

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

STATEMENT OF ACCOUNTS
(CONSOLIDATED)
For The Year Ended 31st March, 2015

N. BEHERA & COMPANY

Chartered Accountants

P-41, Princep Street,
4th Floor, Room No.402

Kolkata - 700 072

☎ 033 – 33160553

📞 8583933001/9830943380

📧 [caniranjanbehera@gmail.com/](mailto:caniranjanbehera@gmail.com)

niranjanbehera1974@gmail.com

SWANIRVAR

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

PAN : AADTS7756C

ACCOUNTING YEAR : 2014-2015

ASSESSMENT YEAR : 2015-2016

COMPUTATION OF TOTAL INCOME AND TAX PAYABLE THEREON

AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT
₹	₹	₹	₹	₹	₹

(A) Grants Received during the year

Foreign

VIBHA - Primary	601,149.00
W.B.V.H.A.	161,600.00
Share & Care Foundation-Primary	598,000.00
AID-Bayer (Agriculture)	533,700.00
AID-Bayer (KKB)	800,000.00

Domestic

GLRA-GF	339,228.00
Vibha-India	187,000.00
	<u>3,220,677.00</u>

(B) Other Incomes

	Foreign	Domestic	SHG	Total
Donations & Subscription	29,910.00	470,002.00	-	499,912.00
Bank Interest	28,852.00	5,513.00	7,418.00	41,783.00
Vibha Impact Assessment Workshop	132,308.00	-	-	132,308.00
Service Charge Received	-	-	1,492,598.00	1,492,598.00
Training Fees(TDS of Rs 1440)	-	761,240.00	-	761,240.00
Insurance Claim	-	3,000.00	-	3,000.00
Lease of Pond	-	120,000.00	-	120,000.00
Loan Processing Fees Received	-	-	104,355.00	104,355.00
				<u>3,155,196.00</u>
				6,375,873.00

Less : Amount Spent during the year

Development Programme	4,692,491.00
SHG	1,210,747.00
	<u>5,903,238.00</u>

472,635.00

Less : Statutory Accumulation upto 15%

472,635.00

Nil

Total Income

NIL

Tax Payable

NIL

Less :Tax Deducted at source

3,110.00

Tax Refundable

3,110.00

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✉ caniranjanbehera@gmail.com /
niranjanbehera1974@gmail.com

INDEPENDENT AUDITOR'S REPORT

To
The Members of SWANIRVAR
Vill. & P.O. Andharmanik, Via Baduria,
Dist. North 24 Parganas, West Bengal.

We have audited the accompanying financial statements of SWANIRVAR, which comprise the Balance sheet as at March 31, 2015, the Receipts and Payments account & Income & Expenditure Account for the year then ended, and a summary of significant accounting policies and other explanatory information (referred to as 'financial statements').

The financial statements have been prepared by the management of SWANIRVAR in compliance with the accounting principles generally accepted in India.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation of these financial statements in compliance with the accounting principles generally accepted in India. This includes the design, implementation and maintenance of internal control relevant to the preparation of financial statements that are free from the material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India (ICAI). Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.



An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

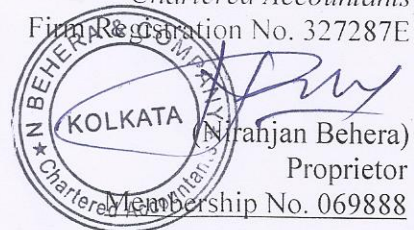
In our opinion and to the best of our information and according to the explanations given to us, the financial statements give a true and fair view :

- a) In the case of Balance Sheet of the state of affairs of the organisation as at 31st March, 2015;
- b) In the case of Income & Expenditure Account of the surplus of the organisation as at 31st March, 2015;
- c) In the case of Receipts & Payments Account of the cash flow of the organisation for the year ended 31st March, 2015.

For **N. BEHERA & COMPANY**

Chartered Accountants

Firm Registration No. 327287E



(Nirahjan Behera)

Proprietor

Membership No. 069888

Place : Kolkata

Date : 12th September, 2015

**SWANIRVAR
CONSOLIDATED**

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

BALANCE SHEET AS AT 31ST MARCH, 2015

L I A B I L I T I E S	AMOUNT ₹	AMOUNT ₹	A S S E T S	AMOUNT ₹	AMOUNT ₹	AMOUNT ₹
DEVELOPMENT PROGRAMME			FIXED ASSETS			
<u>General Fund</u>			As per Schedule "22"			13252349.13
Balance b/f	204009.52		LOANS DUE UNDER MICRO FIN. PROG			
Add : Excess of Income over Expenditure	34806.00		(a) <u>Out of Group Savings Received</u>			
Less: Capital Expenditure	238815.52	170715.52	Opening Balance			2805394.00
	68100.00		(b) <u>Out of Other Fund</u>			
Capital Fund			<u>To SHG</u>			
Opening Fund	13217644.53		Opening Balance	7010488.00		
Add : Additions	68100.00	13285744.53	Add : Disbursement during the year	11426500.00	18436988.00	
ENDOWMENT FUND b/f			Less : Repayment during this year		10260422.00	
Balance b/f	188577.00	205270.00	Less : Loan to Group Written Off		8176566.00	7871876.00
Add During the Year	16,693.00				304690.00	
Restricted Fund (Unspent Balance)			FIXED DEPOSITS			
<u>Foreign</u>			As per Schedule "23"			2,300,000.00
As per Schedule "19"			Fixed Deposit out of			
<u>Domestic</u>			Endowment Fund b/f		186991.00	
As per Schedule "20"			Add : During the Year		15023.00	202014.00
			Tax Deducted at Source A.Y 2014-15			11842.00
			Tax Deducted at Source A.Y 2015-16			3110.00
			CASH & BANK BALANCE			
			<u>SHG Programme</u>			
			Cash in Hand	51409.50		
			Cash at Bank	234936.03	286345.53	
			<u>Development Programme</u>			
			Cash in Hand	47532.84		
			Cash at Bank	606712.24	654245.08	
Total c/f		14158560.21	Total c/f			940590.61
						27387175.74

Contd.....



Total b/f	14158560.21	ADVANCE TO STAFF	Total b/f	27387175.74
<u>SHG PROGRAMME</u>		Advance	102700.00	
<u>General Fund</u>		Less : Repayment	67700.00	35000.00
Opening Balance	3518084.53			
Add : Excess of Income over Expenditure	393624.00			
	3911708.53			
Less : Loan to Group Written Off	304690.00			
<u>Group Fund</u>	3607018.53			
<u>Mandatory Savings</u>				
Opening Balance	5501907.00			
Add : Received during the year *	689426.00			
Add : Miscellaneous	155955.00			
	6347288.00			
Less : Withdrawals	295614.00			
<u>Voluntary Savings Fund</u>	6051674.00			
Opening Balance	46147.00			
Add : Received during the year	395236.00			
	441383.00			
Less : Repayment during the year	148960.00			
<u>Loan (As per Schedule "21")</u>	292423.00			
W.B.M.D.C.	3312500.00			
	27422175.74			

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

In terms of our report of even date for N. BEHERA & COMPANY

Chartered Accountants & Company
 Firm Registration No. 3272874
 (Niranjan Behera) KOLKATA
 Proprietor
 Membership No. 006888



Sandhya Mondal
 Secretary
 SWA NIRMAR
 Andharmanik, 24 Pgs. (N)

Place : Kolkata
 Date : 12th September, 2015

SWANIRVAR

CONSOLIDATED

Schedules forming part of the Balance Sheet as at 31st March, 2015

SCHEDULE - "19"

UNSPENT GRANT (FOREIGN FUND)

Amount in ₹

Name of Funds	Opening Balance As On 01.04.2014	Received During The Year	Total	Utilised during the year	Unspent Balance As On 31.03.2015
Global Greengrants Fund	108,529.00	-	108,529.00	108,800.00	(271.00)
Share & Care (General)	(1,320.73)	-	(1,320.73)	-	(1,320.73)
Share & Care (Primary)	(67,385.00)	598,000.00	530,615.00	374,893.00	155,722.00
AID (Agri)	(39,909.00)	533,700.00	493,791.00	492,532.00	1,259.00
AID (BAY/KKV)	(702.00)	800,000.00	799,298.00	722,051.00	77,247.00
Indienhilfe (L.C.)	116,125.80	-	116,125.80	-	116,125.80
CIVA (Agri)	727.21	-	727.21	-	727.21
VIBHA-Primary	(45,920.78)	601,149.00	555,228.22	554,764.00	464.22
W.B.V.H.A.	18.00	161,600.00	161,618.00	161,617.00	1.00
Asha For Education	(799.34)	-	(799.34)	-	(799.34)
Convern Universal	211,652.00	-	211,652.00	80,875.00	130,777.00
	281,015.16	2,694,449.00	2,975,464.16	2,495,532.00	479,932.16

SCHEDULE - "20"

UNSPENT GRANT (DOMESTIC)

Name of Funds	Opening Balance As On 01.04.2014	Received During The Year	Interest During The Year	during the Year During The Year	Unspent Balance As On 31.03.2015
GLRA-GF	810.00	339,228.00	482.00	337,620.00	2,900.00
Vibha-India	187,000.00	187,000.00	-	173,002.00	13,998.00
	810.00	526,228.00	482.00	510,622.00	16,898.00



**SWANIRVAR
CONSOLIDATED**

Schedules forming part of Balance Sheet as at 31st March, 2015

SCHEDULE - "21"

LOAN

West Bengal Minority Development Finance Corporation

Name of Area Office	Opening Bal. as on 01.04.14	Loan Given	Processing Fees	Interest Due	Total	Interest Repayment	Loan Repayment	Total Repayment	Written Off during the year	Closing Bal. as on 31.03.15
Fatullapur	155311.00	-	-	-	155311.00	-	-	-	-	155311.00
Kolsur	1464957.00	-	-	-	1464957.00	-	-	-	-	1464957.00
Katahat	928850.00	-	-	-	928850.00	-	-	-	-	928850.00
Magurkhali	763382.00	-	-	-	763382.00	-	-	-	-	763382.00
	3312500.00	-	-	-	3312500.00	-	-	-	-	3312500.00

SCHEDULE - "22"

FIXED ASSETS

Name of Assets	Opening Bal. as on 01.04.2014	Additions during the Yr.	Sold during the Yr.	Closing Bal. as on 31.03.2015
Land	656549.30	-	-	656549.30
Building (Main Centre)	2871699.67	-	-	2871699.67
Building (Village Centre)	7432323.31	-	-	7432323.31
Furniture & Fixture	562637.40	-	-	562637.40
Bi-Cycle	229872.40	-	-	229872.40
Vehicles	662896.00	52,500.00	-	715396.00
Equipment	358954.05	15,600.00	-	374554.05
Computer	409317.00	-	-	409317.00
	13184249.13	68,100.00	-	13252349.13

Sandhya Mondal
Secretary
SWANIRVAR
Andhermanik, 24 Pgs. (B)



SWANIRVAR

CONSOLIDATED

Schedules forming part of the Balance Sheet as at 31st March, 2015

SCHEDULE - "23"

FIXED DEPOSITS

Amount in ₹

Particulars	Opening Balance As On 01.04.2014	During The Year	Interest on Certificate	Total	Matured During The Year	Renewed During The Year	Closing Balance As On 31.03.2015
	Kolsur	-	589,530.00	-	589530.00	-	-
SHG General	-	1,710,470.00	-	1710470.00	-	-	1,710,470.00
	-	2,300,000.00	-	2300000.00	-	-	2,300,000.00



SWANIRVAR

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

CONSOLIDATED

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2015

EXPENDITURE	AMOUNT ₹	AMOUNT ₹	INCOME	AMOUNT ₹	AMOUNT ₹	AMOUNT ₹
<u>To Expenses out of General Fund</u>						
<u>Foreign</u>			By Income Received towards Development Programme			
Audit Fees	32023.00		<u>Foreign</u>			
Bank Charges	3469.00		Donation-Bharati Ghosh	29910.00		
Computer Maintenance	11035.00		Vibha-Impact Asst.W'shop	132308.00		
Impact Workshop	109449.00		Bank Interest			
Meeting	42630.00	198606.00	- S.B.I., Baduria	15373.00		
			- S.B.I., BT Rd., Kolkata	13479.00		191070.00
<u>Domestic</u>			<u>Domestic</u>			
General Domestic	348468.00		Donation (Miscellaneous)	470002.00		
Health	734835.00		Training Fees (TDS of Rs 1440)	761240.00		
Education	120977.00		Lease of Pond	120000.00		
Agriculture	112651.00	1316931.00	Insurance claim Received	3000.00	1354242.00	
<u>SHG</u>			<u>Bank Interest</u>			
Electricity	2270.00		Punjab National Bank	135.00		
Interest on Mandatory savings	155955.00		UCO Bank	59.00		
Interest on Voluntary savings	4096.00		State Bank of India (Dom.)	2929.00		
Animator Salary	325005.00		UBI	1908.00	5031.00	1359273.00
Coordinator Salary	120000.00					
Computer Maintenance	2961.00					
Consultancy Fees	27500.00					
Salary Accountant	96000.00					
Office Staff Salary	266400.00					
Staff Incentive	38044.00					
Bank Charges (UBI)	121.00					
Meeting Expenses	15080.00					
Travel	29591.00					
Total c/f	1083023.00	1515537.00	Total c/f			1550343.00



Contd....

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Total b/f	1083023.00	1515537.00	Total b/f	1550343.00
Repair of Bi Cycle	3749.00			
Repair of Motor Cycle	6430.00			
Stationery	6771.00		1492598.00	
Cash in Vault Insurance	7068.00		104355.00	
Telephone	23485.00			
Printing	28878.00		199.00	
Medical Insurance	7494.00		7181.00	
Audit Fees	21000.00		38.00	
Miscellaneous	22849.00	1210747.00	7418.00	1604371.00
To Excess of Income over Exp. transferred to Gen. Fund				
Development Programme	34806.00			
SHG	393624.00	428430.00		
		3154714.00		3154714.00

In terms of our report of even date.

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

for N. BEHERA & COMPANY

Chartered Accountants

Firm Registration No. 327287E

(Niranjan Behera)

Proprietor

Membership No. 069888

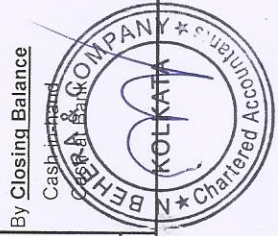
Chartered Accountants

Place : Kolkata

Date : 12th September, 2015

Sandhya Mondal
Secretary
SWANIRWAR
Andharmanik-24 Pgs.(N)

	Total b/f			Total b/f	
(c) Others					
Training Fees	759800.00			2270.00	
Lease of Pond	120000.00			155955.00	
Insurance Claim	3000.00			4096.00	
Advance Recovered from Staff				325005.00	
(d) Bank Interest				120000.00	
Punjab National Bank	135.00			2961.00	
UCO Bank	59.00			27500.00	
United Bank of India	1908.00			96000.00	
State Bank of India (Dom.)	2929.00			266400.00	
State Bank of India (GLRA)	482.00			38044.00	
To SHG Programme				15080.00	
(a) Receipts towards Group Fund				29591.00	
Mandatory Saving	689426.00			3749.00	
Miscellaneous	155955.00			6430.00	
(b) Voluntary Saving				6771.00	
Deposit				7068.00	
(c) Repayment of Loan Received				23485.00	
SHG				28878.00	
				7494.00	
				21000.00	
				22849.00	
				1210747.00	
				295614.00	
				148960.00	
				444574.00	
				11426500.00	
				2300000.00	
				20074312.00	
				98942.34	
				841648.27	
				940590.61	
				21014902.61	
				4692491.00	



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	Total b/f		Total b/f	
(e) Income Received				
Service Charge on SHG Loan	1492598.00			
Loan Processing Fees	104355.00			
Interest from Bank of India	199.00			
Interest from UBI	7181.00			
B.G.B.V.	38.00	1604371.00	13105410.00	
		11501039.00	7909492.61	
				21014902.61
				21014902.61

In terms of our report of even date.

for N. BEHERA & COMPANY
 Chartered Accountants & COMPANY
 Firm Registration No. 327287B
 (Niranjan Behera)
 Proprietor
 Membership No. 068888



Place : Kolkata
 Date : 12th September, 2015

Sandhya Mondal
 Secretary
 SWA NIFRA
 Ancharmanik, 24 Pgs. (N)

SWANIRVAR
CONSOLIDATED

Schedules forming part of the Receipts & Payments Account
for the year ended **31st March, 2015**

SCHEDULE - "1"
OPENING BALANCE

Cash-in-Hand	Development Programme (Rs.)	SHG Programme (Rs.)	Total (Rs.)
Domestic	9118.62	-	9,118.62
F. C. : General	39271.22	-	39,271.22
F. C. : W.B.V.H.A.	18.00	-	18.00
Fatullapur	-	949.50	949.50
Kolsur	-	3080.00	3,080.00
Katiahat	-	25.00	25.00
Magurkhali	-	39307.00	39,307.00
General	-	11756.00	11,756.00
	48407.84	55117.50	103525.34

SCHEDULE - "2"
OPENING BALANCE

Cash-at-Bank	Development Programme (Rs.)	SHG Programme (Rs.)	Total (Rs.)
Allahabad Bank (Dom.)	3275.50	-	3,275.50
State Bank of India-B.T. Road (FC)	363153.93	-	363,153.93
State Bank of India-Baduria (Dom.)	2698.61	-	2,698.61
State Bank of India-Baduria (GLRA)	810.00	-	810.00
State Bank of India-Baduria (FC)	65832.00	-	65,832.00
Punjab National Bank	3336.95	-	3,336.95
UCO Bank-18574	1459.25	-	1,459.25
UBI, Bagjola-A/c No.	20000.00	-	20,000.00
UCO Bank (Maslandapur)-19388	-	-	-
Bangiya Gramin V. Bank (Punra)-A/c No. 2942	-	1606.00	1,606.00
Bangiya Gramin V. Bank (Kolsur)-A/c No. 2692	-	1007.00	1,007.00
Bangiya Gramin V. Bank (Rudrapur)-A/c No.4951	-	14350.00	14,350.00
Bank of India (Katiahat)-A/c No.11565	-	4929.00	4,929.00
Rudrapur Cooperative Bank-A/c No. 1186	-	3268.00	3,268.00
UBI, Bagjola-A/c No.0762010121309	-	2482479.03	2482479.03
	460566.24	2507639.03	2968205.27



SWANIRVAR**CONSOLIDATED**Schedules forming part of the **Receipts & Payments Account**
for the year ended **31st March, 2015**

	AMOUNT ₹	AMOUNT ₹
SCHEDULE - "3"		
GLOBAL GREENGRANTS FUND		
<u>GGF-Agri</u>		
Salary-Part Time		15000.00
Staff Salary		93800.00
		108800.00
SCHEDULE - "4"		
AID-BAYER (Agri)		
Accommodation Cost		16950.00
Meeting/Training		31601.00
Seeds		15349.00
Repairs-Misc		13238.00
Salary		324400.00
Telephone		14353.00
Travel		76641.00
		492532.00
SCHEDULE - "5"		
AID-BAYER (KKB)		
Meeting/Training		21465.00
Materials		6995.00
Model		1383.00
Printing & Stationery		3410.00
Repairs		14491.00
Salary		621600.00
Telephone		8427.00
Travel		44280.00
		722051.00
SCHEDULE - "6"		
CONCERN UNIVERSAL		
Model Agri		6875.00
Printing & Stationery		5000.00
Salary Part Time Workers		69000.00
		80875.00
SCHEDULE - "7"		
VIBHA		
Training/Meeting		40090.00
Training/Events		47630.00
Salary Primary Trainer		387200.00
Stationery		13499.00
Telephone		16898.00
Travel		49447.00
		554764.00



**SWANIRVAR
CONSOLIDATED**

Schedules forming part of the Receipts & Payments Account
for the year ended 31st March, 2015

	AMOUNT ₹	AMOUNT ₹
<u>SCHEDULE - "8"</u>		
<u>SHARE & CARE FOUNDATION</u>		
<u>PRIMARY</u>		
Evaluation Cost		17620.00
Repairs		21971.00
Salary-Primary Teachers		248750.00
Sports & Special Days		4650.00
Teaching Materials		44531.00
Travel		37371.00
		374893.00
<u>SCHEDULE - "9"</u>		
<u>W.B.V.H.A.</u>		
Accounts & Audit		9600.00
Awareness on Various Govt. Scheme		8184.00
Capacity Building of Health Actor		6527.00
Community Monitoring by Health Facilitator		48000.00
Identify the Gap Operation Police Issue		4613.00
Networking of Adolescent		5833.00
Promotion of IMNCI		5051.00
Promotion of Medical Insurance		1810.00
Salary of Project Coordinator		36000.00
Sall Local Intiative-Geriatric Day		6984.00
Service Provision on NCD & Old Age People		3715.00
Strengthening Promotion of Community Monitoring Sys.		3887.00
Printing & Stationery		4140.00
Training of CBOs		5543.00
Training of PRI/VDC/SHG		7870.00
Travel		3860.00
		161617.00
<u>SCHEDULE - "10"</u>		
<u>F. C. GENERAL</u>		
<i>Revenue Expenditure</i>		
Audit Fees	32023.00	
Bank Charges	3469.00	
Computer Maintenance	11035.00	
Impact Workshop	109449.00	
Meeting	42630.00	198606.00
<i>Capital Expenditure</i>		
Vehicles		52500.00
		251106.00



SWANIRVAR**CONSOLIDATED**

Schedules forming part of the Receipts & Payments Account
for the year ended 31st March, 2015

	AMOUNT ₹	AMOUNT ₹
SCHEDULE - "11"		
EXPENDITURE OUT OF GENERAL FUND		
<u>Administrative Cost</u>		
Bank Charges	944.00	
Communication	18899.00	
Electricity	19803.00	
Organisation	23213.00	
Salary	158300.00	
Staff Medical Insurance	52894.00	
Teaching Fees	16000.00	
Training Centre	58415.00	348468.00
Capital Expenditure		15600.00
		364068.00
SCHEDULE - "12"		
HEALTH		
<u>Administrative Cost</u>		
Meeting		13342.00
Miscellaneous		7108.00
Printing & Stationery		12916.00
Repairs		6495.00
Salary-Health Workers		110250.00
Salary-R.S.K. Workers		522590.00
Telephone		10867.00
Travel		51267.00
		734835.00
SCHEDULE - "13"		
GLRA-GLOBAL FUND		
Follow up		2090.00
Meeting		31200.00
Office Running Cost		43530.00
Pataient Provider Meeting		5600.00
Planning & Administration		168000.00
RHCP		8000.00
Salary Accountant		26400.00
Salary Project Coordinator		52800.00
		337620.00



SWANIRVAR

CONSOLIDATED

Schedules forming part of the Receipts & Payments Account
for the year ended 31st March, 2015

	AMOUNT ₹	AMOUNT ₹
SCHEDULE - "14"		
EDUCATION		
Printing & Stationery		4200.00
Salary Pre-Primary Teachers		44500.00
Salary Primary Teachers		47200.00
Teaching Learning Materials		14351.00
Uniform		10726.00
		120977.00
SCHEDULE - "15"		
AGRICULTURE		
Salary-Workers		107400.00
Training/Meeting		3091.00
Travel		2160.00
		112651.00
SCHEDULE - "16"		
VIBHA		
Honorarium of Special Educator		34500.00
Honorarium of Supervisor		40000.00
Honorarium of Teachers		68000.00
Printing & Stationery		6282.00
PTA & VEC Meeting		2997.00
School Decoration		1151.00
School Furniture		1665.00
Special Days Celebration		2327.00
Telephone		5927.00
Travel		10153.00
		173002.00



SWANIRVAR**CONSOLIDATED**

Schedules forming part of the Receipts & Payments Account
for the year ended **31st March, 2015**

SCHEDULE - "17"**CLOSING BALANCE**

Cash-in-Hand	Development Programme (Rs.)	SHG Programme (Rs.)	Total (Rs.)
Domestic	12808.62	-	12808.62
F. C. : General	34723.22	-	34723.22
F. C. : W.B.V.H.A.	1.00	-	1.00
Fatullapur	-	949.50	949.50
Kolsur	-	9372.00	9372.00
Katiahath	-	25.00	25.00
Magurkhali	-	39307.00	39307.00
General	-	1756.00	1756.00
	47532.84	51409.50	98942.34

SCHEDULE - "18"**CLOSING BALANCE**

Cash-at-Bank	Development Programme (Rs.)	SHG Programme (Rs.)	Total (Rs.)
Allahabad Bank (Dom.)	3,275.50	-	3,275.50
State Bank of India-B.T. Road (FC)	459830.93	-	459830.93
State Bank of India-Baduria (Dom.)	22308.61	-	22308.61
State Bank of India-Baduria (GLRA)	2900.00	-	2900.00
State Bank of India-Baduria (FC)	112601.00	-	112601.00
Punjab National Bank	3471.95	-	3471.95
UCO Bank-18574	806.00	-	806.00
Bangiya Gramin V. Bank (Punra)-A/c No. 2942	-	1606.00	1606.00
Bangiya Gramin V. Bank (Kolsur)-A/c No. 2692	-	941.00	941.00
Bangiya Gramin V. Bank (Rudrapur)-A/c No.4951	-	14350.00	14350.00
Bank of India (Katiahath)-A/c No.11565	-	5128.00	5128.00
Rudrapur Cooperative Bank-A/c No. 1186	-	3268.00	3268.00
UBI, Bagjola-A/c No.0762010121309	-	209643.03	209643.03
UBI, Bagjola-A/c No.	1518.25	-	1518.25
	606712.24	234936.03	841648.27



SWANIRVAR

SCHEDULE-"23" - SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED ON 31ST MARCH, 2015

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

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


<i>Sl. No.</i>	<i>Name of Bank</i>	<i>Branch</i>	<i>Savings Bank Account No.</i>
01	Bangiya Gramin Vikash Bank	Rudrapur	4951
02	Rudrapur Co-operative Bank	Rudrapur	1186
03	Allahabad Bank	Baduria	
04	Bangiya Gramin Vikash Bank	Punra	2942

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 "23"
For **N. BEHERA & COMPANY**

Chartered Accountants

Registration No. 327287E


Niranjan Behera)
Proprietor

Place : Kolkata

Date : 12th September, 2015