालय
नई दिल्ली-११० ०११
PRIME MINISTER'S OFFICE
NEW DELHI -110 011

Message

Prime Minister Shri Atal Bihari Vajpayee is pleased to know that FICCI Ladies Organization is holding its 15th annual general meeting. For India to develop, we need many more women entrepreneurs who can use their ideas and skills to create wealth for themselves and others. FICCI Ladies Organization is doing a commendable job in promoting such entrepreneurs.

The Prime Minister sends his best wishes to FICCI Ladies Organization and all its members.

(SUDHEENDRA KULKARNI)

November , 1998.



FEDERATION OF INDIAN CHAMBERS OF COMMERCE AND INDUSTRY

SUDHIR JALAN
PRESIDENT

MESSAGE



I am glad to see that the FICCI Ladies Organisation (FLO) is holding its 15th Annual Session on this year in December, 1998. It is heartening to note that FLO has strived to meet the existing and emerging needs of different segments of women entrepreneurs and has accordingly introduced and organised a variety of socially and economically relevant programmes to channelise their strength and capabilities. The health check-up programme, environmental cleanliness campaigns and entrepreneurship development programmes (EDPs) for craftpersons held in the rural areas in different parts of the country were definitely a humble beginning towards the social commitment.

With the objective of bringing women in the mainstream of the society, the socio-economic project conducted by FLO in Dakshinapuri – slum area of Delhi for under privileged women, is commendable. The exhibition organised in Delhi was certainly a milestone in the direction of promoting marketing skills of women entrepreneurs and craftpersons.

I wish that in the years to come FLO will increasingly take up responsibilities and achieve higher stature and greater recognition.


SUDHIR JALAN



Foreword

The changing life style of our people under increased internationalisation has given a better commercial status to women entrepreneurs. Happily, women's business acumen and potential has been recognised. What is needed is the motivating force such as FLO to channelise their potential and utilize their talent for the benefit of the society and the country at large.



In my tenure as president of FLO I have continued the focus on educating and equipping Indian Women entrepreneurs with skills to succeed and go ahead with confidence in the highly challenging economic social and political environment.

This year FLO has conducted several programmes which included lectures, panel discussions, seminars, workshop and EDPs. Due to the concern for rising pollution FLO launched an environment awareness campaign in Delhi, Chennai and Calcutta. Eminent people were invited to address our members, speakers like Dr Mrs Kiran Bedi, Dr M S Gill, Ms Vasundhara Raje, Minister of State for External affairs, Mr Bidyut Ganguly, Minister for Commerce and Industry

Govt. of West Bengal, Mr Simon Scadden Deputy High Commissioner of Britain, Mr K Sethuraman, Dr Mrs Najma Heptullah, Mrs Ute Banerjee Komers, Prof Mrs Jayshree Jaisani, Ms Apama Sen, Mrs Usha Narayanan, First Lady of India to name a few.

In its ongoing efforts to empower and educate women FLO spread itself out all over India to help provide opportunities to women in smaller towns & cities to develop their skills and start an enterprise. FLO conducted training programmes in about 15 cities and towns all over India and provided training to over 1000 people thus helping women to become an important part of the economic growth of our country.

With a view to help women to generate income and to become self sustained, this year the emphasis was placed on mainly three levels : Grass-root level, Middle level and Top level, in the grass-root level, Entrepreneurship Development Programmes for artisans in the rural areas like West Bengal, Punjab and Gujarat were conducted to hone their skills and talent to compete not only in the international market but also in the domestic market.

Middle level programmes were aimed at the potential women entrepreneurs fields like - Leather Business, Textile Designing, Career & Business Opportunities, Gems & Jewellery, Handicrafts, Apparel industry, etc. These programmes are done with the hope that they will help to achieve the objective of generating women entrepreneurship



and thereby accelerate the pace of industrialisation and fiscal correction undertaken by our country.

At the top level, the emphasis was given to enhance skills of the women entrepreneurs and professionals. Several workshops, seminars and talks were organised on the subjects like Information Technology, International Marketing, Financial Management, ISO 9000, etc.

Marketing of products is the major problem faced by women entrepreneurs. FLO continues in its endeavor to encourage women entrepreneurs to develop their full potential. It is internationally known that exhibitions have become an important tool and media for sale promotion and marketing networking. With this objective, we had organised an exhibition of products manufactured by women entrepreneurs and craftpersons, as a continuation of this, we have also organised a concurrent workshop on Network Development - Handicrafts Marketing.

FLO hosted many international business delegations and dignitaries and led a Trade delegation of 21 Business women to Pakistan to help, build and strengthen trade links with the two countries.

FLO's commitment to its social obligation is reflected in many ways. Under this commitment, we have been running successfully a tailoring and cutting school for the under privileged women in a

slum area at Dakshinpuri, Delhi. We have also conducted health check-up and awareness programmes for women working in the industrial areas.

Many of our activities and above said programmes would not have been possible but for the active and generous support provided by Hennis - Seidel Foundation, Germany, Small Industries Development Bank of India (SIDBI) and Department of Science & Technology (DST) - who are dedicated to the cause of women entrepreneurs and their upliftment.

I would like to take this opportunity to thank all those who have helped and guided me throughout my term. My special thanks go to Mr K K Modi, Immediate Past President of FICCI and Dr Amit Mitra, Secretary General of FICCI for the generous guidance and assistance that they have extended to me. I thank all the Past Presidents who have provided me the inspiration and vigor to perform better and better. I also thank Mrs. Anjana Somany, Vice-President and Mrs. Neelam Mohata, Treasurer, for the excellent support they have extended to me and Mrs Shipra Chatterjee, Secretary, who stood by me and shouldered most of my burden in the discharge of my duties. A special thanks to the Regional Chairpersons and FLO Governing Body Members for their support and cooperation. I extend my heartfelt thanks to the secretariat of FICCI and FLO.

Sarparveen Kaur

(Sarparveen Kaur)



FLO AWARDS AND THEIR RECIPIENTS

1983

Award for Outstanding Woman Entrepreneur

Mrs Beena Jain, Production Organiser of the Jain Laboratory, Mathura, was given the award for her contributions in the field of export promotion.

Award for Outstanding Woman Social Worker

This award was given to Mrs Arunaben Desai for her contributions to emancipation of women, rehabilitation of destitute and children, etc.

1984

Award for Outstanding Woman Professional

Dr (Mrs) Rani Siromoney was given the award in recognition of her significant contribution in the field of Modern Mathematics

Award for Outstanding Social Welfare Institution for Woman

The Shradhanand Mahila Ashram, Bombay was given the award for the commendable services rendered by it to needy women and children for nearly six decades.

1985

Award for Outstanding Woman Entrepreneur

Mrs Shahnaz Hussain, a pioneer in herbal beauty treatment was given the award in recognition of her outstanding initiative as a woman entrepreneur.

Award for Outstanding Woman Social Worker

Mrs. V. Veerammal, a noted social worker, was given the award in recognition of her outstanding contribution in social work.

1986

Award for outstanding Social Welfare Institution for Women

Bal Rashmi Society which was created with the objective to serve the downtrodden and economically backward classes, mainly Harijan children, received the Award.

Award for Outstanding Woman Entrepreneur/ Professional

The jury decided not to give the Award.

1987

Award for Outstanding Social Welfare Institution for Women

Mrs. A.C. Krishna Rao, Madras, received the FLO Award for 1987 in the field of outstanding social worker. Her nomination was sponsored by Addition and Company Limited, Madras.

Award for Outstanding Woman Entrepreneur/ professional

The jury decided not to give the Award.

1988

Award for Outstanding Woman Professional

Mrs Adit Syam received the FLO Award for 1988 in recognition of her significant contribution in the field of Public Relations, Education and Research.

Award for Outstanding Social Welfare Institution for Women

Shramasahkar Mahila Sangha Ltd received the FLO Award for 1988 for the commendable services rendered by it to women who are mainly from the lower strata of society.



1989

Award for Outstanding Woman Entrepreneur

Mrs. Rita Singh, Managing Director of MESCO group of industries receives the FLO Award for 1989 in recognition of her outstanding contributions as a Woman Entrepreneur. She is a leading manufacturer and exporter of leather garments, shoes and shoe uppers.

Award for Outstanding Woman Social Worker

The cash Award of Rs. 11,000/- was shared by Mrs. Donna Fernandes, and Ms. Renana Jhabvala, Ahmedabad.

Mrs Donna Fernandes took keen interest and helped victims of bride burning, rape, wife beating and child abuse by giving counselling legal and medical help, employment and shelter facilities.

Ms Renana Jhabvala is the Secretary of SEWA. A Harvard graduate, she has played a key role in extending SEWA's trade union work among women at grassroot level.

1990

Award for Outstanding Woman Professional

The FLO Award for Outstanding Woman Professional was shared by Mrs. D. Lakshmi, Bharat Electronics Limited, Bangalore and Dr. (Mrs.) Rugmini Sankaran, Director of the Defence Food Research Laboratory, Mysore.

Mrs. D Lakshmi received the FLO Award for 1990 in recognition of her outstanding work in the field of computer simulators.

Dr. (Mrs.) Rugmini Sankaran shared the FLO Award for 1990 in recognition of the outstanding contribution in the field of microbiology and milled products especially in the field of processed foods.

Award for Outstanding Social Welfare Institution for Women

The jury decided not to give the Award.

1991-92

Award for Outstanding Woman Profession

FLO Award in the field of Outstanding Women

professional has been given to the following:

Mrs. Lakshmi G Menon, B.Sc., CMIT Electronics She has to her credit planning, installation, testing and maintenance of SPC computer controlled exchanges of VSMML including telex, telegraph telephone and data exchanges.

Mrs. D S Baldawala has achieved excellence in her business career which includes marketing and the finalisations of contracts and projects.

1992-93

Award for Outstanding Woman Social Worker

The eminent jury has decided to present the Outstanding Woman Social Worker Award to Mrs Jayalakshmi, Secretary, Multi Purpose Industrial Cooperative Society Limited, Bangalore. Her deep commitment to the cause of socio-economic welfare of downtrodden having a particular concern to women and children, is relentlessly striving for over 45 years of her life.

1993-94

Award for Outstanding Woman Entrepreneur

Ms Jayashree Ashwinkumar, Managing Director of Shree Mahila Sewa Sahakari Bank, Ahmedabad received the Award for Women Entrepreneur for Integrated Social Security Scheme for women working in informal sector for various technical and housing finance schemes for poor self-employed women, and for managing savings groups of poor women in more than 300 villages in three Districts of Gujarat.

1994-95

Award for Outstanding Women Social Workers

The Outstanding Women Social Workers Award shared by Mrs Latha Pandey and Prof (Mrs) Shaila Dwarkadass Lohiya

Mrs Latha Pandey with deep commitment to the



cause of socio-economic welfare of downtrodden having particular concern to women and children, is relentless striving for over 20 years.

Mrs Shaila Desarkadass Lohiya, Executive Member of MANAVLOK, an experiment in rural reshaping and project holder of MANSAMNI women's project.

1995-96

Award Outstanding Woman Entrepreneurs

Outstanding Woman Entrepreneur award for 1995-96 was given to Mrs Rajeswary Ramakrishnan, Managing Director, Jeypore Sugar Company Limited, Madras, for successfully managing industries, with high degree of competence. Today, the sugar factory managed by her is one of the ten largest sugar factories in India. She is also in ferro alloys, starch, industrial alcohol, carbon dioxide and super phosphate etc. Mrs Ramakrishnan has great interest in educational and social fields.

1996-97

Award for Outstanding Woman Professional

The 1996-97 FLO Award for Outstanding Woman Professional was given to Mrs Sangooda Agarwal, Managing Director, Nakamichi Securities Ltd., Calcutta for establishing a stock broking company with a successful public issue and whose shares are listed on three stock exchanges. Mrs Agarwal is a qualified Chartered Accountant. She has already received a number of prestigious awards, including the Indira Gandhi Priyadarshini Award.

1997-98

Award for Woman Entrepreneur

FLO award for Woman Entrepreneur this year has been awarded to Mrs N Anitha UKamath, Managing Partner, Sancar Phora and Rice Mills, Sancar, Karnataka.

Mrs Kamath took up the Company after the demise

of her husband in 1993. The Mill established a reputation for production of quality rice and cashewnut shell liquid and modernised it with electric automatic weigh-bridge of 30 tonnes capacity.

The cashewnut shell liquid manufactured by the Mill commanded all India market with large orders from major sectors like Delhi, Bombay, Calcutta, Madras and even Nepal.

Mrs Kamath has met the challenges of her business successfully and still carrying on very strongly. She has not only run and managed her business efficiently but also raised her three children, given them good education and guided them whenever they needed.

Members of the present Jury

1. Mr Justice P N Bhagwati
Former Chief Justice
Supreme Court of India
2. Dr S K Joshi
Chairman, Defence Research &
Development Organisation,
Ministry of Defence
Government of India
3. Dr R A Mashelkar
Director General
C S I R
4. Ms Justice Leila Seth
Former Chief Justice
High Court of Himachal Pradesh
5. Dr M R Srinivasan
Member, Planning Commission
Government of India
6. Ms V Mohini Giri
Chairperson
National Commission for Women
7. Mr K K Modi (Ex-Officio)
President, FICCI



HEALTH CHECK UP AND AWARENESS PROGRAMME

Noida : November 15, 1997

General health and nutritional status of women in India is far from satisfactory. This is partly due to the women of lower economic section who are compelled to join the urban labour force in the informal sector. FLO organised a Health Check Up and Awareness Programme last year for the factory women workers of the NOIDA area. As a follow up of the earlier programmes a check up centre was organised in NOIDA in association with Mahila Udyami Sangathan. Indraprastha Apollo Hospitals provided technical support like setting up clinics with apparatus such as ultra-sound machine, x-ray machine, etc. Pathological check up was arranged for each worker and basic medicines along with vitamins and vitamin supplements were also provided as per their requirements.



As part of the health check - up programme, a patient undergoing treatment.

PANEL DISCUSSION ON ENVIRONMENTAL ISSUES

New Delhi : December 16, 1997

In India we consider "Cleanliness as being next to Godliness" yet when it comes to our surrounding we turn a blind eye. FLO organised a Panel Discussion on Environmental Issues. The programme was inaugurated by Dr (Mrs) Kiran Bedi who has dedicated herself to the cause of socio-economic and human well-being. She said that we are up

against a Herculean task, however, there is a need for willingness on the part of citizens of the country to join hands with the Government and succeed in this endeavour. Dr (Mrs) Iqbal Malik who successfully runs an NGO called Vatavaran; Ms Kiron Wadhwa, President, ACCORD; and Dr K C Sharma, Managing Director, Samak Landscape Pvt Ltd; were the other panel members. They were all of the opinion that it is virtually impossible for the civic administration to take up the responsibility of cleanliness on its own. Hence, there is need for the citizens and voluntary organisations to come forward and play a key role in improving the situation. Earlier in her welcome address Mrs Sarpanveen Kaur, President, FLO stated that our cities are sprawling, overcrowded, polluted and slum ridden. In this era of rapid change there is need to implement and innovate new technologies which are environmental friendly. Vote of thanks was proposed by Mrs Anjana Somany, Vice-President, FLO.



Seating from left to right : Mrs Anjana Somany, Mr K C Sharma, Ms Kiron Wadhwa, Dr (Mrs) Kiran Bedi, Mrs Sarpanveen Kaur, Mrs Iqbal Malik and Mrs Shilpa Chatterjee

As a follow up of this programme members visited the site of Vatavaran, on 23rd December.



WORKSHOP ON LEGAL ORIENTATION FOR ENTREPRENEURS

Jaipur : January 9, 1998

Business enterprises and entrepreneurs in India are subject to several laws. Every entrepreneur enters into some kind of contract every day, very few have knowledge of legal principles of the subjects. With this realisation a workshop on Legal Orientation was organised in association with the Rajasthan Chamber

of Commerce and Industry, Jaipur. The programme was supported by Hanns Seidel Foundation, Germany. Subjects like Commercial Laws of India, Labour Legislation, Legal Management of Contracts, Documents, etc. were covered. Welcome address was given by Mrs Saroj Agarwal, Member, FLO.

TALK ON WOMEN'S PUBLISHING - MAKING IT WORK

New Delhi : January 21, 1998

Mrs Ritu Menon and Ms Urvasi Butalia distinguished authors and publishers who run a publishing house called 'KALI' devoted exclusively to books written by women, addressed the FLO members on "Women's Publishing - Making it Work". They elaborated on How Indian publications on Women's Issues have grown from a few publications on the status of women into a library covering wide range of causes. Discussions have created a consciousness about publishing value-based books on the various subjects of women which is a major issue of debate in countries across the world. President Mrs

Sarparveen Kaur and Dr (Mrs) Kusum Ansal gave welcome address and vote of thanks respectively.



Mrs. Ritu Menon addressing the audience. On her left Mrs Sarparveen Kaur, Ms Urvasi Butalia, Mrs Kusum Ansal; On her right is Mrs Shipra Chatterjee.



TALK ON HEALTH FITNESS AND DIET

Chennai : January 22, 1998

Dr Tusna Park and Mr C Dev, the two speakers were of two different schools of thought, leading to a very interesting discussion on weight reduction by diet as opposed to weight reduction by exercise. Dr Park emphasised that diet did not mean starving yourself, but quite the opposite, eating a stomach full, not of fatty foods but fat-free natural foods like fruits, etc

are recommended and he also emphasised that one should relish and enjoy a food to lead a healthy life. Chennai Chapter Chairperson Mrs Gita Banker, welcomed the audience and Mrs Mrinalini Dhanesh, Programme Coordinator, Chennai Chapter gave the vote of thanks.

INTERACTIVE SESSION WITH MS ELISABETH BETSY DE VOS

New Delhi : February 12, 1998

FLO organised an Interactive Session with Ms Elisabeth Betsy De vos, Chairperson of the Windquest Group - a multinational company. She said that managing business is a creative process.

She welcomed the recent trend and the decision of Indian women to enter into business as this was an expression of urge to do something creative or constructive.

FACTORY VISIT TO KWALITY ICE CREAMS INDIA LTD

Calcutta : February 12, 1998

FLO Calcutta Chapter organised a Factory Visit to Kwality Icecreams India Ltd on 12th February. The factory established in 1938 employed 125 workers out of which 45 were in the production unit.

The 60 members FLO delegation was shown how the raw materials are mixed and heated upto in 80°C then cooled down to 4°C and then stored in storage

tanks for 8 to 10 hours at maintained temperature. Then the liquid flavour and colour are added in the "flavour" tank.

This is an independent unit involved in the production of icecreams and marketing is being done by Brooke Bond India Ltd.



TRAINING PROGRAMME ON INTRODUCTION OF AN APPAREL INDUSTRY

Ahmedabad : February 18-21, 1998

Apparel and textile industry is an important segment especially for cottage and small scale industry in our economy. Started as traditional and part time activity in small scale, it is now a commercial business activity, and is one of the largest foreign exchange earning sectors. Considering potential of this sector,

FLO organised a four-day training programme on introduction of an Apparel Industry in collaboration with Gujarat Chamber of Commerce and Industry, Ahmedabad and supported by the Hansa Seidel Foundation, Germany. The technical support was provided by National Institute of Fashion Technology.

TALK ON PRESENTATION SKILLS

Calcutta : February 20, 1998

Ms Oindrila Dutt an MA, LLB and MBA, and having a keen interest in broadcasting, debating and quizzing, acquainted a capacity audience of around 70-75 members of FICCI Ladies Organisation. After dealing with the various elements which make up "Presentation Skills", such as nervousness, vocal/platform skills, physical skills, planning and preparation, visual aids, question and answer sessions, etc, the speaker moved on to Marketing and Advertising presentations.

The welcome address was given by Mrs Renuka Shah, Chairperson of

Calcutta Chapter and vote of thanks was proposed by Ms Punima Mukherjee, Member.



Mrs Renuka Shah, giving welcome speech. Also seen is Mrs Oindrila Dutt, extreme right.



MEETING WITH VISITING JAPAN DELEGATES

New Delhi : February 26, 1998

A ten member all women delegation from Business Women's Club (BWC) of Tokyo Chamber of Commerce and Industry visited India. The objective of the delegation primarily was to personally invite Indian women in business to participate in the celebration of the 50th anniversary of the BWC to be held in April 1999. Ms Kiyoko Koizumi,

Chairperson elaborated about the event which will provide a very unique opportunity to participate in the international conference on striving towards a global network of business women for the 21st century. Members of FLO were highly impressed by their enthusiasm and agreed to participate in the forthcoming event at Tokyo in April 1999.

TALK ON DIAMONDS ARE FOR EVER

Chennai : February 26, 1998

Ms Meenu Subiah is a Gemologist (USA), Diamond Grader and Designer who addresses audiences in USA, UK, Malaysia, Singapore, etc. She brought her experiences to the members of FLO. They were informed about the 4C's of a diamond, namely the carat, colour, cut and clarity

- how to evaluate a diamond based on these. She also informed the audience how a diamond has been formed and the different varieties of diamonds which are available. Mrs Gita Banker welcomed the audience and Mrs Minalini Dhanesh gave the vote of thanks.

TRAINING PROGRAMME ON TEXTILE WEAVING, PRINTING AND DESIGNING

New Delhi : March 2-6, 1998

India has made its own image in the world of textiles. Rajasthan, Uttar Pradesh, Tamil Nadu, Andhra Pradesh, Orissa, etc. are rich and actually treasure house of the traditional designs of hand and block printing, weaving, etc. To know more about textiles, weaving, printing and combination

of colours FLO organised a Training Programme on Textile Weaving, Printing and Designing supported by Hanns Seidel Foundation. The course provided practical training on screen, block and hand printing. A visit to the Weavers' Service Centre was also organised.



TRADE DELEGATION TO PAKISTAN

March 15-22, 1998

On the invitation of the SAARC Chamber of Commerce and Industry FLO took a trade delegation consisting of 21 members to Pakistan.

Mrs Sarparveen Kaur, President and Leader of the Delegation presented a Paper in the Working Group meeting on "Women Entrepreneurs in SAARC Region - Vanguard for Future Development and Prosperity". The paper highlighted the socio-economic situation of SAARC region and women's participation in the development of their respective nations.

A background paper was also presented on Women Entrepreneurs in the Second SAARC Economic Cooperation Conference, at the Working Group Session at Islamabad, emphasizing the need for strengthening the women entrepreneurs in SAARC region.

The delegation met Prime Minister of Pakistan Mr Nawaz Sharif, Commerce Minister Mr Ishaq Dar, and Minister for

Information and Broadcasting Mr Mushahid Hussain and discussed Indo-Pak Trade. The delegation also met Minister of Population, Welfare and Science and Technology Syeda Abida Hussain, and Minister of State for Social Welfare, Special Education and Women Development Ms Tehmina Daultana, and they interacted on socio-economic situation and role of women in the national economic activities in their respective countries.



Mr Nawaz Sharif, Prime Minister of Pakistan, with the delegation of FLO and others



EDP FOR CRAFTSPERSONS

Gujarat : March 25-29, 1998

Punjab : May 26-29, 1998

West Bengal : October 27-31, 1998

Knowing the potential of craftspersons and crafts as an industry, FLO had started EDP for craftspersons in remote areas as part of its grass-root level activities three years back. Like earlier years, this year also FLO conducted three EDPs for craftspersons - one in Gujarat coordinated by Mrs Anjana Somany, Vice-president, from 25th to 29th March, another in Punjab from 26th to 29th May with the help of Ministry of Rural Development, and the third in the series was in West Bengal Co-



EDP for craftspersons - Gujarat



EDP for craftspersons - Punjab

These programmes were primarily aimed at familiarising the participants to the potential of this industry hold and numerous economic benefits associated with its development.



EDP for craftspersons - West Bengal

ordinated by Mrs Renuka Shah, Chairperson, Calcutta Chapter from 27th to 31st October. All the three programmes were supported by Hanns Seidel Foundation.

Upgradation of skills, product diversification, marketing, credit facility, pricing, new technologies like subjects were exposed to artisans.



SYMPOSIUM ON ECONOMIC AGENDA FOR THE NEW GOVERNMENT

Calcutta : March 28, 1998

A Symposium on Economic Agenda for the New Government was organised by Mrs Renuka Shah, Chairperson, Calcutta Chapter, for the benefit of its members at Calcutta. Honourable Minister for Commerce and Industry, Government of West Bengal, Mr Bidyut Ganguly inaugurated the Symposium. While addressing inaugural address he said that we were witnessing an exciting development as India's economic potential was being unleashed, after decades of restrictions. The country was orienting itself towards greater integration with global economy. The other speakers in the Symposium were - Dr Abhijit Sen, Co-Chairman, NIOCO

Corporation Ltd; Dr Suman K Mukerjee, Professor, IISWBM & Economist; Mr M J Akbar, Editor-in-Chief & MD, The Asian Age; Ms Nirmala Banerjee, Professor of Economics, Centre for Studies in Social Sciences, Calcutta; and Mr Amilav Kothari, Chartered Accountant. Mr S. M. Devadasan, Management Consultant was kind enough to moderate the Symposium.

Mrs Renuka Shah said in her welcome address that it was not often that we had the opportunity to get an insight in the economic scenario by such a distinguished panel speakers.

WORKSHOP ON TOTAL QUALITY MANAGEMENT (TQM) - ISO 9000

Chennai : April 8, 1998

Coimbatore : June 17, 1998

New Delhi : July 22, 1998

Aurangabad : August 27, 1998

Total Quality Management is both a philosophy and a set of guiding principles and practices that represent the foundation of a continuously improving organisation. An ever - increasing number of companies all over the world are implementing quality - system standards based on ISO 9000 internally which helps in greatly improving their credibility and acceptability in international markets.

With the view to understand the basic concepts of TQM and ISO 9000 Standards, FLO organised a series of workshops on TQM - ISO 9000 supported by Haens - Seidel Foundation, Germany. All the workshops dealt with the Economic Benefits of TQM and modern concepts of TQM and requisites for their implementation. Also an overview of Basic concepts

of ISO 9000 and the action plan for launching a quality programme in a company were discussed.



Mr A M Lakshminarayan, Ms Sunitha Chairperson, Coimbatore Chapter and some participants during the workshop.



FELLOWSHIP MEET - 1998

Chennai : April 27, July 20, August 5, September 2
Hyderabad : August 3

Delhi : August 25

FLO organised various Fellowship Meets in Chennai, Hyderabad and Delhi on regular intervals to interact with members and understand their

problems and prospects in their business and keep interest alive in FLO.

WORKSHOP ON VARIOUS FACETS OF HOTEL INDUSTRY - AN INTRODUCTION

New Delhi : April 28, 1998

Udaipur : May 5, 1998

Tourist traffic to India has been rising steadily and has grown at a compound rate of six percent over the last ten years. To create an awareness about the vast potential that exist in the hotel industry, FLO organised two such workshops - one in Delhi on April 28 and the other in Udaipur on May 5. Both the programmes were supported by Hanns Seidel Foundation of Germany.



Sitting from Left to right : Mr B K Puri, Mrs Anjana Somany, Mrs Harjit Kaur, Mrs Sarpreveen Kaur and Mrs Shipra Chatterjee



WORKSHOP ON HANDICRAFTS AND TEXTILES

Bhopal : May 14, 1998

Knowing the importance of handicrafts and its markets in terms of domestic and international, FLO organised a workshop on Handicrafts and Textiles in association with the Federation of Madhya Pradesh Chamber of Commerce and Industry, Bhopal and supported by Hanns Seidel Foundation, Germany. The workshop dealt with subjects like costing and pricing of a product, financial assistance from commercial banks, marketing strategy and product diversification. Experts on different fields were invited to make the presentation. The workshop was inaugurated by Mr Mukesh Naik, Honourable Minister for Youth, Culture and Welfare, Government of

Madhya Pradesh. Mrs Sarparveen Kaur, President, FLO welcomed the Minister and audience.



Dignitaries sitting on the dais during the inaugural function

TALK BY DR M S GILL, CHIEF ELECTION COMMISSIONER

New Delhi : May 19, 1998

Dr M S Gill, Chief Election Commissioner, Government of India, addressed FLO members on 'How free and fair is the Indian Election System'.



Dr M S Gill and Mrs Sarparveen Kaur.

While addressing, he emphasised that elections are the basic structure and working of any democracy. Election is a better way to sort out the means and to chart the way towards the goal of democracy. It is an index and instrument of dynamics of democracy through which qualitative changes occur.

Earlier in her welcome speech, Mrs Sarparveen Kaur, stated that people's participation and their direct involvement for a fair election is must but for that education and the basic needs of the electorate must be met. Mrs Anjana Somany, Vice-President, gave away the vote of thanks.



SUBMISSION OF PRE-BUDGET MEMORANDUM TO THE HON'BLE FINANCE MINISTER

New Delhi : May 22, 1998

A Pre-Budget Memorandum was presented by Mrs Sarparveen Kaur, President, FLO to the Honourable Finance Minister, Government of India, Mr Yashwant Sinha. Apart from direct and indirect taxes and its maximum benefit for Women Entrepreneurs, agriculture, rural-development, and social issues like education for girls, health care, etc were also taken up with the Honourable Minister. The other members of the delegation were - Manju V Mehta, Nargis Raj Kumar, Manju Agarwal and Shipra Chatterjee.



FLO members with the Finance Minister, Mr Yashwant Sinha, after presenting the Pre-Budget Memorandum.

HOW TO START LEATHER BUSINESS

Agra : June 8-12, 1998

FLO organised a five-day training programme on How to Start a Leather Business from 08th to 12th June at Agra. The programme was supported by Hanns Seidel Foundation of Germany and in collaboration with National Chamber of Industries & Commerce, U.P.

The programme was conducted by Mr J P Khanna, an expert faculty on Leather from Delhi. The programme was inaugurated by Mrs

Archana Tiwari, a prominent social worker in Agra and welcome address was delivered by Mrs Sarparveen Kaur, President, FLO. Apart from lectures factory visit was also organised for the participants to gain first hand experience of leather factory.

At the end of the programme in the valedictory function certificates were distributed by Ms Baby Rani Maurya, Mayor of Agra.



STUDY TOUR TO GERMANY

June 22-28, 1998

On the invitation of Hanns Seidel Foundation (HSF), Germany, a study tour of five FLO members visited Munich, Germany. The delegation was led by Mrs Sarparveen Kaur, President; Anjana Somany, Vice President; Mrs Usha Krishna, Immediate Past President; Mrs Beena Khaitan, Past President (in place of Mrs Neelam Mohata, Treasurer) and Mrs Shipra Chatterjee, Secretary.

Education, Chambers of Commerce and Minister of Environment, etc.



Indian delegation with dignitaries and officials of HSF, Germany

HSF extended their hospitality in Munich and laid down a comprehensive programme for its delegates which included meeting with the Secretary General of the Foundation, Meeting with the Minister of

TALK ON ENTREPRENEURSHIP AMONGST WOMEN : INCENTIVES AND DEVELOPMENT

Calcutta : June 26, 1998

Mr Gharde Singh, Chairman and Managing Director, UCO Bank, spoke on incentives to Women Entrepreneurs. Mr Singh realised the need for granting loans to women entrepreneurs on a priority basis upto a certain limit and without co-laterals; but as of today there are no special schemes in the Banking sector for women entrepreneurs though the debt recovery is nearly hundred percent and instalment time schedules always maintained by women without delays or reminders. He said that the Self Help groups have done a lot of work in the micro-lending area in Kerala, Maharashtra and Tamil Nadu though

not much has been done in the Eastern Region.

Prof Syamal K Ghosh, Professor of Finance, Indian Institute of Management, Calcutta said that Entrepreneurship is characterised by leadership, risk bearing ability and innovations. He emphasised that the fundamental criteria for any enterprise to be successful is the availability of a viable project - a project having technical viability, commercial and financial feasibility and if the project is large then economic and social viability too.

Welcome address was given by Mrs Renuka Shah, Chairperson, Calcutta Chapter.



ENVIRONMENT AWARENESS PROGRAMMES

Chennai : June, Calcutta : July, Delhi : August

In our country certain environment pollutants have reached levels that are well in excess of levels judged to be adequate to safeguard our surroundings and health.

In view of this disheartening and almost frightening scenario, FLO has taken up an Environment Awareness Campaign programmes supported by Hanns Seidel Foundation of Germany. Such programmes were held in Chennai, Calcutta and Delhi, where emphasis were given to educate school students that how giving our time and resources we can make our environment a better place to live in for ourselves and for our future generations. Programmes have been well received by all sections of our citizens.



Panelists of the Environment Conservation Awareness Programme

WORKSHOP ON FINANCIAL MANAGEMENT

Bangalore : July 15, 1993

The management of capital is one of the most vital and critical areas of corporate management. To provide a wider perspective in the field of finance, FLO organised a workshop on Financial Management in Bangalore. The programme was supported by Hanns Seidel Foundation. Subjects like Scope of financial managements, Interface between finance and other areas of management, Understanding balance sheet and profit and loss account, Analysis of financial statements- key ratios, How to read a balance sheet, etc were discussed, and have provided essential input to the participants to understand the basis of Financial Management.

Mrs Yashodhara Shroff, Member, Government Body welcome the audience and the chief guest.



Prof. T. Venkatesh delivering lecture to the participants.



TALK ON GRAPHOLOGY

Chennai : July 20, 1998

Ms Ragini Chopra, a certified Graphologist, qualified from the International Graphology Association, U K addressed FLO members. She helped participants in realising that hand writing offers a character and

personality. She also helped members to analyse their own handwriting through her illustrations. Mrs Mininalini Dhasresh welcomed the audience and Ms Neenu Singhania gave the vote of thanks.

WORKSHOP ON SELF MANAGEMENT

Chennai : July 28, 1998

Ms N S Yamuna is an interactive facilitator from George Mason University, Virginia and a Fellow of The Institute of Management Consultants of India, specialising in the area of self management. In the workshop she explored the different facets of one's talent and personality and setting targets which are achievable and directing one's life and aims towards that goal. She also dealt with inter-personal

relationships, as one of the factor helping achieving success. Through a demonstration she taught the audience some simple exercises to relieve stress. Mrs Gita Basker welcomed the audience, Mrs Surekha Kothari introduced the topic and the speaker, and Mrs Mininalini Dhasresh gave vote of thanks.

TALK ON INDO-BRITISH TRADE RELATIONS

Calcutta : July 29, 1998

A talk on 'Indo-British Trade Relations' was organised by FLO, Calcutta Chapter on 29th July. Mr Simon Scadden, British Deputy High Commissioner in Calcutta, was the speaker. Mr Scadden while addressing a gathering of around 75 participants mentioned that trading relationship with India, the framework within which the British tackles trade and investment is known as the Indo-British partnership. This was launched in 1993 to boost bilateral trade between two countries. He also stated that UK is

the largest historical investor in India estimated at Pounds Sterling 3 billion and the second largest new investor since 1991, well ahead of all other major investing nations. And between 1994 and 1995, more than 6000 new Indo-British joint ventures have been formed including many small and medium sized companies. The welcome address was given by Ms Renuka Shah, Chairperson and the vote of thanks was proposed by Ms Punima Mookerjee.



WORKSHOP ON STOCK MARKET OPERATIONS

Calcutta : August 4 & 5, 1998

A Workshop on "Stock Market Operations" was organised by the FLO for the benefits of its members and was conducted by Ms Molly Thambi, Regional Manager, Eastern Region, National Stock Exchange. The topics covered in the workshop included Stock Exchange -What is it; Electronic Trading; A glance at good & bad share; Corporate benefits;

Rights & Obligation of an investor; Stock Exchange Terms, etc.

As a follow up of the workshop a visit to the Calcutta Stock Exchange Association Ltd was organised on 7th August. Members were informed about the "on line trading" of the exchange which is the second largest in India after the Bombay Stock Exchange.

PANEL DISCUSSION ON CONSUMER AWARENESS

New Delhi : August 11, 1998

A panel discussion on Consumer Awareness was conducted by FLO at New Delhi on 11th August. The discussion was inaugurated by the Hon'ble Minister for Consumer Affairs, NCT of Delhi, Ms Purnima Sethi. The keynote address was given by Mr K Sethuraman, IAS, Commissioner, Food and Supplies & Consumer Affairs. The panelists were : Ms Jayashree Raghuraman, Deputy Commissioner, Food & Supplies and Consumer Affairs; Mr S P Sabharwal, President, District Forum No I; Mr T C Gupta, President, District Forum No II and Ms Kailash Rekhi, President, Indian Federation of Consumer Organisation.

In a very efficient manner, Who is a Consumer and the Government's role in Consumer Awareness was brought out. There was a very interactive session on Importance of Consumer Act & its benefits,

Difference between Regular Court & Consumer Court, NGO's role in Consumer Awareness Movement etc. In her welcome address, Mrs Sarparveen Kaur, stated that consumer satisfaction is the ultimate objective of all economic activities.



Ms Purnima Sethi delivering her welcome speech. On her left : Mrs Sarparveen Kaur, Mr K. Sethuraman. On her right: Mrs Anjana Somany and Mrs Jayashree Raghuraman



PANEL DISCUSSION ON WOMEN TODAY-BALANCING THEIR DUAL ROLE

Calcutta : August 13, 1998

A panel discussion was organised by FLO Eastern Chapter. Mr Dipak Rudra, Food Commissioner, Govt. of West Bengal and Past Chairman & Managing Director of UCO Bank and Mr Vikash Khandelwal, Chartered Accountant and Cost Accountant gave the male perspective of the changing man - woman equation.

Dr Lalita Seth, MBBS and a social worker, Ms Emila Puma, Deputy Director, USIS, Ms Samta Sen, Lecturer, Department of History, Calcutta University and Ms Ranjita Biswas, a freelance writer, elaborated and spoke how the status and position of women in the family and society have changed over the last 50 years of independence. The welcome

address was given by Ms Renuka Shah, and the vote of thanks was proposed by Ms Purnima Mookerjee.



Mrs Renuka Shah delivering her welcome address during the panel discussion

SOCIO - ECONOMIC PROJECT - DAKSHINPURI

New Delhi

A vocational training course on cutting and tailoring for women for the weaker sections of women is run by FICCI Ladies Organisation in the slum area of Dakshinpuri. The programme is aimed at helping the women to become self - reliant. The programme is presently held in the Community

Centre of Dakshinpuri, Delhi in collaboration with India International Rural Culture Centre./

The annual certificates were distributed by Mrs Sarpanveen Kaur to girls who had successfully completed the Diploma Course on sewing, tailoring and cutting.



SEMINAR ON ORGANIC FARMING

Coimbatore : August 19, 1998

A programme on "Organic Farming" by Mr Lloyd Chennai was held in G R Damoderan College of Arts and Science on 19th August. There were about twenty-five participants and a number of college students also attended. Dr Thamburaj TNAU of Coimbatore also gave a guest lecture. The programme covered various topics like vermicompost, vermiwash and also a video presentation was organised. Mrs K Sunitha, Chairperson of Coimbatore Chapter welcomed the audience.



Mrs Geetha Padmanabhan giving the welcome speech.
Also seen are Mr Lloyd and Mrs Sunitha

TALK ON PLANNING INVESTMENT IN THE CAPITAL MARKET

Calcutta : August 20, 1998

With a view to understand Capital Market and Planning Investment, Calcutta Chapter of FLO organised a talk on "Planning Investment in the Capital Market" on 20th August. Mr Vivek Mahajan, Vice President, Calcutta Stock Exchange Association Ltd. and Mr Vahnu Dhanuka, an entrepreneur explained the nitty gritty of the

Capital Market. The seminar provided the participants an opportunity to understand how an intelligent investor should use his analytical skill and judgement to find out the technical or fundamentals to decide when, at what rate and how much investment one should make. The welcome address was given by Ms Renuka Shah.



TALK BY DR (MRS) NAJMA HEPTULLAH ON POLITICS OF PARLIAMENT

Chennai : August 21, 1998

Pre-poll partners of a coalition Government should stick together for the full term of five years if they form a government, the Deputy Chairperson of the Rajya Sabha, Dr (Mrs) Najma Heptullah said in her Talk on Politics of Parliament organised by FLO. Dr (Mrs) Heptullah said electoral reforms should not be left to politicians and legislators alone but everyone should contribute to cleanse and improve the system. Appealing to intellectuals and other well educated people to enter into politics, she said this alone could drive out criminals from the field. What had happened in India was not criminalisation of politics but politicalisation of criminals. Mrs Gita Banker welcomed the chief guest and the audience. Mrs Mrinalini Chanesh

and Mrs Sudha Ravi, Member also spoke on the occasion.



Dr (Mrs) Najma Heptullah addressing the participants in Chennai

WORKSHOP ON PRODUCTION MANAGEMENT

Chennai : August 24 & 25, 1998

Women outclass men in their capability for time-care management for which they get training by sheer circumstances, Chairperson of Tamil Nadu Corporation for Development of Women, Ms Anuradha K Rajeevan told the participants of the Workshop on Production Management while

inaugurating the two-day programme for Women Entrepreneurs at the M S Swaminathan Research Foundation. The workshop was being organised by the FLO and supported by Hanna Seidel Foundation. This was conducted by the faculty of Indian Institute of Technology, Chennai.



SEMINAR ON EURO-CURRENCY AND ITS IMPACTS ON THE INDO-GERMAN TRADE

New Delhi : August 25, 1998

A seminar on 'EuroCurrency and its impacts on the Indo-German Trade' was conducted by FLO on 25th August. Mrs Ute Banerjee Komers, Minister at the German Embassy at New Delhi addressed the audience on the impacts of introduction of Euro.

The Euro-Currency will be launched on 1st January 1999 with a large initial line-up of 11 European countries viz. Austria, Belgium, France, Germany, Ireland, Italy, Spain, etc. Mrs Ute Banerjee Komers spoke about the single currency which will make the market more transparent and competitive and it is apprehended that the prices will be driven down to the same level everywhere in the European Union. The new currency will be the money of the world's largest group of affluent consumers

and it will be the currency of the world's leading export block. The welcome address and vote of thanks were given by Mrs Sarparveen Kaur, and Mrs Anjana Somany respectively.



Sitting from left to right : Mrs Neelam Mohata, Mrs Ute Banerjee, Mrs Sarparveen Kaur and Mrs Shigra Chatterjee

TRIP TO BISHNUPUR, DISTRICT - BANKURA

West Bengal : August 25 & 26, 1998

A group of 19 members of FLO delegation visited Bishnupur to see how silk yarn and silk cloth is manufactured. Then the group went to Baluchari centre and then to Bikna where Dokna art, metal

artefacts are manufactured. After this, they went to Panchmora to see the manufacturing of Terracota products. Also the delegation visited Bankura where conch shell jewellerys are made.



WORKSHOP ON INTERNET – A NEW OPENING

New Delhi : September 2 & 3, 1998

A two-day workshop on 'Internet - A New Opening' was conducted by FLO supported by Hansa - Seidel Foundation, Germany on 2nd & 3rd September. The faculty was provided by TATA INFOTECH. Major General R L Magotra, Additional Directorate General Systems, Ministry of Defence, New Delhi, inaugurated the workshop which was attended by over 35 participants.

The programme covered topics like Fundamental of Internet, Introduction of network, World Wide Web (WWW), Web Page Designing, TCP/IP account, Browsers and Servers, Doing Business on Internet, E-Mail, etc. In her welcome speech, Mrs Sarparveen Kaur, stated that the entire information technology infrastructure needs to be strengthened so that maximum number

of people can benefit from Internet. Mrs Neelam Mohata, Treasurer, FLO, gave away the vote of thanks.



Sitting from left to right : Mrs Neelam Mohata, Mr D K Paul, Major Gen. R L Magotra, Mrs Anjana Sonuany and Mrs Shipra Chatterjee.

PANEL DISCUSSION ON YOUR CHILD IN A CHANGING WORLD

Calcutta: September 5, 1998

A panel discussion on 'Your Child in a Changing World' was held on 5th September. Mr D L Bloud, Principal, St. James School; Fr. Brulyants, Headmaster, St. Xavier's Collegiate School; Dr. Chandrashekhar Mukherji, Ms Anjali Razdan, Dr Krishna Sen and Ms Ayesha Das, Teacher Training Department, Loreto College had a very interactive session with around 180 participants. The discussion led to the view that as the world is changing at an

accelerated pace, the child today will also have to respond and adapt his physical and mental faculties as well. The inculcation of the Indian spirit and culture should be the pulse of modern education.

The welcome address was given by Ms Rensika Shah, and Ms Purima Mookerjee gave the vote of thanks.



DYNAMIC ASIA TRADE FAIR

Osaka, Japan : September 9-11, 1998

A delegation of around eighty Indian Businessmen and women participated in the Dynamic Asia Trade Fair in Osaka, Japan. Mrs Sarparveen Kaur, President, FLO was the Leader of the Indian delegation at the Trade Fair and was the second largest amongst the participating countries. Mrs Sarparveen Kaur was invited to cut the ribbon at the Fair inauguration which was widely covered by the local and national media. The Fair gave the participants a very good opportunity to promote business in Japan and also network with business people from the other participating countries.



Dynamic Asia Conference, OSAKA

WORKSHOP ON INTERNATIONAL MARKETING

Bombay : September 14 & 15, 1998
Hyderabad : September 16 & 17, 1998

Chandigarh : September 21 & 22, 1998
Lucknow : September 23 & 24, 1998

FLO successfully conducted four workshops on International Marketing supported by Henes Seidel Foundation, Germany. Prof Dr. Egon B. Heil, Professor of Marketing; Director, Marketing Department; Head of Foreign Studies and Affairs; University, D-Rosshenheims, Germany, was specially invited to give lectures at various places viz Bombay, Hyderabad, Chandigarh and Lucknow. The objective of the workshops was to acquaint the potential entrepreneurs especially exporters, about marketing skills for international markets. Prof Dr. Heil emphasised that Indian exporters should have a pragmatic approach in export planning and management. In the intensely competitive international markets, it is of vital importance to ensure that quality is of international standard. Prices are competitive and delivery is according to schedule.

Participants were highly benefited by the programmes.



Sitting from left to right: Mrs Anja Poddar, Mrs Anjana Sanghi, Prof. Egon B. Heil and Mr B.K. Paul



VISIT TO THE PANASONIC FACTORY

Noida : September 17, 1998

A delegation led by Mrs. Anjana Somany, Vice-President, FLO visited the Matsushita Television & Audio India Ltd (MTAIC) Factory at NOIDA. A warm welcome was given by Managing Director, Mr. Yasuo Ozasa. MTAIC is rated as the number one company in the world to achieve the milestone

of 200 million TV sets global cumulative production. The members of the delegation were impressed by the high technique being used in the manufacturing of TV and Audio systems. A demonstration of new models to be launched for 1998 was also given.

WORKSHOP ON PUBLIC RELATIONS & ADVERTISING

New Delhi : September 18, 1998

Advertising is a powerful communication force and a vital marketing tool - helping to promote services, images, and ideas through channels of information and persuasion. A very interactive one-day workshop on Public Relations & Advertising was organised by FLO supported by Hanns - Seidel Foundation, Germany. Prof Jayashree Jetwani, Sr. Faculty at All India Mass Communication spoke about the opportunity areas in Mass Communication.

Mr. Nippun Gupta, Vice President, Exhibit, talked about Event management as a state of focussed event strategy consistently over a period of time to reinforce aspects of brand character. Ms Sabina Mehta Sood, Director of Integral PR, told the audience about taking up PR as a career and a business opportunity. The last session was taken up by Mr D K Bose, Chief Executive Officer, O

& M Rural. He interacted with the participants about Advertising and the Opportunities & challenges in the field of advertising.



Sitting from right to left : Mrs Jayashree Jetwani, Mrs Saranveer Kaur, Mr D K. Puri and Mrs Shigra Chatterjee



WORKSHOP ON KNOW THE NET

Chennai : September 19, 1998

Know the Net is most comprehensive workshop on the Internet conducted by The Data Software Research Company (DSRC), supported by Hanns Seidel Foundation, Germany and anchored by Mr A.R. Malhotra, was organised for the benefit of the members. Mr Morris Ryan, Chairman and Managing Director, The Data Software Research Company Ltd attended the inauguration of the programme and highlighted the various ways in which the Internet can help to multiply one's

business. The various components of a computer was explained, namely, monitor, processor, keyboard, mouse, and a printer and the functions of each. The basic software and hardware required to access the Internet and the cost of it. Later, the participants were taught how to browse the Internet, given addresses of popular sites and asked to browse, using search engines. Ms Radha Parthasarathy welcomed the audience and Ms Mrinalini Dhanesh gave vote of thanks.

SCREENING OF UNDYING CITY & INTERFACE WITH MS APARNA SEN

Calcutta : September 21, 1998

Episodes 2 & 3 of Undying City, Ms Aparna Sen's serial on Calcutta were screened to a housefull gathering of 250 people. It was followed by an interface with Ms Sen, the journalist, actress and director where she spoke about her debut, her

work, and views about cinema and actors today. Welcome address and vote of thanks were given by Ms Renuka Shah and Ms Purnima Mookerjee respectively.



TALK ON CREATIVITY

Chennai : October 7, 1998

The ever popular Ms Shetty, Managing Director, Parstar Distribution Marketing Pvt. Ltd. with her unique insights into creativity kept the FLO members in attention for 1 1/2 hrs. She explained that creativity is not a unique or a rare occurrence

but can be summoned using various tools such as the upside down technique. Brain storming and various techniques and how to interpret and use them to improve creativity were also explained.

EXHIBITION OF PRODUCTS BY WOMEN ENTREPRENEURS & ARTISANS AT DILLI HAAT

New Delhi : October 9-11, 1998

An Exhibition of products by women entrepreneurs and craftspersons was jointly organised by FICCI Ladies Organisation, Small Industries Development Bank of India (SIDBI) and Hanns - Seidel Foundation, Germany, at DILLI HAAT from 9- 11 October, 1998. The First Lady of India, Mrs Usha Narayanan, inaugurated the exhibition on 9th October, 1998. All the women entrepreneurs were Delhi - based whereas craftspersons came from all - over India. Artisans and their crafts were chosen very carefully so that each product was unique and not repeated. There were 3-4 participants from each state of India.

The emphasis of the exhibition was given not only on sales but also on networking and

marketing. The exhibition helped in establishing contacts and marketing of products on a larger scale and also interacting with people from other states for a better understanding of the market.



Exhibition at Dilli Haat : Mrs Usha Narayanan, First Lady of India, with one of the participants at the exhibition. Behind her is Mrs Supriya Kaur.



WORKSHOP ON NETWORK DEVELOPMENT HANDICRAFTS MARKETING

New Delhi : October 10, 1998

A workshop on 'Network Development - Handicrafts Marketing' was conducted in association with Small Industries Development Bank of India (SIDBI). The workshop was attended by over 75 potential entrepreneurs and exporters from the field of handicrafts and other related business. Mr Alok Verma, Additional Development Commissioner, Handicrafts, inaugurated the workshop followed by a very informative lecture delivered by Mr. N.K. Maini, General Manager, SIDBI. the speakers for the workshop were : Ms. Sangeeta Shroff, Sr. Faculty, NIFT; Mr. B.B. Bhasin, Shri Vrindavan Society; Mr. Pradeep Kashyap, President, MART and Prof Ranjan Mahapatra, Chairman, VISION Foundation for Development Management.

The workshop was aimed at helping the aspiring people engaged in handicrafts. There are various problems faced by entrepreneurs in identifying the trends of the

market, the new designs expected by the customers, the utility value of the craft items, etc and hence, there is a major problem in marketing of these products both domestically and internationally.

Mrs Sarpreveen Kaur, welcomed Mr Alok Verma and Mrs Anjana Somany, proposed the vote of thanks.



Sitting from left to right : Mr Alok Verma, Mrs Sarpreveen Kaur and Mr N K Maini

SEMINAR ON INVESTMENTS THROUGH MUTUAL FUNDS

Chennai : November 4, 1998

Mr A Srinivasan, Head - South Zone of Prudential ICICI Asset Management Company addressed FLO members on Investments Through Mutual Funds. While addressing he stated that calculated effort should be made to make the public aware of the

complex and intricate procedures of the investments. He also suggested that handling of investments for first timer should always be through the brokers or institutions, otherwise they would find it difficult at the settlement stage.



WORKSHOP ON CAREER & BUSINESS OPPORTUNITIES

New Delhi : November 5 & 6, 1998

Due to the economic liberalisation of the Indian economy, awareness is gradually being created about the various types of business opportunities that are available but people are not aware of the growth and benefits associated with them. There are many entrepreneurial areas where a career can be built in. With the objective of imparting information, a workshop on 'Career & Business Opportunities' was organised by FLO supported by Hanns - Seidel Foundation, Germany. The workshop was primarily aimed at familiarising the participants with the various opportunities available

mainly in the area of Travel & Tourism, Hospitals & Nursing Homes, Information Technology and Research & Development. The faculties included Mr Dhrubo Mukherjee, General Manager - Marketing, SITA Travels; Dr. B.K. Bhardwaj, General Manager, National Research Development Corporation; Dr. Sunil Kr Agarwal of Software Technology Park of India and APOLLO hospitals. The various opportunities in R&D, Information Technology and Hospitals were discussed.

VISIT TO HMV FACTORY - THE GRAMAPHONE COMPANY OF INDIA LTD

Calcutta : November 9, 1998

FLO Calcutta Chapter organised a Factory Visit to the HMV Factory on 9th November.

The Company was established in 1901. The manufacturing operations started in 1907 at a place called Beliaghata, in Calcutta. Subsequently, the main Gramophone manufacturing unit moved to Dum Dum, near Calcutta airport in 1930 and in 1978, the music cassette manufacturing division was started.

During the last 15 years, manpower has been reduced from 2300 to 1150; average monthly

production of cassettes increased from 2 lacs to 26 lacs; sales turnover increased from Rs. 12 crores to Rs. 100 crores; from a loss of Rs. 6 crores in 1987 the company made a profit of Rs. 4 crores in 1996.

Members were impressed to see the archives, maintenance of library, technique of recording studios, and the audio-cassette manufacturing unit. Mrs. Renuka Shah, leader of the delegation extended her gratitude to the organisers for their arrangements and hospitality.



TRAINING PROGRAMME ON HOW TO START AN EXPORT BUSINESS

New Delhi : November 19-21, 1998

The Government of India gives high priority to exports. In the post - liberalisation period, it has endeavoured through various steps to promote export of Indian goods. This has led to a surge of interest in the export trade by many potential entrepreneurs. To provide the essential technical inputs and information required by exporters, FICCI Ladies Organisation supported by Hance-Seidel Foundation held a three-day training programme on 'How to Start an Export Business' in Delhi.

Mr R S Awasthi, Chief General Manager, RBI inaugurated the programme. In his address, Mr

Awasthi urged the potential entrepreneurs to acquaint themselves with the liberalised policies and to take full advantage of export facilities being offered by the Govt. of India and the RBI.

The faculty included professors from Indian Institute of Foreign Trade, Reserve Bank of India, Commercial Banks and other consultants. Various topics from Starting an Export Business, Import - Export policy, Letter of Credit, Export Pricing to India's WTO obligations were covered. The valedictory address was given by Dr. D. Kebschull, Director, Indo-German Export Promotion Project.

TALK ON ECONOMIC DIPLOMACY AND INDIA'S POSITION IN THE GLOBAL SCENARIO

New Delhi : November 27, 1998

A talk on 'Economic Diplomacy and India's Position in the Global Scenario' by Ms Vasundhara Raje, Minister of State for External Affairs, Govt. of India was held on 27th November, 1998. The minister said that Indian business can play a major role in building up a Global India Brand Equity. Brand names give value addition to a product as also the best guarantee and confidence to the customer in the highly quality conscious global market place. While elaborating on SAARC Free Trade Arrangement by 2001, she stated that working out of a Free Trade Arrangement with Sri Lanka is on anvil.

In her opening remarks, Mrs Sarpanveen Kaur said that the process of internationalisation of the economic society of India should take place and India's integration with the rest of the world should be conducive to the various socio - economic objectives such as the reduction in

poverty, distribution of income, family planning programme, upliftment of backward classes, etc. Mrs Arjana Somany gave away the vote of thanks.



Mrs Vasundhara Raje, Minister of State for External Affairs with Mrs Sarpanveen Kaur, Mrs Arjana Somany and Mrs Sharda Chatterjee



ACTIVITIES HELD DURING THE YEAR : 1997-98

1997

November 5	Governing Body Meeting	New Delhi
November 15	Health Check Up and Awareness Programme	NOIDA
December 16	Panel Discussion on Towards Clean and Green Environment	New Delhi
December 23	Follow Up of Panel Discussion on Towards Clean and Green Environment	New Delhi

1998

January 8	Workshop on Legal Orientation for Entrepreneurs	Jaipur
January 21	Talk on Women's Publishing - Making it Work	New Delhi
January 22	Talk on Health Fitness and Diet	Chennai
February 3	Governing Body Meeting	New Delhi
February 12	Interactive Session with Mrs Elisabeth De Vos	New Delhi
February 12	Visit to Kwality Ice Creams Ltd.	Calcutta
February 18-21	Training Programme on Introduction of an Apparel Industry	Ahmedabad
February 20	Talk on Presentation Skills	Calcutta
February 26	Meeting with the Visiting Delegates from Japan	New Delhi
February 26	Talk/Video Show on Diamonds are for Ever	Chennai
March 2-6	Training Programme on Textile Weaving, Printing and Designing	New Delhi
March 15-22	Trade Delegation/SAARC Conference	Pakistan
March 25-29	EDP for Craftspersons	Gujarat
March 28	Symposium on Economic Agenda For the New Government	Calcutta
April 6	Total Quality Management (TQM) - ISO 9000	Chennai
April 27	Fellowship Meet	Chennai



April 28	Workshop on Various Facets of Hotel Industry- An Introduction	New Delhi
May 5	Workshop on Various Facets of Hotel Industry - An Introduction	Udaipur
May 14	Workshop on Handicrafts and Textiles	Bhopal
May 19	Talk by Dr M. S. Gill	New Delhi
May 22	Submission of Pre-Budget Memorandum to the Hon'ble Finance Minister	New Delhi
May 26-29	EDP for Craftspersons	Punjab
June 8-12	Training Programme on How to Start Leather Business	Agra
June 17	Total Quality Management (TQM) - ISO 9000	Coimbatore
June 22-28	Study Tour	Germany
June 26	Talk on Entrepreneurship Amongst Women : Incentives and Development	Calcutta
June 30	Visit to Black Diamond Beverages Company Coca Cola Bottle Plant	Calcutta
June 30	Reiki Introduction	Chennai
June 30	Inauguration of Environment Awareness Programme	Chennai
July 11	Programme on Environment Awareness	Calcutta
July 15	Workshop on Financial Management	Bangalore
July 20	Talk on Graphology	Chennai
July 20	Fellowship Meet	Chennai
July 22	Total Quality Management (TQM) - ISO 9000	New Delhi
July 22	Governing Body Meeting	New Delhi
July 28	Workshop of Self Management	Chennai
July 29	Talk on Indo-British Trade Relations	Calcutta
August 2	Environment Awareness Campaign	New Delhi

(Purchased Print)



August 4&5	Workshop on Stock Market Operations	Calcutta
August 5 & 15	Environment Awareness Campaign <i>(Udhampur)</i>	Delhi
August 5	Fellowship Meet	Chennai
August 7	Visit to Stock Exchange Association	Calcutta
August 11	Panel Discussion on Consumer Awareness	New Delhi
August 13	Panel Discussion on Women Today - Balancing their Dual Role	Calcutta
August 19	Seminar on Organic Farming	Coimbatore
August 20	Talk on Planning Investments in the Capital Market	Calcutta
August 21	Talk by Dr (Mrs) Najma Heptullah	Chennai
August 24 & 25	Workshop on Production Management	Chennai
August 25	Fellowship Meet	New Delhi
August 25	Seminar on Euro-Currency and its Impact on the Indo-German Trade	New Delhi
August 25 & 26	Visit to Bishnupur	West Bengal
August 27	Total Quality Management (TQM) - ISO 9000	Aurangabad
September 2	Fellowship Meet	Chennai
September 2 & 3	Workshop on Internett - A New Opening	New Delhi
September 5	Panel Discussion on Your Child in the Changing World	Calcutta
September 9-11	Dynamic Asia Trade Fair Osaka	Japan
September 14 & 15	Workshop on International Marketing	Bombay
September 16 & 17	Workshop on International Marketing	Hyderabad
September 17	Visit to Matsushita TV & Audio India Ltd.	NOIDA
September 18	Workshop on Public Relations & Advertising	New Delhi
September 19	Workshop on Know the Net	Chennai
September 21	Screening of Undying City and Interface with Ms Aparna Sen	Calcutta



Governing Body Members : 1997-98

President
Mrs Sarparveen Kaur
Chandigarh

Vice-President
Mrs Anjana Somany
New Delhi

Treasurer
Mrs Neelam Mohata
New Delhi

Immed. Past President
Mrs Usha Krishna
Chennai

EAST

1. Mrs Alka Bangur
Calcutta
2. Mrs Renuka Shah
Calcutta

WEST

1. Mrs Snehlata K Podar
Bombay

NORTH

1. Dr (Mrs) Kusum Ansal
New Delhi
2. Mrs Rajyashree Bajoria
New Delhi
3. Mrs Chandra Garodia
New Delhi
4. Mrs Vinita Jain
Delhi
5. Mrs Naigis Raj Kumar
New Delhi
6. Mrs Shirin Paul
New Delhi

7. Mrs Kalpana Singhania
New Delhi

8. Mrs Shromani Vijay
New Delhi

SOUTH

1. Mrs Gita D Banker
Chennai
2. Mrs Surekha Kothari
Chennai
3. Mrs Sudha Ravi
Chennai
4. Mrs Sumathi Krishna Prasad
Coimbatore
5. Mrs K Sunitha
Coimbatore
6. Mrs Anjana Sanghi
Hyderabad
7. Mrs Anju Poddar
Hyderabad
8. Mrs Yashodhara Shroff
Bangalore
9. Mrs Sushma Haksar
Bangalore



OFFICE BEARERS



Mrs. Sarojveer Kaur
President



Mrs. Anjana Somany
Vice-President



Mrs. Neelam Mohata
Treasurer



Mrs. Usha Krishna
Immediate Past President

PAST PRESIDENTS



Mrs. Alka Dandia



Mrs. Usha Patode



Mrs. Manju Bhawal Pant



Mrs. Shashika Sharma



Mrs. Sushma Bharghavanalla



Mrs. Minakshi Jain



Mrs. Indu Rani Puri



Mrs. Shalima Gupta



Mrs. Indira Dutt



Mrs. Madhu Kanori



Mrs. Roopa Khosla



Dr. (Mrs.) Manju Vohra



The journey never ends... Sugar, cement, sugar machinery, cement machinery, turnkey projects, research stations, hydel projects, power generation, overseas consultancy, capital equipment, process plant equipment, fabricating, casting, machining and other heavy engineering, defence supplies, vaccum chamber for welding, biopesticides, probiotics and other biochemicals, schools, colleges, hospitals and welfare schemes, collaborations, joint ventures and now, overseas sugar projects, and *Techno Management R & D*. **KCP grows ever onwards...**



THE  LIMITED

Regd. Office : "Rameshkrishna Buildings",
2, Dr. P.V. Charan Crescent, Egmore,
Chennai 600 008.

Tel : 044-82706187 / 8279533. Fax : 044-8255762
email : kcp@red2.vsnl.net.in



Bathroom floors	Health club walls	Coffee shop floors
Kitchen floors	Magazines	Lawns
Bedroom walls	Newspapers	Cupboards
Theatre floors	Peoples' minds	Play Schools
Living room floors	Mouse pads	Furniture
Front doors	Calenders	Temples
Balconies	Dashboards	Pooja room floors
Terraces	Ramps	Window frames
Driveways	Showroom walls	Bhavans
Tables	Community hall floors	Courts
Designer pots	Cinema sets	Corridors
Chairs	College floors	Boutique walls
Photo frames	Hostel floors	Auditorium floors
Coasters	School walls	Fashion shows
Showroom floors	Museum walls	Trays
Kitchen walls	Bar floors	Dance floors
Canteen walls	Conference room walls	Farm houses
Coffee shop walls	Television sets	Library floors
Boutique floors	Lobby areas	Health club floors
Restaurant walls	Office floors	Showroom walls
Hotel suites	Auditorium walls	Restaurant floors
Hotel lobbies	Studio floors	Hospital walls
Swimming pools	Studio walls	Courtyards
Hospital floors	Bathroom walls	Mirrors
Office walls	Theatre walls	Bank floors
Office floors	College walls	Airport lounges
Exhibition hall floors	Library walls	Hotel restrooms
Shop walls	Doors	Ballroom floors
Reception areas	Canteen floors	Casino walls
Discotheques	Stair cases	Church walls
Clinic floors	Soft boards	Saloon floors
Gym floors	Living room walls	Club walls

And now on the net.

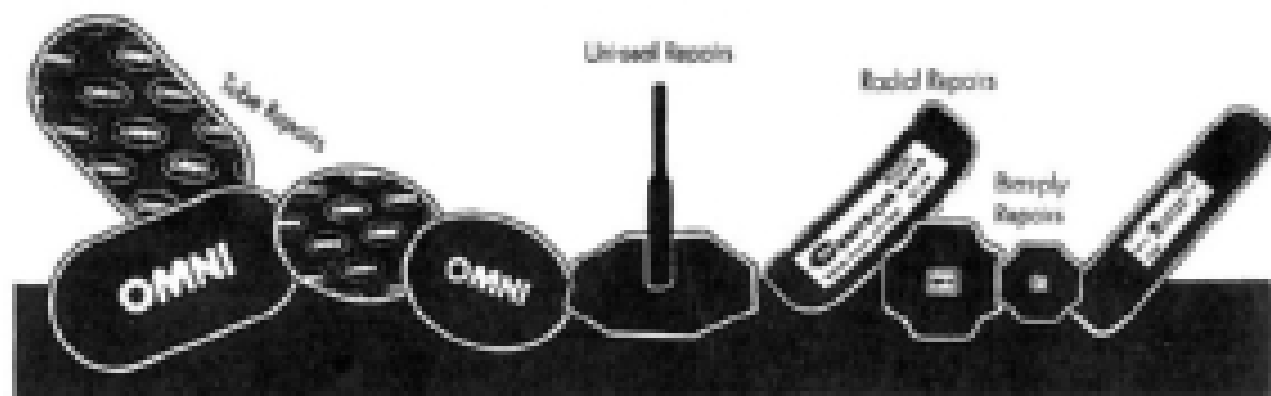
Check out the exciting range of Somany tiles at www.Somanytiles.com.

SOMANY
WALL & FLOOR TILES

Create a world of your own

P.O. Kanpur - 204007, Harpans, India. Tel: 01861 34 Lines; Fax: 91-051294, 012446.
P.O. Kuli - 182714, Distt. Maheswari, North Gujarat, India. Tel: 02614-42133/34, Fax: 91-60911.

ADD MILES TO YOUR TYRE & TUBE



India's largest selling tyre & tube repair systems.

Omni has revolutionised tyre and tube repair in India. In collaboration with world leader Tech International Inc., USA. Constantly researched and adapted specially for Indian conditions by Unipatch Rubber Ltd.

The state-of-the-art Omni technology is available in a comprehensive product range of Bias Ply patches which are used for injuries upto 5" in Truck Tyres to 12" in OTR tyres, Uni-seal quick repair system for nail hole injuries in all types of tyres specially **RADIAL TYRES**, Cestech Radial Repairs for steel & fabric Radial Tyres, Permacores for injuries in tubeless tyres and

OMNI tube repair system for all sizes of tube repairs from Bicycle to Truck, Retreading Cements, Vulcanising Guns and wide range of tools. Omni products are today being used by millions of people all over the country and abroad. Today, Omni tyre and tube

repair systems are the largest selling in India because they come with the best Technology, Quality, Reliability and Superior Performance.



Patch up with Pride

**UNIPATCH
Rubber Limited**

10, Community Centre, Saket,
New Delhi-110017
Ph. 6560379, 6965535
Fax: 011-6867192

A joint venture with
Tech International Inc. USA.



"Can I send cargo
daily to Europe and USA?"

"Yes, with KLM-Northwest daily flights
from Mumbai and Delhi."



Now you can send your shipments any day of the week to Europe and USA. The KLM-Northwest alliance in India ensures that your shipments reach on time and in perfect condition.

Be it fragile lighting equipment, accessories, perishables, garments, valuables, handicrafts, chemicals or even animals.

KLM-Northwest Cargo's strength lies in its specialised handling capabilities, to-door services, on-line monitoring system, dedicated customer service unit and information systems.

What's more, together they provide you a cargo capacity of 575 tonnes every week for export and import. Now that's taking things really further.

For further details, please contact:
21-A, Jangpach, New Delhi - 110 001
Tel: 3312945, 3356590 Fax: 3353684



With Best Compliments

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

★ ★ ★ ★ ★ ★ ★ ★

★ ★ ★ ★ ★

From

★ ★ ★ ★ ★

★ ★ ★ ★ ★ ★ ★ ★

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

INDIAN AVITRONICS

(DIVN. OF DMG FINANCE & INVESTMENTS (P) LTD.)

FLAT NO.1, 10 HAILEY ROAD
NEW DELHI - 110001

TEL NOS. : 3322904 3325485
FAX No : 3357483, 3739632
E-mail : dmgupta@glasd01.vsnl.in

With Best Compliments From :

SRI ENTERPRISES

(MANUFACTURER'S REPRESENTATIVE
&
COMMISSION AGENTS)

175, T.H. ROAD, CHENNAI 600 081



Late Maharaja Hari Singh & Mahasul Tara devi of Jammu and Kashmir

*With Compliments From
The Hari Tara Charitable Trust*

They say
YOU CAN TELL
A MAN'S FATE BY
READING THE LINES ON HIS HAND



ENGINEERING THAT BUILDS FUTURES

REGISTRATION & CORPORATE OFFICE / PUNJ LLOYD HOUSE, 11-18 HERRING LANE, NEW DELHI 110 019, INDIA. TEL: 643-6091, 643-8759. FAX: 671 7548 PLUS IN FAX 671 646556

With best compliments

From



APEEJAY SURRENDRA GROUP

**Tea, shipping, hotels, stock,
real estate, finance and
international trade**

**Pragati Bhawan, Jai Singh Road, New Delhi 11001
Telephone: 3361193 Fax: 3747123**

T T Travels India

Offers

Trafalgar Tours

World's Best Selling Escorted European Coach Tours

- Best in budget & first class tours
- An oasis of elegant, comfort & charm
- Superior & incredible choice of vacations
- England, Scotland is a journey through Dreamland
- Carefully planned conducted tours of Greece, Israel & Egypt all year around



T. T. TRAVELS LIMITED

HO. : D2-SPL HABITAT, 138, Gangadhar Chetty Road
Bangalore - 560 042, India. Tel: 2688143, Tel/Fax: 2304001

ALSO AT: Hyderabad: 231613, Chennai: 8259419
Coimbatore: 212766, Trichy: 464067, Panaji (Goa): 232645
Trivandrum: 332127, Cochin: 361753, Mumbai: 2666616
Calcutta: 4760067, Yangi: 563290

World Class Cardiac Care

Cardiac care services by a team of world class doctors

Other medicine services of International Standards

- Coronary Bypass Surgery
- Heart Valve Surgery
- Heart Transplant
- Congenital Heart Surgery (Heart Problems since birth)
- Vascular Surgery
- Neurology and Neuro Surgery
- Surgical Gastroenterology
- Nephrology and Urology
- Orthopaedics
- Cancer Treatments (Surgical, Medical & Radiation)

21, Ganga Lane, Off Ganga Road, Chennai 600 006
Ph : 091-044 8377447, 8240290 Fax : 091-044-8234 429
Visit us at : <http://apollohospitals.com>

ACHIEVEMENTS

MORE THAN 20,000
HEART SURGERIES WITH
98.5% SUCCESS RATE.
PIONEERS IN ANGIOPLASTIES

THE SUCCESS OF
APOLLO HOSPITALS
CAN BE ATTRIBUTED TO ITS
EXPERIENCE IN ADAPTING THE
LATEST TECHNOLOGY
TO HEAVY CONDITIONS.

Apollo Hospitals 

EXPRESS

STAR TELLER

A VEDIC JYOTISH MONTHLY

TRUST YOURSELF OR A FRIEND, TO INDIA'S BIGGEST SELLING MONTHLY MAGAZINE FOR THE HOME - HOBBIED ASTROLOGER.

Express Star Teller is dedicated to helping people in every way of their lives. Learn about your life, love, your roadwork with destiny. What to know about you and your mind? What opportunities (chance)? 101 ways to get rich quick by knowing your timing. It's all between the covers! Turn to Express Star Teller if you want to know about yourself, your future and of those near and dear to you!

ADVERTISEMENT TARIFF

Advertising Rates

(in Rupees) : Black & White Colour

Full Page	3,500.00	4,500.00
Half Page	2,250.00	3,000.00
Back Wrapper	—	7,500.00
Inside Wrapper	—	6,000.00
Cover Fold	5,000.00	—
Strip	1,500.00	2,000.00

Mechanical Data

Full Page	:	17.5 cms x 23.8 cms
Full Page (Blood)	:	19.0 cms x 26.8 cms
Half Page	:	17.5 cms x 11.5 cms
Half Page (Vertical)	:	9.0 cms x 23.0 cms
Strip Advertisements	:	17.5 cms x 5.5 cms

Material Deadline : Before 25th of every month

Rates for Classified Advertisements are Rs.18/- per word subject to minimum of 20 words.

Material Requirements : Colour - Positive Art Work Black & White - Positive Artwork or Bromide

Express Star Teller (A division of Express Newspapers Limited)

Express Estates, Meen Road, Madras 600 002. Ph: 832 3345 & 832 0517 E-mail: stteller@md2.vsnl.net.in

SUBSCRIPTION RATES

One year (12 issues) Rs.175/- and Get 1 year predictions free. Two years (24 issues) Rs.324/- and Get 2 years' predictions free.
Three years (36 issues) Rs.454/- and Get 3 years' predictions free. Over seas Air Mail : US\$24 per annum

A Beautiful Career Awaits You At

Shahnaz
Husain's



**WOMAN'S WORLD
INTERNATIONAL
INSTITUTE OF
BEAUTY CULTURE
& AYURVEDIC
TREATMENTS**

Course Offered

- 200 Hours Diploma Course • 100 Hours Post Graduate Course • 20 Hours Personal Grooming Course • Advance Hair Dressing Course • Advance Make-up Classes
- Refresher Course • 100 Hours Beauty Workshop
- Diploma in Kerala Massage & Dhara

*For Further details, please contact : Principal,
M-108, Greater Kailash-1, New Delhi-110048 Phone : 6474338*

BRANCHES :

- B-13, Connaught Place, New Delhi Ph.: 3318433 • Santushti, Opp. Samrat Hotel, Chanakyaपुर, New Delhi. Ph.: 6116686
- 9/UB, Bungalow Road, Kamla Nagar, Delhi Ph.: 2915750
- A-359, Sector-19, Noide (U.P.), Ph.: 91544516, 91553233

**MEN'S WORLD INTERNATIONAL INSTITUTE
OF COSMETIC THERAPY & HAIR DESIGN**

**AYURVEDIC PANCHKARMA, DHARA &
KERALA MASSAGE CENTRE.**

B-40, GREATER KAILASH-I, NEW DELHI-110048 PH.: 6464574, 6474338

SHAMUTE - Free Beauty School for Deaf & Dumb girls & boys