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**SWANIRVAR**

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

**STATEMENT OF ACCOUNTS  
(CONSOLIDATED)  
For The Year Ended 31st March, 2012**

**N. BANERJEE & CO.**  
CHARTERED ACCOUNTANTS  
196, OLD CHINA BAZAR STREET  
2<sup>nd</sup> FLOOR  
KOLKATA-700 001  
☎ 2220-0291/3502

**AUDITORS' REPORT**

To The Members  
**Swanirvar**

We have audited the attached consolidated Receipts & Payments Account & Income & Expenditure Account of **Swanirvar** for the year ended 31<sup>st</sup> March, 2012 and consolidated Balance Sheet as at 31<sup>st</sup> March, 2012. 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 31<sup>st</sup> March, 2012; and
  - 4.2. In the case of Receipts & Payments Account of the cash flow for the year ended 31<sup>st</sup> March, 2012.
  - 4.3. In the case of Income & Expenditure Account of the surplus for the year ended 31<sup>st</sup> March, 2012.

Place : Kolkata  
Date : 06.07.2012



**For N. BANERJEE & CO.**  
*Chartered Accountants*  
Firm's Registration No.302089E

*N. Banerjee*  
(N. Banerjee)  
Proprietor

Membership No. : 2839



**SWANIRVAR  
CONSOLIDATED**

*Vill. & P.O. Andharmanik, Via Baduria, Dist. North 24 Parganas, West Bengal*  
**BALANCE SHEET AS AT 31ST MARCH, 2012**

<b>LIABILITIES</b>	<b>AMOUNT ₹</b>	<b>AMOUNT ₹</b>	<b>ASSETS</b>	<b>AMOUNT ₹</b>	<b>AMOUNT ₹</b>	<b>AMOUNT ₹</b>
<b>DEVELOPMENT PROGRAMME</b>			<b>FIXED ASSETS</b>			
General Fund			As per Schedule "23"			12991225.13
Balance b/f	384041.30		<b>LOANS DUE UNDER MICRO FIN. PROG</b>			
Add : Excess of Income over Expenditure	220339.75		(a) <u>Out of Group Savings Received</u>			
Add : Sale of Land & Building	270000.00		Opening Balance	5000.00	2817555.00	
	874381.05	834041.05	Add : Loan disbursement during the yr	150.00	5150.00	
Less : Capital Exp. Out of General Fund	40340.00		Add : Interest on loan		2822705.00	
			Less : <u>Repayment</u>			
<b>Capital Fund</b>			Principal	7420.00		
Opening Fund	13252190.53		Interest	150.00	7570.00	2815135.00
Less : Sale of Land & Building	270000.00		(b) <u>Out of Other Fund</u>			
Add : Capital Expenditure incurred	12982190.53	13024620.53	<u>To SHG</u>			
- Out of Grant	2090.00		Opening Balance	19414435.00		
- Out of General Fund	40340.00		Add : Disbursement during the year	8159000.00	27573435.00	
			Less- Repayment during this year		8459955.00	19113470.00
<b>ENDOWMENT FUND b/f</b>			<b>FIXED DEPOSITS</b>			
Balance b/f		149353.00	As per Schedule "24"			
<b>Restricted Fund (Unspent Balance)</b>			Fixed Deposit out of			8139453.00
<u>Foreign</u>			Endowment Fund b/f			146853.00
As per Schedule "20"		724958.28				
<u>Domestic</u>			<b>Total c/f</b>			<b>43207636.13</b>
As per Schedule "21"		4608.00				
<b>Total c/f</b>		<b>14737580.86</b>				



Contd.....

MICRO FINANCE PROGRAMME	Total b/f	14737580.86	CASH & BANK BALANCE	Total b/f	43207638.13
<u>General Fund</u>			<u>Micro Finance Programme</u>		
Opening Balance	3083207.75		Cash In Hand	53667.50	
Add : Excess of Income over Expenditure	362766.00	3445973.75	Cash at Bank	293304.25	346971.75
<u>Group Fund</u>			<u>Development Programme</u>		
Opening Balance	7964918.00		Cash In Hand	45772.59	
Add : Received during the year	645870.00		Cash at Bank	1551230.14	1597002.73
Less : Mandatory (withdrawals)	8641788.00				
	2164191.00				
Add : Interest on loan	150.00				
Add : Miscellaneous	159385.00	6637132.00			
<u>Voluntary Savings Fund</u>					
Opening Balance	122566.00				
Add : Received during the year	264560.00				
Less : Withdrawals	367126.00				
	333385.00	53741.00			
<u>Loan (As per Schedule "22")</u>					
UCO Bank Maslandpur Branch	16390778.00				
UBI, Bagla	573905.00				
W.B.M.D.C.	3312500.00	20277183.00			
		<b>45151610.61</b>			<b>45151610.61</b>

Significant Accounting Policies and Notes on Accounts - Schedule "25"

Place : Kolkata  
Date : 6th July, 2012

In terms of our report of even date.  
For N. BANERJEE & CO.

Chartered Accountants  
Firm's Registration No. : 302069E

*(N. Banerjee)*  
Proprietor  
Membership No. 2839



*Sandhya Mondal*  
Secretary  
Swarnivar  
Andharmanik, 24 Pgs.(N)

**SWANIRVAR**

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

**CONSOLIDATED**

**INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2012**

<b>EXPENDITURE</b>	<b>AMOUNT ₹</b>	<b>AMOUNT ₹</b>	<b>INCOME</b>	<b>AMOUNT ₹</b>	<b>AMOUNT ₹</b>	<b>AMOUNT ₹</b>
<u>To Expenses out of General Fund</u>						
<u>Foreign</u>			By Income Received towards Development Programming			
Salary (KKV)		107400.00	<u>Foreign</u>			
			Bank Interest			
			- S.B.I., Baduria		31427.00	81931.00
			- S.B.I., BT Rd., Kolkata		50504.00	
<u>Domestic</u>			<u>Domestic</u>			
SLI	352393.00		Donation (Miscellaneous)	881075.00		
General Domestic	314533.00		Training Fees	141700.00		
Primary (Education)	40976.00		Sale of Materials	79400.00		
Health	329552.00	1037454.00	Lease of Pond	105000.00		
			Subscription	216.00		
			Rent from Trng.Hall/Guest Room	41500.00		
			Reimbursement from VIBHA	13656.00	1262547.00	
			<u>Insurance Commission</u>			
			from TATA AIG		6139.75	
			<u>Bank Interest</u>			
			Punjab National Bank	762.00		
			UCO Bank	223.00		
			State Bank of India (Dom.)	9585.00		
			State Bank of India (GLRA)	2006.00		
<b>Total cif</b>		<b>1144854.00</b>	<b>Total cif</b>		<b>12576.00</b>	<b>1283262.75</b>
						<b>1365193.75</b>







**SWANIRVAR**

*Vill. & P.O. Andharmatik, Via Badkris, Dist. North 24 Parganas, West Bengal*

**CONSOLIDATED**

**RECEIPTS & PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2012**

RECEIPTS	SCHDL.	AMOUNT ₹	AMOUNT ₹	AMOUNT ₹	AMOUNT ₹	PAYMENTS	SCHDL.	AMOUNT ₹	AMOUNT ₹	AMOUNT ₹
<u>To Opening Balance</u>										
Cash-in-hand	"1"		76789.09							
Cash-at Bank	"2"		2380242.84		2457011.93					
<u>To Development Programming</u>						<u>By Development Programming</u>				
(1) <u>Foreign</u>						<u>Expenses out of Grant Recd.</u>				
(a) <u>Grant Received</u>						Foreign				
Friends of Swanirvar-Gen		142741.72				Friends of Swanirvar-Agr	"4"	331336.00		
Asha for Education		734266.00				Friends of Swanirvar-Gen	"4"	322200.00		
VIBHA - Primary		313852.00				Friends of Swanirvar-KKV	"4"	74731.00		
W.B.V.H.A.		108000.00				AID (Agr)	"5"	236323.00		
Share & Care Foundation						AID (LC)	"5"	50000.00		
- General		541998.00				AID (BA / KKV)	"6"	214667.00		
- Primary		537790.00				CIVA (Agr)	"6"	645252.00		
CIVA Agriculture		743295.08				VIBHA - Primary	"7"	288617.00		
AID-Barrier (Agriculture)		271300.00				Share & Care (Gen. LA)	"8"	532895.00		
AID-Barrier (KKV)		286502.00				Share & Care (Primary)	"8"	831645.00		
						Asha For Education	"10"	549878.00		
						W.B.V.H.A.	"11"	107839.00		
						F. C. General	"12"	107400.00	4312183.00	
(b) <u>Others</u>										
Bank Interest - S. B. I., Badaria		31427.00				<u>Domestic</u>				
Bank Interest - S. B. I., B.T.Rd. Kal.		50504.00				Expenses out of General Fund	"13"	334073.00		
						Health	"14"	350352.00		
						Primary (Education)	"15"	40976.00		
						SLI	"16"	352393.00		
(2) <u>Domestic</u>						GLRA - GF	"17"	1194528.00	2272320.00	
(a) <u>Grant Received</u>										
GLRA-GF		1191994.00								
(b) <u>Commission Received</u>										
TATA A/G-Insurance		8139.75								
(c) <u>Donations Received</u>										
Miscellaneous		881075.00								
<b>Total c/f</b>			<b>6882987.65</b>		<b>2487011.93</b>	<b>Total c/f</b>				<b>6584503.00</b>



Total b/f		5852887.55	2487011.93	Total b/f	6884803.00	22242853.00
<b>(d) Others</b> Sale of Materials Sale of Building (VII Cent.) Sale of Land (VII Cent.) Training Fees Lease of Pond Rent from Training Hall/Guest Room Subscription Reimbursement from VIBHA	78400.00 200000.00 70000.00 141700.00 105000.00 415000.00 216.00 13656.00			<b>By Micro Finance Programme</b> Interest on loan USI (C.C) Interest on Mandatory savings Interest on Voluntary savings Animator Salary Office staff Salary Bank Charges (JBI) Meeting Expenses Travel Repair of BI Cycle Repair of Motor Cycle Stationary Commission Agent Telephone Medical Insurance Miscellaneous	48898.00 155442.00 2497.00 272060.00 213000.00 60.00 5876.00 34248.00 4388.00 4955.00 7897.00 4166.00 4612.00 8602.00 1477.00	
<b>(e) Bank Interest</b> Punjab National Bank UCO Bank State Bank of India (Dom.) State Bank of India (GLRA)	762.00 223.00 9585.00 2006.00	12576.00		<b>Group Savings withdrawls</b> Mandatory Savings Voluntary Savings	2184191.00 333385.00	766264.00
<b>To Micro Finance Programme</b> <b>(a) Receipts towards Group Fund</b> Mandatory Saving Interest on Loan Miscellaneous	646870.00 150.00 159385.00	806405.00		<b>Loan paid to Group</b> S.H.G. Group Fund	8158000.00 5000.00	8164000.00
<b>(b) Voluntary Saving</b> Deposit <b>(c) Loan Taken</b> From JBI		264560.00 4545500.00		<b>Loan Refund</b> USI (C.C)	4230810.00	22242853.00
<b>(d) Repayment of Loan Received</b> SHG Group Fund	8459865.00 7420.00	8467385.00	20600885.65	<b>Total c/f</b>	<b>Total c/f</b>	<b>Total c/f</b>
		2457011.83	2457011.83			22242853.00







**SWANIRVAR**  
**CONSOLIDATED**

Schedules forming part of the Receipts & Payments Account  
for the year ended 31st March, 2012

**SCHEDULE - "1"**

**OPENING BALANCE**

<b>Cash-in-Hand</b>	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
Katihat	-	1879.00	1,879.00
Magurkhali	-	39307.00	39,307.00
	<b>27367.59</b>	<b>49401.50</b>	<b>76769.09</b>

**SCHEDULE - "2"**

**OPENING BALANCE**

<b>Cash-at-Bank</b>	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 (Katihat)-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
	<b>1637102.59</b>	<b>743140.25</b>	<b>2380242.84</b>





**SWANIRVAR  
CONSOLIDATED**

Schedules forming part of Receipts & Payments Account for the year ended 31st March, 2012  
SCHEDULE - "3"

**LOAN RECEIVED & LOAN REFUND**

(i) From West Bengal Minority Development Finance Corporation

Amount in ₹

Phase	Opening Bal. as on 01.04.11	Received during the Yr.	Interest during the Yr.	Processing Fees	Total	Refund during the Yr.	Closing Bal. as on 31.03.12
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.7962/MDC/Swanirvar Sanction Date 25.03.2008	125000.00	---	---	---	125000.00	---	125000.00
7) Memo No.7963/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 01.04.11	Received during the Yr.	Interest during the Yr.	Processing Fees	Total	Refund during the Yr.	Closing Bal. as on 31.03.12
11) Memo No. 1998/MDC/Swanirvar Sanction Date 21.10.2008	312500.00	---	---	---	312500.00	---	312500.00
12) Memo No. 2058/MDC/Swanirvar Sanction Date 28.02.2009	516000.00	---	---	---	516000.00	---	516000.00
13) Memo No. 2059/MDC/Swanirvar Sanction Date 28.02.2009	865500.00	---	---	---	865500.00	---	865500.00
14) Memo No. 2060/MDC/Swanirvar Sanction Date 28.02.2009	71250.00	---	---	---	71250.00	---	71250.00
15) Memo No. 2061/MDC/Swanirvar Sanction Date 28.02.2009	47250.00	---	---	---	47250.00	---	47250.00
<b>Sub-Total (i)</b>	<b>3312500.00</b>	<b>---</b>	<b>---</b>	<b>---</b>	<b>3312500.00</b>	<b>---</b>	<b>3312500.00</b>





SWANIRVAR

CONSOLIDATED

Schedules forming part of Receipts & Payments Account for the year ended 31st March, 2012

(ii) From UCO Bank, Maslandapur Branch

Particulars	Amount in ₹						
	Opening Bal. as on 01.04.11	Received during the Yr.	Interest during the Yr.	Others	Total	Refund during the Yr.	Closing Bal. as on 31.03.12
1) Fatullapur	6186415.00	-	-	-	6186415.00	-	6186415.00
2) Kolsur	1045610.00	-	-	-	1045610.00	-	1045610.00
3) Katihat	3652915.00	-	-	-	3652915.00	-	3652915.00
4) Magurkhali	2579116.00	-	-	-	2579116.00	-	2579116.00
5) Micro Finance General	2926722.00	-	-	-	2926722.00	-	2926722.00
<b>Sub-Total (ii)</b>	<b>16390778.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16390778.00</b>	<b>-</b>	<b>16390778.00</b>

(iii) From UBI, Bagjola Branch

Kolsur	419,015.00	454,500.00	46,886.00	-	501,401.00	427,496.00	73,905.00
Micro Finance General	(160,000.00)	-	-	-	(160,000.00)	-	(160,000.00)
<b>Sub-Total (iii)</b>	<b>259,015.00</b>	<b>454,500.00</b>	<b>46,886.00</b>	<b>-</b>	<b>485,141.00</b>	<b>427,496.00</b>	<b>57,390.50</b>
<b>Grand Total (i + ii)</b>	<b>19703278.00</b>	<b>4545500.00</b>	<b>46886.00</b>	<b>-</b>	<b>24554679.00</b>	<b>4277496.00</b>	<b>20277183.00</b>



**SWANIRVAR  
CONSOLIDATED**

Schedules forming part of the Receipts & Payments Account  
for the year ended 31st March, 2012

	AMOUNT ₹	AMOUNT ₹
<b><u>SCHEDULE - "4"</u></b>		
<b><u>FRIENDS OF SWANIRVAR</u></b>		
<b><u>FOS - Agri</u></b>		
House Rent	7700.00	
Medical Insurance	13485.00	
Repairs	17251.00	
Salary	292900.00	331336.00
<b><u>FOS - General (KKV)</u></b>		
Salaries		322200.00
<b><u>FOS - KKV</u></b>		
Medical Insurance	11492.00	
Repairs	9539.00	
Salary	53700.00	74731.00
		<b>728267.00</b>
<b><u>SCHEDULE - "5"</u></b>		
<b><u>AID (Agri)</u></b>		
Asst. NGO Partners	144000.00	
Documentation	2550.00	
Extention Work	12346.00	
Meeting/Training	52814.00	
Printing & Stationery	4194.00	
Publicity	10439.00	
Travel	9980.00	236323.00
<b><u>AID (LC)</u></b>		
Rent & Others		50000.00
<b><u>AID (BA / KKV)</u></b>		
Exhibition	13502.00	
Meeting/Visit	15330.00	
Materials	24273.00	
Printing & Stationery	4355.00	
Resource Centre	53700.00	
Telephone	8824.00	
Training/Workshop/Net Work	21064.00	
Travel	73519.00	214567.00
		<b>1957424.00</b>





**SWANIRVAR  
CONSOLIDATED**

Schedules forming part of the Receipts & Payments Account  
for the year ended 31st March, 2012

	AMOUNT ₹	AMOUNT ₹
<b><u>SCHEDULE - "6"</u></b>		
<b><u>AID (Aqri)</u></b>		
Extension Work		36824.00
Meeting/Training		36926.00
Model & Trial		66078.00
Publicity		800.00
Salary		405200.00
Telephone		12304.00
Travel		87120.00
		<b>645252.00</b>
<b><u>SCHEDULE - "7"</u></b>		
<b><u>VIBHA-Primary</u></b>		
Salary		186000.00
Telephone		16573.00
Internal Meeting/Visit		35702.00
Repairs		15271.00
Travel		35071.00
		<b>288617.00</b>
<b><u>SCHEDULE - "8"</u></b>		
<b><u>SHARE &amp; CARE FOUNDATION</u></b>		
<b><u>GENERAL (LA)</u></b>		
<i>Programme Expenditure</i>		
Salary (KKV & General)	300600.00	
Bank Charges	5090.00	
Maintenance	129426.00	
Professional Fees	39436.00	
Food	68470.00	
Medical Insurance	7483.00	550505.00
<i>Capital Expenditure</i>		
- Furniture		2090.00
		<b>552595.00</b>
<b><u>SCHEDULE - "9"</u></b>		
<b><u>SHARE &amp; CARE FOUNDATION</u></b>		
<b><u>PRIMARY</u></b>		
Documentation		2060.00
Evaluation Cost		5400.00
Field Trip		15510.00
Food		56036.00
Medical Insurance		13172.00
Printing & Stationery		8312.00
Sahitya Sabha		9800.00
Salary-Teachers		558000.00
Teaching Learning Materials		131899.00
Uniform		31456.00
		<b>831645.00</b>



**SWANIRVAR****CONSOLIDATED**

Schedules forming part of the Receipts & Payments Account  
for the year ended 31st March, 2012

	AMOUNT ₹
<b>SCHEDULE - "10"</b>	
<b>ASHA FOR EDUCATION</b>	
Administration	9979.00
Events Celebration Expenses	3122.00
Library Materials	1563.00
Meeting/Training	9708.00
Project Expenses	6499.00
Rent	95000.00
Resource Persons	18500.00
Salary Accountant	36000.00
Salary Life Skill, Evs Trainer	132000.00
Salary Math & Science Trainer	186000.00
Shifting	17458.00
TLM Stationery, Production	6578.00
Travel	7296.00
Utilities	19975.00
	<b>549678.00</b>
<b>SCHEDULE - "11"</b>	
<b>W.B.V.H.A.</b>	
Promotion of Genetic Care	34048.00
Accounts & Audit	8000.00
Capacity Building	2000.00
Case Building	1500.00
Community Awareness	9848.00
Community Monitoring by Health Facilitator	12000.00
Community Orientation Meeting	4975.00
Outreach Support	12000.00
Printing & Documentation	3690.00
Promotion of IMNCI-Home Visit	2000.00
Sensitization of SHG/VDC	6826.00
Training of CBO, NGO	5000.00
Training of Asha, ICDS, Helper	2002.00
Travel & Transport	3950.00
	<b>107839.00</b>
<b>SCHEDULE - "12"</b>	
<b>F. C. GENERAL (KKV)</b>	
Salary	107400.00
	<b>107400.00</b>





**SWANIRVAR  
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Schedules forming part of the Receipts & Payments Account  
for the year ended 31st March, 2012

	AMOUNT ₹	AMOUNT ₹
<b>SCHEDULE - "13"</b>		
<b>EXPENDITURE OUT OF GENERAL FUND</b>		
<i>Administrative Cost</i>		
Bank Charges	1269.00	
Commission Agent	1335.00	
Communication	38241.00	
Electricity	11972.00	
House Rent	7800.00	
Licence Renewal	4282.00	
Organisation	28256.00	
Printing & Stationery	21048.00	
Renewal Subscription	7000.00	
Salary	150000.00	
Travel	43330.00	314533.00
<i>Capital Expenditure</i>		
Bicycle	3490.00	
Computer	16050.00	19540.00
		<b>334073.00</b>
<b>SCHEDULE - "14"</b>		
<b>HEALTH</b>		
<i>Administrative Cost</i>		
Documentation	815.00	
Medical Insurance	2870.00	
Printing & Stationery	34622.00	
Repairs	10350.00	
Salary	202500.00	
Telephone	11855.00	
Training/Meeting	18950.00	
Travel	47590.00	329552.00
<i>Capital Expenditure</i>		
Computer	16000.00	
Equipment	4800.00	20800.00
		<b>350352.00</b>
<b>SCHEDULE - "15"</b>		
<b>PRIMARY (EDUCATION)</b>		
Annual Sports		6000.00
Training Aids		26406.00
Travel		8570.00
		<b>40976.00</b>
<b>SCHEDULE - "16"</b>		
<b>SLI</b>		
Pre-Primary		352393.00
		<b>352393.00</b>
<b>SCHEDULE - "17"</b>		
<b>GLRA-GLOBAL FUND</b>		
Community Programme		481108.00
VTBT Training		150210.00
RHCP		94410.00
Planning & Administration		468000.00
Bank Charges		798.00
		<b>1194526.00</b>



**SWANIRVAR****CONSOLIDATED**

Schedules forming part of the Receipts & Payments Account  
for the year ended 31st March, 2012

**SCHEDULE - "18"****CLOSING BALANCE**

<b>Cash-in-Hand</b>	Development Programme (Rs.)	Micro Finance Programme (Rs.)	Total (Rs.)
Domestic	12719.62	-	12,719.62
GLRA GF	4542.00	-	4,542.00
F. C. : General	28349.97	-	28,349.97
F. C. : W.B.V.H.A.	161.00	-	161.00
Fatullapur	-	949.50	949.50
Kolsur	-	13386.00	13,386.00
Katiahat	-	25.00	25.00
Magurkhali	-	39307.00	39,307.00
	<b>45772.59</b>	<b>53667.50</b>	<b>99440.09</b>

**SCHEDULE - "19"****CLOSING BALANCE**

<b>Cash-at-Bank</b>	Development Programme (Rs.)	Micro Finance Programme (Rs.)	Total (Rs.)
Allahabad Bank (Dom.)	3,275.50	-	3,275.50
State Bank of India-B.T. Road (FC)	497703.52	-	497703.52
State Bank of India-Baduria (Dom.)	687434.92	-	687434.92
State Bank of India-Baduria (GLRA)	2114.00	-	2114.00
State Bank of India-Baduria (FC)	356272.00	-	356272.00
Punjab National Bank	3082.95	-	3082.95
UCO Bank-18574	1347.25	-	1347.25
UCO Bank (Maslandapur)-19388	-	46.25	46.25
Bangiya Gramin V. Bank (Punra)-A/c No. 2942	-	1606.00	1606.00
Bangiya Gramin V. Bank (Kolsur)-A/c No. 2692	-	988.00	988.00
Bangiya Gramin V. Bank (Rudrapur)-A/c No.4951	-	14350.00	14350.00
Bank of India (Katiahat)-A/c No.11565	-	241873.00	241873.00
Rudrapur Cooperative Bank-A/c No. 1186	-	3268.00	3268.00
UBI, Bagjola-A/c No.0762010121309	-	31173.00	31173.00
	<b>1551230.14</b>	<b>293304.25</b>	<b>1844534.39</b>





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Schedules forming part of the Balance Sheet as at 31st March, 2012

**SCHEDULE - "20"**

**UNSPENT GRANT (FOREIGN FUND)**

Amount in ₹

Name of Funds	Opening Balance As On 01.04.2011	Received During The Year	Bank Interest	Total	Utilised During the Year		Unspent Balance As On 31.03.2012
					Capital Expenses	Revenue Expenses	
FOS-General	253509.06	142741.72	-	396250.78	-	322200.00	74050.78
FOS-Agri	341408.60	-	-	341408.60	-	331336.00	10072.60
FOS-KKV	87470.40	-	-	87470.40	-	74731.00	12739.40
Share & Care (General)	169004.27	541998.00	-	711002.27	2,090.00	550505.00	158407.27
Share & Care (Primary)	52840.00	537790.00	-	590630.00	-	831645.00	(241015.00)
AID (Agri)	(287.00)	271300.00	-	271013.00	-	236323.00	34690.00
AID (L.C.)	55812.00	-	-	55812.00	-	50000.00	5812.00
AID (BA/KKV)	66889.00	296502.00	-	363391.00	-	214567.00	148824.00
Indienhilfe (Chatra)	86994.00	-	-	86994.00	-	-	86994.00
Indienhilfe (L.C.)	52283.30	-	-	52283.30	-	-	52283.30
Indienhilfe (SLI)	(313390.00)	-	-	(313390.00)	-	-	(313390.00)
Indienhilfe (S.P.)	52232.50	-	-	52232.50	-	-	52232.50
Indienhilfe (Gratuity)	325000.00	-	-	325000.00	-	-	325000.00
CIVA (Agri)	14557.13	743295.08	-	757852.21	-	645252.00	112600.21
VIBHA-Primary	10308.22	313952.00	-	324260.22	-	288617.00	35643.22
Kolkata Seeds, Japan	(1238.00)	-	-	(1238.00)	-	-	(1238.00)
W.B.V.H.A.	-	108000.00	-	108000.00	-	107839.00	161.00
Asha For Education	-	734269.00	-	734269.00	-	549878.00	184,591.00
SEVA	(13500.00)	-	-	(13500.00)	-	-	(13500.00)
	<b>1239893.48</b>	<b>3689847.80</b>	<b>-</b>	<b>4929741.28</b>	<b>2,090.00</b>	<b>4202693.00</b>	<b>724958.28</b>

**SCHEDULE - "21"**

**UNSPENT GRANT (DOMESTIC)**

Name of Funds	Opening Balance As On 01.04.2011	Received During The Year	Total	Utilised During The Year	Unspent Balance As On 31.03.2012
GLRA-GF	7140.00	1191994.00	1199134.00	1194526.00	4608.00
	<b>7140.00</b>	<b>1191994.00</b>	<b>1199134.00</b>	<b>1194526.00</b>	<b>4608.00</b>





**SWANIRVAR  
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Schedules forming part of Balance Sheet as at 31st March, 2012

**SCHEDULE - "22"**

LOAN

(i) UCO Bank, Maslandapur Branch

Name of Area Office	Opening Bal. as on 01.04.11	Loan Given	Processing Fees	Interest Due	Total	Interest Repayment	Loan Repayment	Total Repayment	Closing Bal. as on 31.03.12
Fatullapur	6186415.00	-	-	-	6186415.00	-	-	-	6186415.00
Kolsur	1045610.00	-	-	-	1045610.00	-	-	-	1045610.00
Kaliahat	3652915.00	-	-	-	3652915.00	-	-	-	3652915.00
Magurkhali	2579116.00	-	-	-	2579116.00	-	-	-	2579116.00
General	2926722.00	-	-	-	2926722.00	-	-	-	2926722.00
<b>Sub-Total (i)</b>	<b>16390778.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16390778.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16390778.00</b>

(ii) West Bengal Minority Development Finance Corporation

Name of Area Office	Opening Bal. as on 01.04.11	Loan Given	Processing Fees	Interest Due	Total	Interest Repayment	Loan Repayment	Total Repayment	Closing Bal. as on 31.03.12
Fatullapur	155311.00	-	-	-	155311.00	-	-	-	155311.00
Kolsur	1464957.00	-	-	-	1464957.00	-	-	-	1464957.00
Kaliahat	928650.00	-	-	-	928650.00	-	-	-	928650.00
Magurkhali	763392.00	-	-	-	763392.00	-	-	-	763392.00
<b>Sub-Total (ii)</b>	<b>3312500.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3312500.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3312500.00</b>

(iii) From UBI, Basjola Branch

Kolsur	419,015.00	454,500.00	-	46,886.00	501,401.00	-	-	427,496.00	73,905.00
Micro Finance General	(160,000.00)	-	-	-	(160,000.00)	-	-	-	(160,000.00)
<b>Sub-Total (iii)</b>	<b>-</b>	<b>454,500.00</b>	<b>-</b>	<b>46,886.00</b>	<b>495,140.10</b>	<b>-</b>	<b>-</b>	<b>427,496.00</b>	<b>57,390.00</b>
<b>Grand Total (i + ii + iii)</b>	<b>19703278.00</b>	<b>454500.00</b>	<b>-</b>	<b>46886.00</b>	<b>24854679.00</b>	<b>-</b>	<b>-</b>	<b>427496.00</b>	<b>20277183.00</b>

**SCHEDULE - "23"**

FIXED ASSETS

Name of Assets	Opening Bal. as on 01.04.2011	Additions during the Yr.	Sold during the Yr.	Closing Bal. as on 31.03.2012
Land	728549.30	-	70000.00	658549.30
Building (Main Centre)	2871698.67	-	-	2871698.67
Building (Village Centre)	7632323.31	-	200000.00	7432323.31
Furniture & Fixture	472547.40	2090.00	-	474637.40
Bi-Cycle	213252.40	3460.00	-	216712.40
Vehicles	662896.00	-	-	662896.00
Equipment	354154.05	4800.00	-	358954.05
Computer	285373.00	32050.00	-	317423.00
	<b>13218796.13</b>	<b>42430.00</b>	<b>270000.00</b>	<b>12991225.13</b>



**SWANIRVAR**  
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Schedules forming part of the Balance Sheet as at 31st March, 2012

**SCHEDULE - "24"**

**FIXED DEPOSITS**

**Amount in ₹**

Particulars	Opening Balance As On 01.04.2011	During The Year	Interest on Certificate	Total	Matured During The Year	Renewed During The Year	Closing Balance As On 31.03.2012
	Out of Others	6303151.00	-	-	6303151.00	-	-
Out of Loan Processing Fees	1638040.00	-	-	1638040.00	-	-	1638040.00
Out of IFA Fixed	197262.00	-	-	197262.00	-	-	197262.00
	<b>8138453.00</b>	-	-	<b>8138453.00</b>	-	-	<b>8138453.00</b>





## SWANIRVAR

### SCHEDULE-"25" - SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED ON 31<sup>ST</sup> MARCH, 2012

#### 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 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.
01	Bangiya Gramin Vikash Bank	Rudrapur	4951
02	Rudrapur Co-operative Bank	Rudrapur	1186
03	Allahabad Bank (Dom)	Baduria	6590
04	UCO Bank	Maslandpur	19388
05	Bangiya Gramin Vikash Bank	Punra	2942
06	Bangiya Gramin Vikash Bank	Kolsur	2692

- 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 "25"

**For N. BANERJEE & CO.**

Chartered Accountants

Firm's Registration No. 302089E

(N. Banerjee)

Proprietor

Membership No.2839

Place : Kolkata

Dated : 6<sup>th</sup> July, 2012

