

SWANIRVAR

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

STATEMENT OF ACCOUNTS
(CONSOLIDATED)
For The Year Ended 31st March, 2011

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, 2011 and consolidated Balance Sheet as at 31st March, 2011. 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, 2011; and
 - 4.2. In the case of Receipts & Payments Account of the cash flow for the year ended 31st March, 2011.
 - 4.3. In the case of Income & Expenditure Account of the deficit for the year ended 31st March, 2011.

Place : Kolkata
Date : 25.06.2011

For **AGARWAL KEJRIWAL & CO.**
Chartered Accountants
Firm's Registration No.316112E
S-K.Kejriwal
(S. K. Kejriwal)
Partner
Membership No. : 52768

SWANIRVAR

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

PAN : AADTS7758C

ACCOUNTING YEAR : 2010-2011
ASSESSMENT YEAR : 2011-2012

COMPUTATION OF TOTAL INCOME AND TAX PAYABLE THEREON

AMOUNT		AMOUNT		AMOUNT		AMOUNT		AMOUNT		AMOUNT	
Rs	P.	Rs	P.	Rs	P.	Rs.	P.	Rs.	P.	Rs.	P.

(A) Grants Received during the year

Foreign

Friends of Swanirvar KKV	745,283.00
Friends of Swanirvar-Agri	584,265.00
Friends of Swanirvar-Gen.	501,893.97
Indienhilfe (L.C.)	750,000.00
Indienhilfe (SLI)	900,000.00
Indienhilfe (Gratuity)	90,000.00
Indienhilfe (Chatra)	160,000.00
Kolkata Seeds, Japan	216,000.00
VIBHA - Primary	227,072.00
W.B.V.H.A.	54,000.00
<u>Share & Care Foundation</u>	
- General	663,589.00
- Primary	676,500.00
CMA Agriculture	685,939.13
Association for Indian	
<u>Development</u>	
- AID-Banner (Agriculture)	168,000.00
- AID-Banner (KCV)	270,000.00
- AID-Learning Centre	240,000.00

Domestic

GLRA-GF	315,920.00	7,248,462.10
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(B) Other Incomes

	<u>Foreign</u>	<u>Domestic</u>	<u>Micro Finance</u>	<u>Total</u>		
Donations	80,561.00	147,084.00	-	227,645.00		
Bank Interest	99,204.00	5,156.00	15,481.00	119,841.00		
Service Charge Received	-	-	1,279,268.00	1,279,268.00		
Commission from Tata AIG	-	31,020.02	-	31,020.02		
Sale of Materials	-	23,400.00	-	23,400.00		
Training Fees	-	122,715.00	-	122,715.00		
Rent from Training Hall	-	30,000.00	-	30,000.00		
Loan Processing Fees Received	-	-	101,825.00	101,825.00		
Interest on Fixed Deposit	-	5,043.00	232,734.00	237,777.00	2,173,491.02	9,421,953.12

Less : Amount Spent during the year

Development Programme	8,239,290.00
Micro Finance Programme	2,633,721.00
	10,873,011.00
	1,451,057.88
	9,421,953.12

Less : Amount spent out of Accumulated Fund

Total Income	NIL
Tax Payable	NIL

**SWANIRVAR
CONSOLIDATED**

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

BALANCE SHEET AS AT 31ST MARCH, 2011

LIABILITIES	AMOUNT		ASSETS		AMOUNT		AMOUNT	
	Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.
DEVELOPMENT PROGRAMME								
General Fund								
Balance b/f	331044.28							
Add : Excess of Income over Expenditure	256464.02							
	587508.30							
Less : Capital Exp. Out of General Fund	203467.30		384041.30		6361.00		2852733.00	
					3561.00		10322.00	
							2853255.00	
Capital Fund								
Opening Fund	12777515.53				42138.00			
Add : Capital Expenditure incurred	271208.00				3561.00			
- Out of Grant								
- Out of General Fund	203467.00		13252190.53					
Restricted Fund (Foreign)								
Unspent Balance								
As per Schedule "19"			1239653.48				3213372.00	
Domestic Fund								
Unspent Balance of Grant								
As per Schedule "20"								
ENDOWMENT FUND b/f								
Balance b/f	144310.00						108775.00	
Add : During the year	5043.00		149353.00				5043.00	
							113818.00	
							113818.00	
							Nil	
							149353.00	
Total c/f			15032618.31					43738591.13

Total c/f

Total c/f

Contd.....

	Total b/f		Total b/f	
MICRO FINANCE PROGRAMME				
General Fund				
Operating Balance	4087820.75		49401.50	
Less : Excess of Expenditure over Income	1004413.00		743140.25	
				792541.75
Group Fund				
Operating Balance	8424020.00		27357.59	
Add : Received during the year	1133075.00		1637102.59	
Less : Mandatory (withdrawals)	8567095.00			1664470.16
	1757786.00			
Add : Interest on loan	7789309.00			
Add : Miscellaneous	3661.00			
	192548.00			
				7954919.00
Voluntary Savings Fund				
Operating Balance	117268.00			
Add : Received during the year	125655.00			
Less : Withdrawals	243023.00			
	120457.00			122566.00
Loan (as per Schedule '21')				
UCO Bank, Masalandpur Branch	16390778.00			
UBI, Bagjela	259015.00			
W B M D C.	3312500.00			
				18662293.00
				46195603.05
CASH & BANK BALANCE				
Micro Finance Programme				
Cash in Hand				
Cash at Bank				
Development Programme				
Cash in Hand				
Cash at Bank				
				2467011.93
				43738591.13

Significant Accounting Policies and Notes on Accounts - Schedule '24'

Place : Kolkata
Date : 25th June, 2011

In terms of our report of even date,
For AGARWAL KEJRIWAL & CO.
Chartered Accountants
Firm's Registration No.: 318112E
S. K. Kejriwal
(S. K. Kejriwal)
Partner
Membership No. 52768

S. Mondal
Secretary
SWANIRVAR
VIII & P.O.-Anandapur
P.S.-Badli

46195603.05

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

CONSOLIDATED

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2011

EXPENDITURE	AMOUNT		INCOME	AMOUNT		AMOUNT	
	Rs.	P.		Rs.	P.	Rs.	P.
To Expenses out of General Fund			By Income Received towards Development Programme				
<u>Foreign</u>			<u>Foreign</u>				
Bank Charges	6089.00		Bank Interest	32946.00			
Repair (Bicycle & Motor Cycle)	9779.00		- S.B.I., Baduria	66258.00			
Special Days Celebration	14250.00		- S.B.I., BT Rd., Kolkata		99204.00		
Telephone	3687.00		Donation (Misc.)		80561.00	179785.00	
<u>Domestic</u>			<u>Domestic</u>				
TATA AIG	34202.00		Donation (Miscellaneous)	147094.00			
General Domestic	137784.00		Training Fees	122715.00			
Primary (Education)	76935.00		Sale of Materials	23400.00			
			Rent from Trng Hall/Guest Room	30000.00		323199.00	
			Insurance Commission from TATA AIG		31020.02		
			Bank Interest	4045.00			
			Punjab National Bank	1069.00			
			UCO Bank	42.00		5156.00	
			State Bank of India (GLRA)				
Total c/f	282676.00		Total c/f	539140.02			

Total b/f	Total b/f		539140.02
<p><u>Micro Finance</u> Interest on Loan UCO Bank (C.C) Interest on Loan UBI (C.C) Interest on Mandatory Savings Interest on Voluntary Savings Animator Salary Office staff Salary Bank Charges Spoiled Notes Meeting expenses Travel Repair of Bi Cycle Repair of Motor Cycle Stationery Fees Telephone Vault Insurance</p>	<p><u>Micro Finance</u> Service Charge on SHG Loan Loan Processing Fees <u>Bank Interest</u> B.G.V. Bank-Kolpur Bank of India UBI <u>Interest on Fixed Deposit</u> UCO Bank UBI Bank By Excess of Expenditure over <u>Income transferred to Gen Fund</u> Development Programme Micro Finance Programme</p>	<p>1721091.00 9786.00 161406.00 2087.00 279137.00 354000.00 2092.00 1500.00 14431.00 35219.00 7238.00 8962.00 8353.00 9000.00 8474.00 10975.00</p>	<p>1279268.00 101825.00 33.00 818.00 14630.00 2281.00 230453.00 (256464.02) 1004413.00</p>
282676.00		2633721.00	1629308.00
		2916397.00	747948.98
		2916397.00	2916397.00

Significant Accounting Policies and Notes on Accounts - Schedule "24"

In terms of our report of even date.

For AGARWAL KEJRIWAL & CO.

Chartered Accountants

Firm's Registration No. : 316112E

S. K. Kejriwal

(S. K. Kejriwal)

Partner

Membership No. 52768

Place : Kolkata

Date : 25th June, 2011

S. Mondal.

Secretary

SWANIRVAR

VIII. & P.O. - Anandapur

P.S. - Paschim Medinipur

SWANIRVAR

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

CONSOLIDATED

RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2011

RECEIPTS	SCHDL.	AMOUNT		AMOUNT		P A Y M E N T S		AMOUNT		AMOUNT	
		Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.	Rs.	P.
To Opening Balance											
Cash-in-hand	"1"			72358.09							
Cash-at Bank	"2"			5343100.72							
											5416458.81
To Development Programme											
(f) Foreign											
(a) Grant Received											
Friends of Swanirvar-KKV		745283.00									243327.00
Friends of Swanirvar-Agt		584265.00									280873.00
Friends of Swanirvar-Gen.		501893.87									830941.00
Indienhilfe (L.C.)		750000.00									824255.00
Indienhilfe (SLI)		800000.00									1420884.00
Indienhilfe (Chitra)		80000.00									98000.00
Kolkata Seeds, Japan		160000.00									165287.00
VIB-HA - Primary		218000.00									220286.00
W.B.V.H.A.		227072.00									232716.00
Share & Care Foundation		54000.00									802478.00
- General		662668.00									219837.00
- Primary		675500.00									1006342.00
CIVA Agriculture		885839.13									701552.00
AID-Barrier (Agriculture)		185000.00									218000.00
AID-Barrier (KKV)		270000.00									54000.00
AID-Learning Centre		240000.00									112571.00
(b) Others											7442535.00
Derivation/Miscellaneous		80581.00									282485.00
Bank Interest - S. B. I., Baduria		32846.00									78905.00
Bank Interest - S. B. I., B.T.Rd. Kol		66258.00									34302.00
				6932542.10							308780.00
											149353.00
				178765.00							831705.00
Total c/f				7112307.10							8274240.00
											5416458.81
											Total c/f

Total b/f		Total b/f		Total b/f		Total c/f	
(2) Domestic		7112307.10	8415458.81	1721061.00	8274240.00		
(a) Grant Received		315920.00		Interest on loan UCO Bank (C.C.)	8786.00		
GLRA-GF		31020.02		Interest on loan UBI (C.C.)	161406.00		
(b) Commission Received		147084.00		Interest on Mandatory savings	2087.00		
TATA AIG Insurance				Interest on Voluntary savings	279137.00		
(c) Donations Received				Animator Salary	354000.00		
Miscellaneous				Office staff Salary	2092.00		
(d) Others				Bank Charges	1500.00		
Sale of Materials	23400.00			Spilled Notes	14431.00		
Training Fees	122715.00			Meeting expenses	36219.00		
Interest on F.D. (Endowment Fund)	5043.00			Travel	7238.00		
Fixed Deposit Matured	108775.00			Repair of BI Cycle	8982.00		
Rent from Training Hall/Guest Room	30000.00	289833.00		Repair of Motor Cycle	8353.00		
(e) Bank Interest				Stationary	9000.00		
Punjab National Bank	4045.00			Fees	8474.00		
UCO Bank	1069.00			Telephone	10975.00		
State Bank of India (GLRA)	42.00	5156.00		Vault Insurance			
(f) Micro Finance Programming				Group Savings withdrawal			
(a) Receipts towards Group Fund				Mandatory Savings	1767786.00		
Mandatory Saving	1133075.00			Voluntary Savings	120457.00		
Interest on Loan	3561.00			Loan paid to Group			
Miscellaneous	192048.00	1328584.00		S.H.G	11253500.00		
(b) Voluntary Saving				Group Fund	8961.00		
Deposit		125656.00		Loan Refund			
(c) Loan Taken				UCO Bank (C.C.)	13096399.00		
From UCO Bank	15023612.00			UBI (C.C.)	920986.00		
From UBI	1180000.00	16203612.00		Fixed Deposit made			
(d) Repayment of Loan Received				UBI (CC)			
S-HG	12719237.00	12761376.00					
Group Fund	42139.00						
Total c/f	39320747.12	6415458.81			11118453.00		48681502.00
							45681502.00

"3"

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Total bit	38320747.12	5416458.81	Total bit	49581502.00
(e) Income Received				
Service Charge on SHG Loan	1279288.00			
Loan Processing Fees	101625.00			
Interest from Bank of India	818.00			
Int. from Bangiya G.V. Bank (Kolsur)	33.00			
Interest from UBI	14630.00			
Interest on Fixed Deposit with UBI	230453.00			
Interest on Fixed Deposit with UCO	2281.00	1029308.00		
(f) Fixed Deposit Matured				
U.B.I.	673800.00			
UCO Bank	35000.00	6773000.00		
		48723056.12		
		52138513.93		
			"17"	76768.09
			"18"	2300242.84
				2457011.93

Significant Accounting Policies and Notes on Accounts - Schedule "24"

In terms of our report of even date.

For AGARWAL KEJRIWAL & CO.

Chartered Accountants

Firm's Registration No. - 318112E

S. K. Kejriwal

(S. K. Kejriwal)

Partner

Membership No. - 52758

Place - Kolkata

Date - 25th June, 2011

S. Mondal
Secretary

SWANIRVAR

VIII & P.O. - Andharmanik
P.S. - Baduria, 24 P.S. (I)

SWANIRVAR**CONSOLIDATED**

Schedules forming part of the Receipts & Payments Account
for the year ended 31st March, 2011

SCHEDULE - "1"**OPENING BALANCE**

Cash-in-Hand	Development Programme (Rs.)	Micro Finance Programme (Rs.)	Total (Rs.)
Domestic	21045.62	-	21,045.62
F. C. : General	12137.97	-	12,137.97
Fatullapur	-	1601.50	1,601.50
Kolsur	-	1939.00	1,939.00
Katiahat	-	4234.00	4,234.00
Magurkhali	-	31400.00	31,400.00
	33183.59	39174.50	72358.09

SCHEDULE - "2"**OPENING BALANCE**

Cash-at-Bank	Development Programme (Rs.)	Micro Finance Programme (Rs.)	Total (Rs.)
Allahabad Bank	3275.50	-	3,275.50
State Bank of India-B.T. Road	1718579.62	-	1,718,579.62
State Bank of India-Baduria	22401.00	-	22,401.00
Punjab National Bank	167245.95	-	167,245.95
Bangiya Gramin V. Bank	825.00	-	825.00
UCO Bank-18574	91779.40	-	91,779.40
UCO Bank (Maslandapur)-19388	-	2002046.25	2,002,046.25
Bangiya Gramin V. Bank (Punra)-A/c No. 2942	-	1606.00	1,606.00
Bangiya Gramin V. Bank (Kolsur)-A/c No. 2692	-	955.00	955.00
Bangiya Gramin V. Bank (Rudrapur)-A/c No.4951	-	14350.00	14,350.00
Bank of India (Katiahat)-A/c No.11565	-	10935.00	10,935.00
Rudrapur Cooperative Bank-A/c No. 1186	-	3268.00	3,268.00
UBI, Bagjola-A/c No.0762010121309	-	1305834.00	1,305,834.00
	2004106.47	3338994.25	5343100.72

S W A N I R V A R
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Schedules forming part of Receipts & Payments Account for the year ended 31st March, 2011
SCHEDULE - "3"

LOAN RECEIVED & LOAN REFUND

(i) From West Bengal Minority Development Finance Corporation

Phase	Opening Bal. as on 01.04.10	Received during the Yr.	Interest during the Yr.	Processing Fees	Total	Refund during the Yr.	Closing Bal. as on 31.03.11
1) Memo No.2916/MDC/Swanirvar Sanction Date 13.10.2007	62500.00	—	—	—	62500.00	—	62500.00
2) Memo No.2917/MDC/Swanirvar Sanction Date 13.10.2007	62500.00	—	—	—	62500.00	—	62500.00
3) Memo No.2918/MDC/Swanirvar Sanction Date 13.10.2007	62500.00	—	—	—	62500.00	—	62500.00
4) Memo No.5400/MDC/Swanirvar Sanction Date 22.12.2007	62500.00	—	—	—	62500.00	—	62500.00
5) Memo No.5401/MDC/Swanirvar Sanction Date 22.12.2007	62500.00	—	—	—	62500.00	—	62500.00
6) Memo No.7952/MDC/Swanirvar Sanction Date 25.03.2008	125000.00	—	—	—	125000.00	—	125000.00
7) Memo No.7953/MDC/Swanirvar Sanction Date 25.03.2008	125000.00	—	—	—	125000.00	—	125000.00
8) Memo No.1995/MDC/Swanirvar Sanction Date 21.10.2008	312500.00	—	—	—	312500.00	—	312500.00
9) Memo No.1996/MDC/Swanirvar Sanction Date 21.10.2008	312500.00	—	—	—	312500.00	—	312500.00
10) Memo No.1997/MDC/Swanirvar Sanction Date 21.10.2008	312500.00	—	—	—	312500.00	—	312500.00

(i) From West Bengal Minority Development Finance Corporation

Phase	Opening Bal as on 01.04.10	Received during the Yr.	Interest during the Yr.	Processing Fees	Total	Refund during the Yr.	Closing Bal as on 31.03.11
11) Memo No.1998/MDC/Swanivar Sanction Date 21.10.2008	312500.00	---	---	---	312500.00	---	312500.00
12) Memo No.2058/MDC/Swanivar Sanction Date 28.02.2009	516000.00	---	---	---	516000.00	---	516000.00
13) Memo No.2059/MDC/Swanivar Sanction Date 28.02.2009	865500.00	---	---	---	865500.00	---	865500.00
14) Memo No.2080/MDC/Swanivar Sanction Date 28.02.2009	71250.00	---	---	---	71250.00	---	71250.00
15) Memo No.2061/MDC/Swanivar Sanction Date 28.02.2009	47250.00	---	---	---	47250.00	---	47250.00
Sub-Total (i)	3312500.00	---	---	---	3312500.00	---	3312500.00

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SWANIRVAR

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Schedules forming part of Receipts & Payments Account for the year ended 31st March, 2011

(II) From UCO Bank, Maslandapur Branch

Particulars	Opening Bal as on 01.04.10	Received during the Yr.	Interest during the Yr.	Others	Total	Refund during the Yr.	Closing Bal. as on 31.03.11
1) Fatullapur	5495883.00	725925.00	715743.00	---	8937351.00	750938.00	8186415.00
2) Kolsur	2457765.00	5684592.00	164228.00	---	8316683.00	7271073.00	1045510.00
3) Kaliahat	3381905.00	2623150.00	475840.00	---	6464695.00	2811960.00	3652915.00
4) Magurkhali	2313212.00	1680845.00	361252.00	---	4355309.00	1778193.00	2579116.00
5) Micro Finance General	1304000.00	4329000.00	---	---	5633000.00	2706278.00	2926722.00
Sub-Total (II)	14962665.00	15023612.00	1721061.00	---	31707238.00	15316460.00	15390778.00

(III) From UBI, Bagjola Branch

Kolsur	-	605000.00	9786.00	-	814786.00	385771.00	419015.00
Micro Finance General	-	375000.00	-	-	375000.00	535000.00	(160000.00)
Sub-Total (III)	---	1180000.00	---	---	1189786.00	930771.00	259015.00
Grand Total (I + II)	18275065.00	16203612.00	1721061.00	---	36209524.00	16247231.00	19962293.00

**SWANIRVAR
CONSOLIDATED**

Schedules forming part of the Receipts & Payments Account
for the year ended **31st March, 2011**

	AMOUNT		AMOUNT	
	Rs.	P.	Rs.	P.
<u>SCHEDULE - "4"</u>				
<u>FRIENDS OF SWANIRVAR</u>				
<u>FOS - Agri</u>				
Extension Work		30177.00		
IEC Materials		2499.00		
Meeting/Workshop		27633.00		
Model Work		3345.00		
Plant Progration		18151.00		
Printing & Stationery		16315.00		
Repairs		12012.00		
Telephone		15362.00		
Training/Workshop		31655.00		
Travel		86178.00		243327.00
<u>FOS - General</u>				
Salaries		152200.00		
<u>Capital Expenditure</u>				
Building-Village Centre		138773.00		290973.00
<u>FOS - KKV</u>				
Administration		9667.00		
Documentation		3136.00		
Printing & Stationery		11652.00		
Repairs		12704.00		
Salaries		644400.00		
Staff Gratuity		36224.00		
Staff Medical Insurance		11701.00		
Telephone		8846.00		
Travelling		92611.00		830941.00
				1365241.00

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Schedules forming part of the Receipts & Payments Account
for the year ended 31st March, 2011

SCHEDULE - "5"	AMOUNT	
	Rs.	P.
INDIENHILFE (L. C.)		
Administrative		26000.00
Salary-Co-ordinator		180000.00
Salary-Language & Social Studies		84000.00
Salary-Science, Math & Eco		120000.00
Salary-Math & Science		96000.00
Salary-Computer Teacher		42000.00
Salary-Social Worker		85000.00
Salary-Caretaker		42000.00
Salary-Accountant		18000.00
Resource Person Fees		98200.00
Staff Gratuity		33055.00
		824255.00
INDIENHILFE (SLI)		
Administrative		44000.00
Medical Insurance		29197.00
Staff Gratuity		75887.00
Salary - Supervisor		78000.00
Salary - Teacher Grade (A)		422400.00
Salary - Teacher Grade (B)		446400.00
Salary - Teacher Grade (C)		325200.00
		1420884.00
INDIENHILFE (C. S. C. F.)		
Equipment of Project Centre		417.00
Health Check up		4804.00
Health Insurance		709.00
Maintenance of Computer		6107.00
Personnel Cost		57000.00
Resource Persons		6650.00
Training about Child Right		7919.00
Volunteer Teachers		14400.00
		98006.00

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Schedules forming part of the Receipts & Payments Account
for the year ended 31st March, 2011

	AMOUNT		AMOUNT	
	Rs.	P.	Rs.	P.
SCHEDULE - "6"				
AID (Agri)				
Asst. NGO Partners				139500.00
House Rent				1800.00
Seeds Bank				26987.00
				168287.00
AID (LC)				
Event & Tour				14976.00
Library Materials				7723.00
Repairs & AMC				15425.00
Repairs				9301.00
Teaching Materials				29271.00
Utilities				28975.00
<i>Capital Expenditure</i>				
Computer		30430.00		
Furniture & Fixture		84165.00		114595.00
				220266.00
AID (BA / KKV)				
Big Events				48814.00
Meeting				34864.00
Materials				118313.00
Training				30725.00
				232716.00
SCHEDULE - "7"				
CIVA (AGRI)				
Publicity				16676.00
Salary				735600.00
Staff Gratuity				36967.00
Staff Medical Insurance				13235.00
				802478.00
SCHEDULE - "8"				
VIBHA-Primary				
Salary				138000.00
Telephone				13422.00
Meeting/Training				32327.00
Travel				36188.00
				219937.00

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Schedules forming part of the Receipts & Payments Account
for the year ended 31st March, 2011

	AMOUNT		AMOUNT	
	Rs.	P.	Rs.	P.
SCHEDULE - "9"				
SHARE & CARE FOUNDATION				
GENERAL (LA)				
Centre -			241264.00	
Fees			47436.00	
Staff Gratuity			63140.00	
Staff Medical Insurance			19265.00	
Salaries			76800.00	
Food			105264.00	
Teaching/Learning Materials-Primary LA			158867.00	
Meeting for Staff			34342.00	
Meeting/Workshop Outsiders			11961.00	
Salary Community Organiser			74400.00	
Stationery & IEC Materials			41605.00	
Teaching/Learning Materials-SLI			57183.00	
Travel			58175.00	
<u>Capital Expenditure</u>				
- Computer			16640.00	
			1006342.00	
SHARE & CARE FOUNDATION				
PRIMARY				
Documentation			491.00	
Evaluation Cost			8600.00	
Field Trip			15257.00	
Printing & Stationery			5384.00	
Repairs			13420.00	
Sahitya Sabha			7500.00	
Salary-Teachers			595200.00	
Staff Gratuity			42229.00	
Staff Insurance			12271.00	
<u>Capital Expenditure</u>				
- Equipment			1200.00	
			701552.00	
SCHEDULE - "10"				
KOLKATA SEEDS (JAPAN)				
Rent			216000.00	
			216000.00	

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Schedules forming part of the Receipts & Payments Account
for the year ended 31st March, 2011

	AMOUNT		AMOUNT	
	Rs.	P.	Rs.	P.
<u>SCHEDULE - "11"</u>				
<u>W.B.V.H.A.</u>				
Accounts & Audit				4000.00
Awareness & Sensilization				20000.00
Co-ordinator Cost				16000.00
Forum Upgradation				2000.00
Linkage & Development				8000.00
Travel				4000.00
				54000.00
<u>SCHEDULE - "12"</u>				
<u>F. C. GENERAL</u>				
Bank Charges				6089.00
Repairs				9779.00
Special Days				14250.00
Telephone				3667.00
<i>Capital Expenditure</i>				
Building-Village Centre				78786.00
				112571.00

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Schedules forming part of the Receipts & Payments Account
for the year ended 31st March, 2011

	AMOUNT		AMOUNT	
	Rs.	P.	Rs.	P.
SCHEDULE - "13"				
EXPENDITURE OUT OF GENERAL FUND				
<i>Administrative Cost</i>				
Audit Fees		882.00		
Bank Charges		500.00		
Communication		49847.00		
Electricity		15498.00		
Organisation		23001.00		
Printing & Stationery		24623.00		
Travel		23433.00		137784.00
<i>Capital Expenditure</i>				
Bicycle		5770.00		
Furniture		34295.00		
Maintenance of Building (CHL)		71186.00		
Maintenance of Building (Fat)		13430.00		124681.00
				262465.00
SCHEDULE - "14"				
PRIMARY (EDUCATION)				
Training Aids				30492.00
Travel				4555.00
Uniform				41858.00
				76905.00
SCHEDULE - "15"				
TATA AIG				
Insurance Commission				14496.00
Rent & Others				8910.00
Stationery & Others				10796.00
				34202.00
SCHEDULE - "16"				
GLRA-GF				
Community Programme				113220.00
VTBT Training				18660.00
Planning & Administration				156000.00
RHCP Training				20900.00
				308780.00

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Schedules forming part of the Receipts & Payments Account
for the year ended 31st March, 2011

SCHEDULE - "17"
CLOSING BALANCE

<u>Cash-in-Hand</u>	Development Programme (Rs.)	Micro Finance Programme (Rs.)	Total (Rs.)
Domestic	13299.62	-	13,299.62
GLRA GF	1320.00	-	1,320.00
F. C. : General	12747.97	-	12,747.97
Fatullapur	-	0.50	0.50
Kolsur	-	8215.00	8,215.00
Katiahat	-	1879.00	1,879.00
Magurkhali	-	39307.00	39,307.00
	27367.59	49401.50	76769.09

SCHEDULE - "18"
CLOSING BALANCE

<u>Cash-at-Bank</u>	Development Programme (Rs.)	Micro Finance Programme (Rs.)	Total (Rs.)
Allahabad Bank (Dom.)	3275.50	-	3,275.50
State Bank of India-B.T. Road (FC)	1122123.72	-	1,122,123.72
State Bank of India-Baduria (Dom.)	109377.17	-	109,377.17
State Bank of India-Baduria (GLRA)	5862.00	-	5,862.00
State Bank of India-Baduria (FC)	288019.00	-	288,019.00
Punjab National Bank	107320.95	-	107,320.95
UCO Bank-18574	1124.25	-	1,124.25
UCO Bank (Maslandapur)-19388	-	46.25	46.25
Bangiya Gramin V. Bank (Punra)-A/c No. 2942	-	1606.00	1,606.00
Bangiya Gramin V. Bank (Kolsur)-A/c No. 2692	-	988.00	988.00
Bangiya Gramin V. Bank (Rudrapur)-A/c No.4951	-	14350.00	14,350.00
Bank of India (Katiahat)-A/c No.11565	-	427853.00	427,853.00
Rudrapur Cooperative Bank-A/c No. 1186	-	3268.00	3,268.00
UBI, Bagjola-A/c No.0762010121309	-	295029.00	295,029.00
	1637102.59	743140.25	2380242.84

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Schedules forming part of the Balance Sheet as at 31st March, 2011

SCHEDULE - "19"

UNSPENT GRANT (FOREIGN FUND)

Name of Funds	Opening Balance As On 01.04.2010	Received During The Year	Bank Interest	Total	Utilised During the Year		Unspent Balance As On 31.03.2011
					Capital Expenses	Revenue Expenses	
FOS-General	42588.09	501893.97	-	544482.06	138,773.00	152200.00	253509.06
FOS-Agr	470.60	584265.00	-	584735.60	-	243327.00	341408.60
FOS-KKV	173126.40	745283.00	-	918411.40	-	830941.00	87470.40
Share & Care (General)	511757.27	663589.00	-	1175346.27	16540.00	989702.00	169004.27
Share & Care (Primary)	77892.00	676500.00	-	754392.00	1200.00	700352.00	52840.00
AID (Agr)	-	168000.00	-	168000.00	-	168287.00	(287.00)
AID (L.C.)	36078.00	240000.00	-	276078.00	114595.00	105671.00	55812.00
AID (BA/KKV)	29605.00	270000.00	-	299605.00	-	232716.00	66889.00
Indienhilfe (Chatra)	25000.00	160000.00	-	185000.00	-	98006.00	86994.00
Indienhilfe (L.C.)	126538.30	750000.00	-	876538.30	-	824256.00	52283.30
Indienhilfe (SLI)	207494.00	900000.00	-	1107494.00	-	1420884.00	(313390.00)
Indienhilfe (S.P.)	52232.50	-	-	52232.50	-	-	52232.50
Indienhilfe (Gratuity)	235000.00	90000.00	-	325000.00	-	-	325000.00
CIVA (Agr)	131096.00	685939.13	-	817035.13	-	802478.00	14557.13
VIBHA-Primary	3173.22	227072.00	-	230245.22	-	219937.00	10308.22
Kolkata Seeds, Japan	(1238.00)	216000.00	-	214762.00	-	216000.00	(1238.00)
W.B.V.H.A.	-	54000.00	-	54000.00	-	54000.00	-
SEVA	(13500.00)	-	-	(13500.00)	-	-	(13500.00)
	1637315.38	6932542.10	-	8569857.48	271208.00	7058756.00	1238893.48

SCHEDULE - "20"

UNSPENT GRANT (DOMESTIC)

Name of Funds	Opening Balance As On 01.04.2010	Received During The Year	Total	Utilised During The Year	Unspent Balance As On 31.03.2011
GLRA-GF	-	315920.00	315920.00	308780.00	7140.00
	-	315920.00	315920.00	308780.00	7140.00

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Schedules forming part of Balance Sheet as at 31st March, 2011

LOAN

SCHEDULE - "21"

(I) UCO Bank, Maslandapur Branch

Name of Area Office	Opening Bal. as on 01.04.10	Loan Given	Processing Fees	Interest Due	Total	Interest Repayment	Loan Repayment	Total Repayment	Closing Bal. as on 31.03.11
Fatullapur	549663.00	72526.00	-	71574.00	621239.00	-	-	750936.00	8196415.00
Kolsur	2487785.00	5664692.00	-	164226.00	8154483.00	-	-	7271073.00	1045810.00
Katahat	3361905.00	2623150.00	-	479940.00	6464895.00	-	-	2811980.00	3652915.00
Magurkhali	2313212.00	1680845.00	-	351252.00	4355309.00	-	-	1776193.00	2579116.00
General	1304300.00	4329000.00	-	-	5633300.00	-	-	2,708,278.00	2926722.00
Sub-Total (i)	14962565.00	15023612.00	-	1721061.00	31707238.00	-	-	15316480.00	16390778.00

(II) West Bengal Minority Development Finance Corporation

Name of Area Office	Opening Bal. as on 01.04.10	Loan Given	Processing Fees	Interest Due	Total	Interest Repayment	Loan Repayment	Total Repayment	Closing Bal. as on 31.03.11
Fatullapur	155311.00	-	-	-	155311.00	-	-	-	155311.00
Kolsur	1484957.00	-	-	-	1484957.00	-	-	-	1484957.00
Katahat	828850.00	-	-	-	828850.00	-	-	-	828850.00
Magurkhali	763382.00	-	-	-	763382.00	-	-	-	763382.00
Sub-Total (ii)	3312500.00	-	-	-	3312500.00	-	-	-	3312500.00

(III) From UBI, Bagjola Branch

Kolsur	-	605000.00	-	9786.00	814786.00	-	-	395771.00	419015.00
Micro Finance General	-	375000.00	-	-	375000.00	-	-	535000.00	(160000.00)
Sub-Total (iii)	-	1180000.00	-	9786.00	1189786.00	-	-	930771.00	259015.00
Grand Total (I + II + III)	18275065.00	16203612.00	-	1730847.00	36209524.00	-	-	18247231.00	19962293.00

FIXED ASSETS

Name of Assets	Opening Bal. as on 01.04.2010	Additions during the Yr.	Closing Bal. as on 31.03.2011
Lend	728548.30	-	728549.30
Building (Main Centre)	2871999.67	-	2871999.67
Building (Village Centre)	7330148.31	302175.00	7632323.31
Furniture & Fixture	354087.40	118460.00	472547.40
Bi-Cycle	207482.40	5770.00	213252.40
Vehicles	682896.00	-	682896.00
Equipment	352954.05	1200.00	354154.05
Computer	238303.00	47070.00	285373.00
	12744120.13	474675.00	13218795.13

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Schedules forming part of the Balance Sheet as at 31st March, 2011

SCHEDULE - "23"

FIXED DEPOSITS

Particulars	Opening Balance As On 01.04.2010	During The Year	Interest on Certificate	Total	Matured During The Year	Renewed During The Year	Closing Balance As On 31.03.2011
Out of Others	1957698.00	4112719.00	232734.00	6303151.00	6,773,000.00	6,773,000.00	6303151.00
Out of Loan Processing Fees	1638040.00	-	-	1638040.00	-	-	1638040.00
Out of IFA Fixed	197262.00	-	-	197262.00	-	-	197262.00
	3793000.00	4112719.00	232734.00	8138453.00	6773000.00	6773000.00	8138453.00

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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. K. Kejriwal)

Partner

Membership No.52768

Place : Kolkata
Dated : 25th June, 2011