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S W A N I R V A R

Vill. & P.O. : Andharmanik, Via : Baduria,
Dist. : North 24 Parganas,
West Bengal

STATEMENT OF ACCOUNTS
(CONSOLIDATED)
For The Year Ended 31st March, 2010

AGARWAL KEJRIWAL & CO.
Chartered Accountants
1, Ganesh Chandra Avenue,
4th Floor,Kolkata - 700 013
☎ 2236-5177/1785, 2225-6995
🖷 (033) 2225-6372
agarwalkejriwal@vsnl.com

AGARWAL KEJRIWAL & CO.
Chartered Accountants

1, Ganesh Chandra Avenue,
4th Floor, Kolkata-700 013
2236-5177/1785; 2225-6995
(033) 22256372
agarwalkejriwal@vsnl.com

AUDITORS' REPORT

To The Members
Swanirvar

We have audited the attached consolidated Receipts & Payments Account & Income & Expenditure Account of **Swanirvar** for the year ended 31st March, 2010 and consolidated Balance Sheet as at 31st March, 2010. This financial statement is the responsibility of the management of the society. Our responsibility is to express an opinion on the financial statement based on our audit.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

We report that :

1. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purposes of our audit;

2. In our opinion, proper books of accounts have been kept so far as it appears from our examination of those books.

3. The Receipts and Payments Account and Balance Sheet dealt with by this report are in agreement with the books of account.

4. In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with Notes thereon give a true and fair view;

   4.1. In the case of Balance Sheet of the state of affairs of the organization as at 31st March, 2010; and

   4.2. In the case of Receipts & Payments Account of the cash flow for the year ended 31st March, 2010.

   4.3. In the case of Income & Expenditure Account of the surplus for the year ended 31st March, 2010.

For AGARWAL KEJRIWAL & CO.
Chartered Accountants

Place : Kolkata

Date : 21.06.2010

AGARWAL KEJRIWAL & CO. Kolkata 700 013 Chartered Accountants

S. K. Kejriwal

(S. K. Kejriwal)
Partner
Membership No. : 52768

SWANIRVAR

CONSOLIDATED

Vill. & P.O. Andharmanik, Via Baduria, Dist. North 24 Parganas, West Bengal

BALANCE SHEET AS AT 31ST MARCH, 2010

LIABILITIES	AMOUNT Rs. P.	AMOUNT Rs. P.	ASSETS	AMOUNT Rs. P.	AMOUNT Rs. P.	AMOUNT Rs. P.
DEVELOPMENT PROGRAMME			FIXED ASSETS			
General Fund			As per Schedule "D"			12744120.13
Balance b/f	246452.78					
Add : Excess of Income over Expenditure	134291.50		LOANS DUE UNDER MICRO FIN. PROG			
	380744.28		(a) Out of Group Savings Received			
Less : Vehicle Purchased	95200.00		Opening Balance		2834400.00	
	285544.28		Add : Loan disbursement during the yr	138153.00		
Add : Trf. To Gen. Fund for IH Admin Cost	45500.00	331044.28	Add : Interest on loan	8720.00	146873.00	
					2981273.00	
Capital Fund			Less : Repayment			
Opening Fund	12560929.53		Principal	119820.00		
Add : Capital Expenditure incurred			Interest	8720.00	128540.00	2852733.00
during the year out of Grant			(b) Out of Other Fund			
- Out of Grant	121386.00		To SHG			
- Out of General Fund	95200.00	12777515.53	Opening Balance	21846635.00		
			Add : Disbursement during the year	18533500.00	40380135.00	
Restricted Fund (Foreign)						
Unspent Balance			Less- Repayment during this year		19499963.00	20880172.00
As per Schedule "A"		1637315.38				
			FIXED DEPOSITS			
Domestic Fund			As per Schedule "E"			3793000.00
Unspent Balance of Grant						
As per Schedule "B"		-	Fixed Deposit out of			
			Endowment Fund b/f		100000.00	
Endowment Fund			Add : Interest (Certificate during the year)		8775.00	108775.00
Opening Fund	135535.00					
Add : Received during the period	8775.00	144310.00				
Total c/f		14890185.19	Total c/f			40378800.13

Contd.....

Total b/f		14890185.19
MICRO FINANCE PROGRAMME		
General Fund		
Opening Balance	4008510.50	
Add : Excess of Income over Expenditure	79110.25	4087620.75
Group Fund		
Opening Balance	8286458.00	
Add : Received during the year	1655634.00	
	9942092.00	
Less : Mandatory (withdrawls)	1797144.00	
	8144948.00	
Add : Interest on loan	8720.00	
Add : Miscellenious	270352.00	8424020.00
Voluntary Savings Fund		
Opening Balance	140605.00	
Add : Received during the year	115933.00	
	256538.00	
Less : Withdrawls	139170.00	117368.00
Loan (As per Schedule "C")		
UCO Bank, Maslandpur Branch	14962565.00	
W.B.M.D.C.	3312500.00	18275065.00
		45794258.94

Total b/f			40378800.13
CASH & BANK BALANCE			
Micro Finance Programme			
Cash in Hand	39174.50		
Cash at Bank	3338994.25	3378168.75	
Development Programme			
Cash in Hand	33183.59		
Cash at Bank	2004106.47	2037290.06	5415458.81
			45794258.94

Place : Kolkata
Date : 21st June, 2010

In terms of our report of even date.
For AGARWAL KEJRIWAL & CO.
Chartered Accountants
Firm's Registration No.: 316112E

AGARWAL KEJRIWAL & CO. Kolkata 700 013 Chartered Accountants

(S. K. Kejriwal)
Partner
Membership No. 52768

Sandhya Mandal.
Secretary
SWANIRVAR
Andharmanik, 24 Pgs (N)

SWANIRVAR

Vill. & P.O. Andharmanik, Via Baduria, Dist. North 24 Parganas, West Bengal

CONSOLIDATED

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2010

EXPENDITURE	AMOUNT Rs. P.	AMOUNT Rs. P.	AMOUNT Rs. P.	INCOME	AMOUNT Rs. P.	AMOUNT Rs. P.	AMOUNT Rs. P.
To Expenses out of General Fund				By Income Received towards			
Foreign				Development Programme			
Bank Charges	9252.00			Donation	263527.00		
House Rent	3000.00			Bank Interest	79358.00		
Repair	20720.00			Subscription	432.00		
Telephone	17305.00			Lease of Pond	50000.00		
Teaching/Learning Materials	8000.00	58277.00		Training Fees	67367.00		
				Insurance Claim	2160.00		
Domestic				Trainng Hall/Guest Room Rent	10500.00		
Bank Charges	1002.00			Commission Received from			
Organisation	24117.00			TATA AIG	47213.40	520557.40	
Printing & Stationery	20527.00						
Repairs	2627.00			By Income towards Micro			
Repair & Maintenance (Orgn.)	1554.00			Finance Programme			
Travel	37657.00			Service Charge on SHG Loan	1778417.00		
Teaching Learning Materials	138661.00			Loan Processing Fees	185265.00		
Uniform	44860.00			Loan Processing Fees Fixed	302389.00		
Expenses out of Commission				I. F. A.	39825.00		
received from TATA AIG	27860.00			Monthly	355678.00		
Expense Overspent Written Off							
AIIH & PH	28923.90	327988.90		Bank Interest			
				B.G.V. Bank-Rudrapur	515.00		
				Bank of India	308.00		
				UCO Bank-19368	2319.00		
				Cooperative Bank	111.00	2664847.00	3185404.40
Total c/f		386265.90		Total c/f			3185404.40

Agarwal Kejriwal & Co. Chartered Accountants Kolkata 700 013

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Total b/f		386265.90		**Total b/f**			3185404.40
Micro Finance Programme							
Interest on Loan W.B.M.D.F.C	98548.00						
Interest on Loan UCO Bank (C.C)	1330412.00						
Bank Charge	60124.75						
Interest on Mandatory Savings	211861.00						
Interest on Voluntary Savings	4708.00						
Loan Processing Fees on WBMDFC	20000.00						
Animator Salary	292233.00						
Office Staff Salary	438000.00						
Meeting Expenses	18444.00						
Travel	34535.00						
Repair of Cycle	7500.00						
Stationery	10893.00						
Repair of Motor Cycle	15138.00						
Telephone	7306.00						
Printing	20900.00						
Cash in Vault	10534.00						
House Rent	5000.00	2585736.75	2972002.65				
To Excess of Expenditure over Income transferred to Gen.Fund							
Micro Finance Programme		79110.25					
Development Programme		134291.50	213401.75				
			3185404.40				3185404.40

In terms of our report of even date.

For AGARWAL KEJRIWAL & CO.

Chartered Accountants

Firm's Registration No. : 316112E

S. Kejriwal

(S. K. Kejriwal)

Partner

Membership No. 52768

Place : Kolkata

Date : 21st June, 2010

AGARWAL KEJRIWAL & CO. Kolkata 700 013 Chartered Accountants

Sandhya Mondal.

Secretary

SWANIRVAR

Andharmanik, 24 Pgs.(N)

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SWANIRVAR

Vill. & P.O. Andharmanik, Via Baduria, Dist. North 24 Parganas, West Bengal

CONSOLIDATED

RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2010

RECEIPTS	SCHDL.	AMOUNT Rs. P.	AMOUNT Rs. P.	AMOUNT Rs. P.
To **Opening Balance**				
Development Programme				
Cash-in-hand	"1"	26754.59		
Cash-at Bank	"2"	1132761.30	1159515.89	
Micro Finance Programme				
Cash-in-hand	"1"	152194.50		
Cash-at Bank	"2"	33264.00	185458.50	1344974.39
To **Development Programme**				
(1) Foreign				
(a) **Grant Received**				
Friends of Swanirvar-KKV		938934.40		
Friends of Swanirvar-Agri		630000.00		
Friends of Swanirvar-Gen.		86876.00		
Indienhilfe (L.C.)		870000.00		
Indienhilfe (SLI)		1495000.00		
Indienhilfe (Gratuity)		235000.00		
PRIA, Kolkata		1508272.00		
Kolkata Seeds, Japan		214762.00		
Indian Friends Assn.(IFA)		270420.00		
VIBHA - Primary		183021.00		
VIBHA - B.T.S.		3595.00		
Share & Care Foundation				
- General		927384.00		
- Primary		723900.00		
CIVA		636000.00		
Association for Indian **Development**				
- AID (LC)		210000.00		
- AID-BA/KKV		250000.00	9183164.40	
(b) Others				
Donation		23552.00		
Bank Interest - S. B. I., Baduria		13601.00		
Bank Interest - S. B. I., B.T.Rd. Kol.		58643.00	95796.00	
Total c/f			9278960.40	1344974.39

PAYMENTS	SCHDL.	AMOUNT Rs. P.	AMOUNT Rs. P.	AMOUNT Rs. P.
By **Development Programme**				
Expenses out of Grant Recd.				
Foreign				
Friends of Swanirvar-Agri	"4"	706300.00		
Friends of Swanirvar-Gen.	"4"	46500.00		
Friends of Swanirvar-KKV	"4"	796364.00		
Indienhilfe (L.C.)	"5"	747000.00		
Indienhilfe (SLI)	"5"	1263172.00		
Indienhilfe (S.P.)	"5"	19490.00		
Indienhilfe (CSCF)	"5"	40000.00		
Indian Friends Assn. (SLI)	"6"	279404.00		
AID (LC)	"7"	173989.00		
AID (BA / KKV)	"7"	220395.00		
CIVA (Agri)	"8"	504904.00		
CIVA (Arsenic)	"8"	35013.00		
VIBHA - Primary	"9"	170665.00		
VIBHA - B.T.S.	"9"	13291.00		
Share & Care (Gen. LA)	"10"	436294.00		
Share & Care (Primary)	"10"	699244.00		
Share & Care (Prim. LA)	"10"	109022.00		
Kolkata Seeds (Japan)	"11"	216000.00		
PRIA	"12"	1738165.00		
F. C. General	"13"	153477.00		
		8374689.00		
Domestic				
Expenses out of General Fund	"14"	271205.00		
Wipro-Learning Cent.	"15"	147789.00	8793683.00	
Exp. out of Commission Received from TATA AIG	"16"		27860.00	
Total c/f			8821543.00	

Particulars				
Total b/f			9278960.40	1344974.39
(2) __Domestic__				
(a) __Commission Received__				
TATA AIG-Insurance			42808.77	
(b) __Others__				
Gram Unnoyan Kendra		60000.00		
Pally Unnoyan Kendra		58000.00		
Janakalyan Samity		40000.00		
Ashok Sircar		40000.00		
N. Sukumar		40000.00		
Miscellaneous		1975.00		
Subscription		432.00		
Lease of Pond		50000.00		
Training Fees		67367.00		
Insurance Claim (M.Cycle)		2160.00		
Rent from Trainig Hall/Guest Room		10500.00	370434.00	
__Bank Interest__				
Punjab National Bank		5001.00		
UCO Bank		2113.00	7114.00	9699317.17
To __Micro Finance Programme__				
__Receipts towards Group Fund__				
Mandatory Saving		1655634.00		
Interest on Loan		8720.00		
Miscellaneous		270352.00	1934706.00	
__Voluntary Saving__				
Deposit			115933.00	
__Loan Taken__	"3"			
From W.B.M.D.F.C. through				
Swanirvar General Fund		2000000.00		
From UCO Bank		23284644.00	25284644.00	
Total c/f			27335283.00	11044291.56

Particulars			
Total b/f		8821543.00	
By __Micro Finance Programme__			
Interest on loan W.B.M.D.F.C			
through General Fund	98548.00		
Interest on loan UCO Bank (C.C)	1330412.00		
Bank Charge	60124.75		
Interest on Mandatory savings	211661.00		
Interest on Voluntary savings	4708.00		
Loan processing fees on WBMDFC	20000.00		
Animator Salary	292233.00		
Office staff Salary	438000.00		
Meeting expenses	18444.00		
Travel	34535.00		
Repair of cycle	7500.00		
Stationery	10693.00		
Repair of Motor Cycle	15138.00		
Telephone	7306.00		
Printing	20900.00		
Cash in Vault	10534.00		
House Rent	5000.00	2585736.75	
__Group Savings withdrawls__			
Mandatory Savings	1797144.00		
Voluntary Savings	139170.00	1936314.00	
__Fixed Deposits Made out of__			
Monthly Fixed	218166.00		
Loan Processing Fees Fixed	247075.00	465241.00	
__Loan Given__			
Out of Savings Fund	138153.00		
Out of Other Funds	18533500.00	18671653.00	
Total c/f		32480487.75	

Particulars	Note			
Total b/f			27335283.00	11044291.56
Reapyment of Loan				
SHG		19499963.00		
Group Fund		119820.00	19619783.00	
Income Received				
Service Charge on SHG Loan		1778417.00		
Loan Processing Fees		185285.00		
Interest from Bank of India		308.00		
Interest from UCO Bank-19388		2319.00		
Interest from Cooperative Bank		111.00		
Int.from Bangiya G.V.Bank (Rudra)		515.00	1966955.00	48922021.00
				59966312.56

Particulars	Note			
Total b/f			32480487.75	
Refund of Loan				
W.B.M.D.F.C.		2750000.00		
UCO Bank (C.C)		19320366.00	22070366.00	54550853.75
By **Closing Balance**				
Development Programme				
Cash-in-hand	"17"	33183.59		
Cash-at Bank	"18"	2004106.47	2037290.06	
Micro Finance Programme				
Cash-in-hand	"17"	39174.50		
Cash-at Bank	"18"	3338994.25	3378168.75	5415458.81
				59966312.56

In terms of our report of even date.

For **AGARWAL KEJRIWAL & CO.**
Chartered Accountants
Firm's Registration No. : 316112E

(S. K. Kejriwal)
Partner
Membership No. 52768

Place : Kolkata
Date : 21st June, 2010

AGARWAL KEJRIWAL & CO. Kolkata 700 013 Chartered Accountants

Sandhya Mondal.
Secretary
SWANIRVAR
Andharmanik, 24 Pgs.(N)

SWANIRVAR

CONSOLIDATED

Schedules forming part of the Balance Sheet as at 31st March, 2010

SCHEDULE - "A"

UNSPENT GRANT (FOREIGN FUND)

Name of Funds	Opening Balance As On 01.04.2009	Received During The Year	Bank Interest	Total	Utilised During the Year			Unspent Balance As On 31.03.2010
					Capital Expenses	Revenue Expenses	Trf. to Gen.Fund for IH Admin Cost	
FOS-General	4212.09	86876.00	-	91088.09	-	48500.00	-	42588.09
FOS-Agri	78770.60	630000.00	-	708770.60	-	708300.00	-	470.60
FOS-KKV	32558.00	938934.40	-	971492.40	7770.00	790594.00	-	173128.40
Share & Care (General)	162118.27	927384.00	-	1089502.27	32429.00	545316.00	-	511757.27
Share & Care (Primary)	20807.00	723900.00	-	744707.00	12370.00	654445.00	-	77892.00
AID (LC)	67.00	210000.00	-	210067.00	42217.00	131772.00	-	36078.00
AID (BA/KKV)	-	250000.00		250000.00	-	220395.00	-	29605.00
Indienhilfe (Chatra)	65000.00	-	-	65000.00	-	40000.00	-	25000.00
Indienhilfe (L.C.)	3538.30	870000.00	-	873538.30	-	747000.00	-	126538.30
Indienhilfe (SLI)	21166.00	1495000.00	-	1516166.00	-	1263172.00	45500.00	207494.00
Indienhilfe (S.P.)	71722.50	-	-	71722.50	-	19490.00	-	52232.50
Indienhilfe (Gratuity)	-	235000.00		235000.00	-	-	-	235000.00
CIVA (Arsenic)	35013.00	-	-	35013.00	-	35013.00	-	-
CIVA (Agri)	-	636000.00		636000.00	-	504904.00	-	131096.00
PRIA	229893.00	1508272.00	-	1738165.00	26600.00	1711565.00	-	-
IFA-SLI	8984.00	270420.00	-	279404.00	-	279404.00	-	-
VIBHA-Primary	14.22	183021.00	-	183035.22	-	170665.00	-	12370.22
VIBHA-BTS	499.00	3595.00	-	4094.00	-	13291.00	-	(9197.00)
Kolkata Seeds, Japan	-	214762.00		214762.00	-	216000.00	-	(1238.00)
SEVA	(13500.00)	-	-	(13500.00)	-	-	-	(13500.00)
	720862.98	**9183164.40**	**-**	**9904027.38**	**121386.00**	**8099826.00**	**45500.00**	**1637315.38**

SCHEDULE - "B"

UNSPENT GRANT (DOMESTIC)

Name of Funds	Opening Balance As On 01.04.2009	Received During The Year	Total	Utilised During The Year	Unspent Balance As On 31.03.2010
IH & PH	(28923.90)	-	(28923.90)	(28,923.90)	-
PRO-LC	147789.00	-	147789.00	147789.00	-
	118865.10	**-**	**118865.10**	**118865.10**	**-**

AGARWAL KEJRIWAL & CO.
Kolkata
700 013
Chartered Accountants

SWANIRVAR
CONSOLIDATED

Schedules forming part of Balance Sheet as at 31st March, 2010.

SCHEDULE - "C" LOAN

(I) UCO Bank, Maslandapur Branch

Name of Area Office	Opening Bal. as on 01.04.09	Loan Given	Processing Fees	Interest Due	Total	Interest Repayment	Loan Repayment	Total Repayment	Closing Bal. as on 31.03.10
Fatullapur	4432495.00	1485555.00	---	573624.00	6491674.00	573624.00	422367.00	995991.00	5495683.00
Kolsur	821080.00	11147494.00	---	101579.00	12070153.00	101579.00	9480809.00	9582388.00	2487765.00
Bajitpur	3654351.00	5992591.00	---	405852.00	10052794.00	405852.00	6285037.00	6690889.00	3361905.00
Magurkhali	2090361.00	3355004.00	---	249357.00	5694722.00	249357.00	3132153.00	3381510.00	2313212.00
General	-	1304000.00	---	-	1304000.00	-	-	-	1304000.00
Sub-Total (I)	**10998287.00**	**23284644.00**	---	**1330412.00**	**35613343.00**	**1330412.00**	**19320366.00**	**20650778.00**	**14962565.00**

(II) West Bengal Minority Development Finance Corporation

Name of Area Office	Opening Bal. as on 01.04.09	Loan Given	Processing Fees	Interest Due	Total	Interest Repayment	Loan Repayment	Total Repayment	Closing Bal. as on 31.03.10
Fatullapur	611000.00	-	-	10923.00	621923.00	10923.00	455689.00	466612.00	155311.00
Kolsur	1506430.00	990000.00	10000.00	41021.00	2547451.00	41021.00	1041473.00	1082494.00	1464957.00
Bajitpur	1412370.00	329000.00	3325.00	30246.00	1774941.00	30246.00	815845.00	846091.00	928850.00
Magurkhali	532700.00	661000.00	6675.00	16358.00	1216733.00	16358.00	436993.00	453351.00	763382.00
Sub-Total (II)	**4062500.00**	**1980000.00**	**20000.00**	**98548.00**	**6161048.00**	**98548.00**	**2750000.00**	**2848548.00**	**3312500.00**
Grand Total (I + II)	**15060787.00**	**25264644.00**	**20000.00**	**1428960.00**	**41774391.00**	**1428960.00**	**22070366.00**	**23499326.00**	**18275065.00**

SCHEDULE - "D" FIXED ASSETS

Name of Assets	Opening Bal. as on 01.04.2009	Additions during the Yr.	Closing Bal. as on 31.03.2010
Land	726549.30	---	726549.30
Building (Main Centre)	2959397.67	---	2959397.67
Building (Village Centre)	7242450.31	---	7242450.31
Furniture & Fixture	336567.40	17520.00	354087.40
Bi-Cycle	191013.40	16469.00	207482.40
Vehicles	567696.00	95200.00	662896.00
Equipment	318723.05	34231.00	352954.05
Computer	185137.00	53166.00	238303.00
	12527534.13	216586.00	12744120.13

AGARWAL KEJRIWAL & CO. Kolkata 700 013 Chartered Accountants

SWANIRVAR

CONSOLIDATED

Schedules forming part of the Balance Sheet as at 31st March, 2010

SCHEDULE - "E"

FIXED DEPOSITS

Particulars	Opening Balance As On 01.04.2009	During The Year	Interest on Certificate	Total	Matured During The Year	Renewed During The Year	Closing Balance As On 31.03.2010
Out of Others	1383854.00	218166.00	355678.00	1957698.00	1,899,532.00	1,899,532.00	1957698.00
Out of Loan Processing Fees	1088576.00	247075.00	302389.00	1638040.00	1,638,040.00	1,638,040.00	1638040.00
Out of IFA Fixed	157437.00	-	39825.00	197262.00	197262.00	197262.00	197262.00
	2629867.00	**465241.00**	**697892.00**	**3793000.00**	**3734834.00**	**3734834.00**	**3793000.00**

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Schedules forming part of the **Receipts & Payments Account**
for the year ended **31st March, 2010**

SCHEDULE - "1"
OPENING BALANCE

Cash-in-Hand	Development Programme (Rs.)	Micro Finance Programme (Rs.)
Domestic	11441.62	-
F. C. : General	15312.97	-
Fatullapur	-	1772.50
Kolsur	-	6561.00
Bajitpur	-	5349.00
Magurkhali	-	138512.00
	26754.59	**152194.50**

SCHEDULE - "2"
OPENING BALANCE

Cash-at-Bank	Development Programme (Rs.)	Micro Finance Programme (Rs.)
Allahabad Bank	3275.50	-
State Bank of India-B.T. Road	833534.22	-
Punjab National Bank	218369.95	-
Bangiya Gramin V. Bank	917.00	-
UCO Bank-18574	76664.63	
UCO Bank (Maslandapur)-19388		8079.00
Bangiya Gramin V. Bank (Punra)-A/c No. 2942	-	1553.00
Bangiya Gramin V. Bank (Kolsur)-A/c No. 2692	-	1952.00
Bangiya Gramin V. Bank (Rudrapur)-A/c No.4951		13,946.00
Bank of India (Katiahat)-A/c No.11565	-	4977.00
Rudrapur Cooperative Bank-A/c No. 1186	-	2757.00
	1132761.30	**33264.00**

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Schedules forming part of Receipts & Payments Account for the year ended 31st March, 2010

SCHEDULE - "3"

LOAN RECEIVED & LOAN REFUND

(I) **From West Bengal Minority Development Finance Corporation**

Phase	Opening Bal. as on 01.04.09	Received during the Yr.	Interest during the Yr.	Processing Fees	Total	Refund during the Yr.	Closing Bal. as on 31.03.10
1) Memo No.842/MDC/Swanirvar Sanction Date 22.03.2007	62500.00	---	1414.00	---	63914.00	63914.00	Nil
2) Memo No.843/MDC/Swanirvar Sanction Date 22.03.2007	62500.00	---	1414.00	---	63914.00	63914.00	Nil
3) Memo No.844/MDC/Swanirvar Sanction Date 22.03.2007	62500.00	---	1414.00	---	63914.00	63914.00	Nil
4) Memo No.2916/MDC/Swanirvar Sanction Date 13.10.2007	250000.00	---	4242.00	---	254242.00	191742.00	62500.00
5) Memo No.2917/MDC/Swanirvar Sanction Date 13.10.2007	250000.00	---	4242.00	---	254242.00	191742.00	62500.00
6) Memo No.2918/MDC/Swanirvar Sanction Date 13.10.2007	250000.00	---	4242.00	---	254242.00	191742.00	62500.00
7) Memo No.5400/MDC/Swanirvar Sanction Date 22.12.2007	250000.00	---	4242.00	---	254242.00	191742.00	62500.00
8) Memo No.5401/MDC/Swanirvar Sanction Date 22.12.2007	250000.00	---	4242.00	---	254242.00	191742.00	62500.00
9) Memo No.7962/MDC/Swanirvar Sanction Date 25.03.2008	312500.00	---	4242.00	---	316742.00	191742.00	125000.00
10) Memo No.7963/MDC/Swanirvar Sanction Date 25.03.2008	312500.00	---	4242.00	---	316742.00	191742.00	125000.00
11) Memo No.1995/MDC/Swanirvar Sanction Date 21.10.2008	500000.00	---	10564.00	---	510564.00	198064.00	312500.00
12) Memo No.1996/MDC/Swanirvar Sanction Date 21.10.2008	500000.00	---	10564.00	---	510564.00	198064.00	312500.00
13) Memo No.1997/MDC/Swanirvar Sanction Date 21.10.2008	500000.00	---	10564.00	---	510564.00	198064.00	312500.00

AGARWAL KEJRIWAL & CO. Kolkata 700 013 Chartered Accountants

(I) <u>From West Bengal Minority Development Finance Corporation</u>

Phase	Opening Bal. as on 01.04.09	Received during the Yr.	Interest during the Yr.	Processing Fees	Total	Refund during the Yr.	Closing Bal. as on 31.03.10
14) Memo No.1998/MDC/Swanirvar Sanction Date 21.10.2008	500000.00	---	10564.00	---	510564.00	198064.00	312500.00
15) Memo No.2058/MDC/Swanirvar Sanction Date 28.02.2009	---	681120.00	7690.00	6880.00	695690.00	179690.00	516000.00
16) Memo No.2059/MDC/Swanirvar Sanction Date 28.02.2009	---	1142460.00	12900.00	11540.00	1166900.00	301400.00	865500.00
17) Memo No.2060/MDC/Swanirvar Sanction Date 28.02.2009	---	94050.00	1062.00	950.00	96062.00	24812.00	71250.00
18) Memo No.2061/MDC/Swanirvar Sanction Date 28.02.2009	---	62370.00	704.00	630.00	63704.00	16454.00	47250.00
Sub-Total (I)	**4062500.00**	**1980000.00**	**98548.00**	**20000.00**	**6161048.00**	**2848548.00**	**3312500.00**

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Schedules forming part of Receipts & Payments Account for the year ended 31st March, 2010

(II) **From UCO Bank, Maslandapur Branch**

Particulars	Opening Bal. as on 01.04.09	Received during the Yr.	Interest during the Yr.	Others	Total	Refund during the Yr.	Closing Bal. as on 31.03.10
1) Fatullapur	4432495.00	1485555.00	573624.00	---	6491674.00	995991.00	5495683.00
2) Kolsur	821080.00	11147494.00	101579.00	---	12070153.00	9582388.00	2487765.00
3) Bajitpur	3654351.00	5992591.00	405852.00	---	10052794.00	6690889.00	3361905.00
4) Magurkhali	2090361.00	3355004.00	249357.00	---	5694722.00	3381510.00	2313212.00
5) Micro Finance General	-	1304000.00	-		1304000.00	-	1304000.00
Sub-Total (II)	**10998287.00**	**23284644.00**	**1330412.00**	**---**	**35613343.00**	**20650778.00**	**14962565.00**
Grand Total (I + II)	**15060787.00**	**25264644.00**	**1428960.00**	**20000.00**	**41774391.00**	**23499326.00**	**18275065.00**

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Schedules forming part of the **Receipts & Payments Account**
for the year ended **31st March, 2010**

	AMOUNT Rs. P.	AMOUNT Rs. P.
SCHEDULE - "4"		
FRIENDS OF SWANIRVAR		
FOS - Agri		
Salaries		708300.00
FOS - General		
Salaries		48500.00
FOS - KKV		
Administration	14631.00	
Documentation	502.00	
Equipment	7770.00	
Medical Insurance	11424.00	
Printing & Stationery	10933.00	
Repairs	11809.00	
Salaries	644400.00	
Telephone	8744.00	
Travelling	88151.00	798364.00
		1555164.00

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Schedules forming part of the **Receipts & Payments Account**
for the year ended **31st March, 2010**

	AMOUNT Rs. P.
SCHEDULE - "5"	
INDIENHILFE (L. C.)	
Administrative	26000.00
Salary-Co-ordinator	180000.00
Salary-Language & Social	102000.00
Salary-Science, Math & Eco	48000.00
Salary-Math & SS	114000.00
Salary-Art & Craft	27500.00
Salary-Computer Teacher	36000.00
Salary-Social Worker	60000.00
Salary-Caretaker	48000.00
Salary-Accountant	27000.00
Resource Person Fees	78500.00
	747000.00
INDIENHILFE (SLI)	
Medical Insurance	27672.00
Salary - Supervisor	78000.00
Salary - Teacher Grade (A)	379200.00
Salary - Teacher Grade (B)	489600.00
Salary - Teacher Grade (C)	288700.00
	1263172.00
INDIENHILFE (S. P.)	
Administrative	395.00
Salay - Co-ordinator	6000.00
Salay - Asstt. Co-ordinator	12000.00
Meeting / Workshop	539.00
Travel	556.00
	19490.00
INDIENHILFE (C. S. C. F.)	
Computer Repair & Maintenance	8995.00
Quarterly Meeting	1200.00
Salary - Project Supervisor	12000.00
Teaching / Learning Materials	5805.00
Voluntary Fees	12000.00
	40000.00
SCHEDULE - "6"	
INDIAN FRIENDS ASSN. (SLI)	
Meeting for Staff	18682.00
Salay - Community Organiser	91200.00
School Celebration	24740.00
Stationery & Information Materials	28410.00
Teaching / Learning Materials	61469.00
Training / Workshop with Other	6048.00
Travel	48855.00
	279404.00

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Schedules forming part of the **Receipts & Payments Account** for the year ended **31st March, 2010**

	AMOUNT Rs. P.	AMOUNT Rs. P.
SCHEDULE - "7"		
AID (LC)		
Civil & Electrical Work		24729.00
Equipment		14091.00
Event - Inside & Outside		13945.00
Meeting/Workshop/Training		15212.00
Stationery/TLM/Own Prod.		47230.00
Library Materials		8585.00
Utilities		22071.00
Purchase of Capital Assets		
- Computer	27976.00	
- Furniture	150.00	28126.00
		173989.00
AID (BA / KKV)		
Big Events		43435.00
Meeting/Training		22790.00
Materials & Repairs		128333.00
Training/Workshop		25837.00
		220395.00
SCHEDULE - "8"		
CIVA (AGRI)		
Administration & Overheads		35535.00
Materials & Bio Lab		3043.00
Asst. NGO Partners		87000.00
Capacity Building		118993.00
Internal Meeting/Workshop		50970.00
Medical Insurance		13028.00
Repairs		15336.00
Salary		32550.00
Stationery / IEC Materials		17957.00
Telephone Charges		14960.00
Travel		115532.00
		504904.00
CIVA (ARSENIC)		
Printing & Stationery		69.00
Repairs		522.00
Salary		29500.00
Telephone Charges		1151.00
Travel		3771.00
		35013.00
SCHEDULE - "9"		
VIBHA		
VIBHA-Primary		
Salary		99000.00
Telephone		11598.00
Meeting/Workshop		30031.00
Travel		30036.00
		170665.00

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Schedules forming part of the **Receipts & Payments Account** for the year ended **31st March, 2010**

	AMOUNT Rs. P.	AMOUNT Rs. P.
VIBHA-BTS		
Board & Food		3465.00
Resource Person		4000.00
Travel		5826.00
		13291.00
SCHEDULE - "10"		
SHARE & CARE FOUNDATION		
GENERAL (LA)		
Centre		223889.00
Communication		17215.00
Consultant Fees		40050.00
Electricity Village Centre		6972.00
Fees		20885.00
Medical Insurance		18054.00
Salaries		76800.00
Purchase of Capital Assets		
- Computer	3690.00	
- Bicycle	16469.00	
- Furniture	12270.00	32429.00
		436294.00
SHARE & CARE FOUNDATION		
PRIMARY		
Documentation		403.00
Evaluation Cost		9134.00
Field Trip		12610.00
Printing & Stationery		5355.00
Repairs		7472.00
Sahitya Sabha		6000.00
Salary-Teachers		645900.00
Purchase of Capital Assets		
- Equipment		12370.00
		699244.00
GENERAL PRIMARY (LA)		
Food		96041.00
Medical Insurance		12981.00
		109022.00

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Schedules forming part of the **Receipts & Payments Account**
for the year ended **31st March, 2010**

	AMOUNT Rs. P.	AMOUNT Rs. P.
SCHEDULE - "11"		
KOLKATA SEEDS (JAPAN)		
Rent		216000.00
		216000.00
SCHEDULE - "12"		
PRIA		
Electricity		2980.00
Undertaking Research		247164.00
Documentation		98949.00
Dissemination & Follow-Up		5118.00
Local Travel		2910.00
Field Travel		1930.00
Telephone		1960.00
Stationery & Postage		2773.00
Upgrading C.P. Prog.		24308.00
C. B. Staff		16575.00
Local Travel		10712.00
Telephone		18334.00
Stationery & Postage		9858.00
Office Rent		72000.00
Stationery Audit		10000.00
Electricity		2640.00
Office Maintenance		33159.00
Updating Information		1472.00
Undertake Campaign		141429.00
State Level Disclosure		43426.00
Campaign & Advocacy-Print		258454.00
Campaign & Advocacy-Electronic		93000.00
Salaries		612414.00
Purchase of Capital Assets		
- Computer	21500.00	
- Furniture	5100.00	26600.00
		1738165.00
SCHEDULE - "13"		
F. C. GENERAL		
Bank Charges		9252.00
Rent		3000.00
Repairs		20720.00
Telephone		17305.00
Teaching/Learning Materials		8000.00
Purchase of Capital Asset		
Vehicles		95200.00
		153477.00

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Schedules forming part of the **Receipts & Payments Account** for the year ended **31st March, 2010**

	AMOUNT Rs. P.
SCHEDULE - "14"	
EXPENDITURE OUT OF GENERAL FUND	
Administrative Cost	
Bank Charges	1002.00
Organisation	24117.00
Printing & Stationery	20527.00
Repairs	2827.00
Repair & Maintenance (Orgn.)	1554.00
Travel	37857.00
Teaching Learning Materials	138661.00
Uniform	44660.00
	271205.00
SCHEDULE - "15"	
WIPRO-LEARNING CENTRE	
Dipta	16000.00
Kasturi	30000.00
Library Materials	5407.00
Malashree	32000.00
Meeting/Workshop	9075.00
Resource Persons	9800.00
Shiladitya	8000.00
Sonali	28000.00
TLM & Own Production	3920.00
Travel	5587.00
	147789.00
SCHEDULE - "16"	
TATA AIG	
Insurance Commission	25436.00
Rent & Others	924.00
SHG- Prize	1500.00
	27860.00

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Schedules forming part of the **Receipts & Payments Account**
for the year ended **31st March, 2010**

SCHEDULE - "17"
CLOSING BALANCE

Cash-in-Hand	Development Programme (Rs.)	Micro Finance Programme (Rs.)
Domestic	21045.62	-
F. C. : General	12137.97	-
Fatullapur	-	1601.50
Kolsur	-	1939.00
Bajitpur	-	4234.00
Magurkhali	-	31400.00
	33183.59	**39174.50**

SCHEDULE - "18"
CLOSING BALANCE

Cash-at-Bank	Development Programme (Rs.)	Micro Finance Programme (Rs.)
Allahabad Bank	3275.50	-
State Bank of India-B.T. Road	1718579.62	-
State Bank of India-Baduria	22401.00	
Punjab National Bank	167245.95	-
Bangiya Gramin V. Bank	825.00	-
UCO Bank-18574	91779.40	
UCO Bank (Maslandapur)-19388		2002046.25
Bangiya Gramin V. Bank (Punra)-A/c No. 2942	-	1606.00
Bangiya Gramin V. Bank (Kolsur)-A/c No. 2692	-	955.00
Bangiya Gramin V. Bank (Rudrapur)-A/c No.4951		14350.00
Bank of India (Katiahat)-A/c No.11565	-	10935.00
Rudrapur Cooperative Bank-A/c No. 1186	-	3268.00
UBI, Bagjola-A/c No.0762010121309	-	1305834.00
	2004106.47	**3338994.25**

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SWANIRVAR

SCHEDULE-"24" - SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED ON 31ST MARCH, 2011

A) SIGNIFICANT ACCOUNTING POLICY :

1) **Basis of Accounting :**
The accounts are prepared on historical cost basis as a 'going concern'. Income and expenses are accounted for on cash basis of accounting.

2) **Depreciation :**
As most of the assets are acquired out of grant, no depreciation is charged on the assets.

3) **Grant :**
(i) Restricted grant received by the organisation is considered as liability and the unspent balance at the end of the year is shown under restricted fund in the Balance Sheet.

(ii) Un-restricted grant is recognized as an income.

B) NOTES ON ACCOUNTS :

1) The organisation is not repaying the loan due to West Bengal Minority Development Finance Corporation since December, 2009

2) TDS deducted by TATA AIG Insurance on commission received by the organisation has not been accounted for.

3) The following two bank accounts have become non-operational but no bank statement could be obtained from the bank and produced for verification.

Sl. No.	*Name of Bank*	*Branch*	*Savings Bank Account No.*	*Balance as on 31/03/2011 (Rs.)*
01	Bangiya Gramin Vikash Bank	Rudrapur	4951	14,350.00
02	Rudrapur Co-operative Bank	Rudrapur	1186	3,268.00

4) The Loan from financial institutions, other liabilities and the loan due at field are subject to confirmation.

In terms of our report of even date
Signature to Schedule "1" to "24"
For AGARWAL KEJRIWAL & CO.
Chartered Accountants
Firm's Registration No. 316112E
S. Kejriwal
(S. K. Kejriwal)
Partner
Membership No.52768

Place : Kolkata
Dated : 25th June, 2011