

P.B.SINGH & ASSOCIATES

Chartered Accountants

Dr. P.B.S. YADAV

M.A.,M.Com.,LL.B.,Ph.D.,F.C.A.

GOPAL MADHAV PALACE

Shinde Ki Chawni, Gwalior

☎: 0751-2328992, 233250

BAL-MAHILA VIKAS SAMITI (Programme UNIT)**BALANCE SHEET AS AT****SCHEDULE****31-Mar-10****I. SOURCES OF FUNDS :****(A) CAPITAL A/C.**

Opening Balance

2,665,192.65

Reserves and Surplus

1

(2,012.97)

(2) LOAN FUNDS

(a) Secured Loans

2

-

TOTAL**2,663,179.68****II. APPLICATION OF FUNDS:****(1) FIXED ASSETS**

(a) Gross Block

3

4,165,472.71

(b) Less : Depreciation

(54,569.91)

(c) Net Block**4,110,902.80****Total Fixed Assets****4,110,902.80****INVESTMENTS****(2) CURRENT ASSETS, LOANS AND ADVANCES**

(a) Cash and Bank Balances

4

165,276.88

(b) Other Current Assets

5

-

(c) Loans to Poor Women in SHG/JLG

6

-

(d) Advances, Deposits and other Recoverables

7

194,761.00

TOTAL**360,037.88**

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LESS : CURRENT LIABILITIES AND PROVISIONS

(a) Current Liabilites	8	208,233.00
(b) Provisions	9	1,599,528.00
TOTAL		1,807,761.00

NET CURRENT ASSETS

(1,447,723.12)

(3) MISCELLANEOUS EXPENDITURE

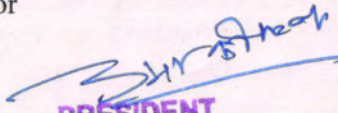
(a) Preliminary Expenditure	-
(b) Pre Operative Expenditure	-
(c) Profit & Loss Account	-
TOTAL	2,663,179.68


Significant Accounting Policies and Notes on Accounts

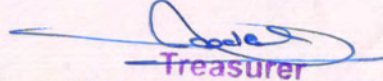
The Schedules referred above from an integral part of the Balance Sheet.

Date: **17 AUG 2010**

Place: Gwalior

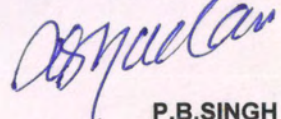

PRESIDENT
Bal-Mahila Vikas Samiti
Gwalior (M.P.)


Executive Secretary
VAMA
Bal-Mahila Vikas Samiti
9-C M.P. Nagar Gwalior - 11
Ph. - 2457438


Treasurer
BAL-MAHILA VIKAS SAMITI

For: **P.B.SINGH & ASSOCIATES**
Chartered Accountants




P.B.SINGH
Membership No.72213

P.B.SINGH & ASSOCIATES
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BAL-MAHILA VIKAS SAMITI (Programme UNIT)

INCOME AND EXPENDITURE ACCOUNT

SCHEDULE

31-Mar-10

INCOME :

Income from Grants, Donations & Subsidies

Project Implementation Grant	10	1,974,203.00
Other Grant	11	-
Other Income		
Interest from Bank Deposits		-
Other Income	12	8,514.00

TOTAL

1,982,717.00

EXPENDITURE:

Expenditure on Programmes	13	1,204,508.00
Personnel Cost	14	655,213.00
Administrative and other Operative Costs	15	70,439.06
Provision for Non Performing Micro Credit Portfolio		-
Non Performing Micro Credit Portfolio written off		-
Depreciation & Amortisation	3	54,569.91

TOTAL

1,984,729.97

Net Surplus / (Loss) during the period

(2,012.97)

Significant Accounting Policies and Notes on Accounts

The Schedules referred above from an integral part of the Balance Sheet.

Date:

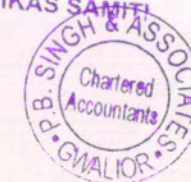
17 AUG 2010

Place: Gwalior

PRESIDENT
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Gwalior (M.P.)

Executive Secretary
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9-C M.P. Nagar Gwalior - 11
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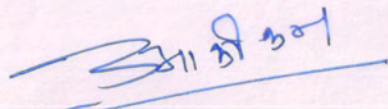


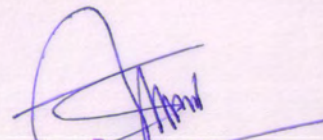
P.B.SINGH
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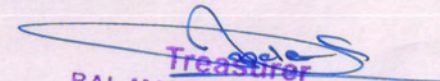
BAL-MAHILA VIKAS SAMITI (PROGRAME)

SCHEDULE 1: RESERVES AND SURPLUS

	31-Mar-10
RESERVE AND SURPLUS	
Opening Balance	-
PROFIT/LOSS During the Year	(2,012.97)
TOTAL	(2,012.97)


PRESIDENT
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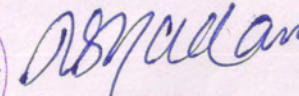

Executive Secretary
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7 AUG 2010

For: P.B.SINGH & ASSOCIATES
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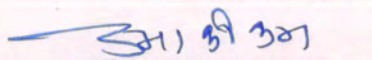
BAL-MAHILA VIKAS SAMITI (PROGRAMME)


SCHEDULE 2: LOAN FUNDS

(Rs.)

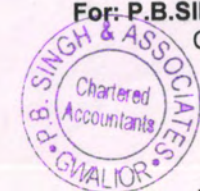
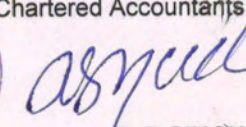
SR.NO.	NAME OF FINANCIAL INSTITUTION/BANK	DATE OF SANCTION	AMOUNT sanction	PERIOD	RATE OF INTEREST	OUTSTANDING AS ON 31-03-10	TYPE OF SECURITY
1	STATE BANK OF INDIA Cash Credit	Jun-08	0	-	10.00%	-	Hypothecation of Book Debts
2	SBI Term Loans -1	Apr-07	0	3 years	10.00%	-	Hypothecation of Book Debts
3	SBI Term Loans -2	Feb-2008	0	3 years	10.00%	-	Hypothecation of Book Debts
3	SIDBI 1	Dec-08	0	3.5 yrs.	14.00%	-	Hypothecation of Book Debts
4	FWWB (Term Loan 1 to 21)	Jun-06 to Dec-2009	0	Each loan 18 month	11.50%	-	Hypothecation of Book Debts
5	Mannveeya Holdings Investment and Private Ltd.	Aug-09	0	3 years	13.50%	-	Hypothecation of Book Debts
6	Care-RLF	Sep-07	0	3 years	11.50%	-	Hypothecation of Book Debts
7	ICICI BANK	Jan-06	0	2 years	11.50%	-	Hypothecation of Book Debts
8	SIDBI 2	Jan-10	0	4 years	12.25%	-	Hypothecation of Book Debts

-7 AUG 2010


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SCHEDULE 3: FIXED ASSETS

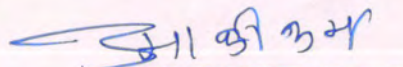
BAL-MAHILA VIKAS SAMITI (PROGRAMME)

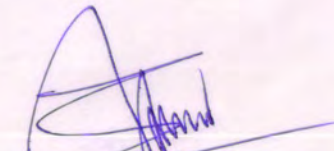
Details Of Fixed Assets with depreciation for the year ending on 31/03/2010


Details of Assets Used In Micro Finance

FIXED ASSETS	Gross Block					Depreciation				Net Block
	WDV as on 01/04/2008	Additions 01/04/2008 to 30/09/2008	1st half	Additions 1/10/2008 to 31/03/2009	Total	Rate	1st half	2nd half	Total depreciation	WDV as on 31/03/2009
FURNITURE & FITTINGS	98380.30	0.00	98380.30	0.00	98380.30	10%	9838.03	0.00	9838.03	88542.27
OFFICE EQUIPMENT	73677.14	20000.00	93677.14	0.00	93677.14	10%	9367.71	0.00	9367.71	84309.43
BIKES	82790.53	0.00	82790.53	0.00	82790.53	15%	12418.58	0.00	12418.58	70371.95
AUDIO VISUAL INSTRUMENT	17654.34	0.00	17654.34	0.00	17654.34	10%	1765.43	0.00	1765.43	15888.91
COMPUTER & PRINTER	33435.72	0.00	33435.72	0.00	33435.72	60%	20061.43	0.00	20061.43	13374.29
BUILDING	3000347.52	0.00	3000347.52	0.00	3000347.52	0%	0.00	0.00	0.00	3000347.52
GENERATOR	11187.16	0.00	11187.16	0.00	11187.16	10%	1118.72	0.00	1118.72	10068.44
PLOT	0.00	0.00	0.00	828000.00	828000.00	0%	0.00	0.00		828000.00
TOTAL	3317472.71	20000.00	3337472.71	828000.00	4165472.71		54569.91	0.00	54569.91	4110902.80

- 7 AUG 2010

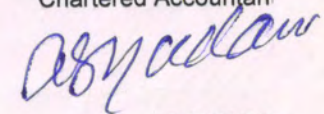

PRESIDENT
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 Gwalior (M.P.)


 Executive Secretary
 VAMA
 Bal-Mahila Vikas Samiti
 9-C M.P. Nagar Gwalior - 11
 Ph. - 2457438


Treasurer
 BAL-MAHILA VIKAS SAMITI



For: P.B.SINGH & ASSOCIATE
 Chartered Accountant


P.B.SINGH
 Membership No.7221

BAL-MAHILA VIKAS SAMITI (PROGRAMME)

SCHEDULE 4: CASH AND BANK BALANCES

31-Mar-10

CASH IN HAND:

Cash IN Hand	56,779.00
Cash At Nursing College Datia	47,850.00
TOTAL	104,629.00

BANK BALANCES

ICICI Bank Ltd.(Current)	10,315.94
ICICI(Mandsour A/C)	12,281.00
MLB Bank	28,401.00
State Bank of Patiala	6,863.94
State Bank of India Datia	2,786.00
TOTAL	60,647.88

TOTAL CASH AND BANK BALANCE

165,276.88

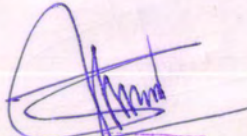
SCHEDULE 5: OTHER CURRENT ASSETS

31-Mar-10

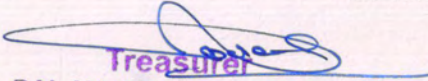
Tax Deducted At Source	0
TOTAL	0

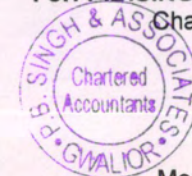
- 7 AUG 2010

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Membership No.72213

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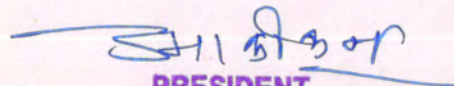



BAL-MAHILA VIKAS SAMITI (PROGRAMME)

SCHEDULE 6: LOAN TO POOR WOMEN IN SHG/JLGs

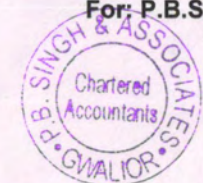
AGE AND CATEGORY OF LOAN OUTSTANDING	STANDARD LOANS		NON-PERFORMING LOANS		RS. TOTAL
	NO OVERDUES	OVERDUE UPTO 4 WEEKS	SUB-STANDARD	DOUBTFUL	31-Mar-10
			5 TO 50 WEEKS	WHERE DURATION OF LOAN PERIOD HAS EXPIRED OR OVERDUES>50,000	
UNSECURED / ENCUMBERED					
REGULAR	29,097,670.00	-	-	-	-
RE-SCHEDULED	-	-	-	-	-
GROSS BOOK VALUE OF THE LOAN OUTSTANDING	29,097,670.00	-	-	-	-
LESS: PROVISIONS FOR NON-PERFORMING LOANS					-

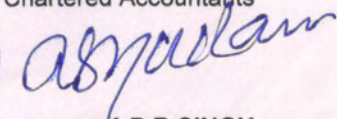
- 7 AUG 2010


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 Gwalior (M.P.)


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 Bal-Mahila Vikas Samiti
 8-C M.P. Nagar Gwalior - 11
 Ph.- 2457438


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For: **P.B.SINGH & ASSOCIATES**
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BAL-MAHILA VIKAS SAMITI (PROGRAMME)

SCHEDULE 7: ADVANCES, DEPOSITS AND OTHER RECOVERABLES

	31-Mar-10
M P Sacs Receivable	185,761.00
MPVHA Receivable	5,000.00
RCH Grant Receivable	1500.00
Samdashani Foundation	2,500.00
<hr/>	
TOTAL	194,761.00

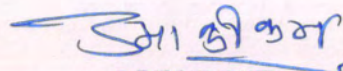
SCHEDULE 8: CURRENT LIABILITIES

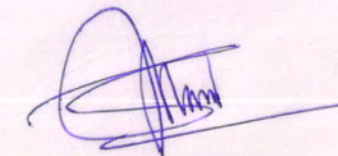
	31-Mar-10
Corpus fund	185761.00
TDS Payable 09-10	2400.00
Internal Audit Fees Payable	20072.00
<hr/>	
TOTAL	208233.00

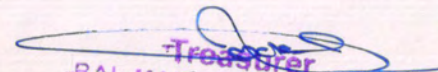
SCHEDULE 9: OTHER LIABILITIES

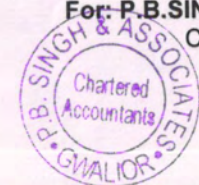
	31-Mar-10
MF Unit Reconciliation Account	1,292,568.00
Staff Welfare Fund	306960.00
<hr/>	
Other Liabilities	1,599,528.00
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TOTAL	1,599,528.00

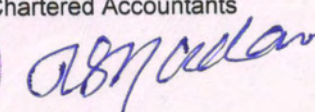
- 7 AUG 2010


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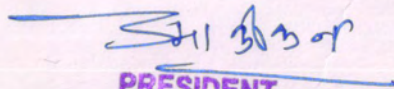
For: P.B.SINGH & ASSOCIATES
Chartered Accountants




P.B.SINGH
Membership No.72213

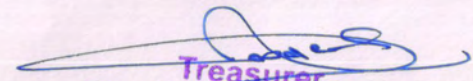
BAL-MAHILA VIKAS SAMITI (PROGRAMME)

SCHEDULE 10: GRANT & DONATION

	31-Mar-10
Donation From Public	765,349.00
Aids Day	5,000.00
CMO & HO Datia	273,500.00
Nursing College Fees Received	730,000.00
Madhyanchal Forum	7,500.00
MPSACS Bhopal TI Programme	185,354.00
MPVHA	5,000.00
Sadashani Foundation	2,500.00
TOTAL	<u>₹974,203.00</u>


PRESIDENT
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Gwalior (M.P.)


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Chartered Accountants

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Membership No.72213

- 7 AUG 2010

BAL-MAHILA VIKAS SAMITI (PROGRAMME)

SCHEDULE 11: OTHER GRANT

31-Mar-10

BIRLA SUN LIFE INSURANCE GRANT
BASIX RETURNABLE GRANT

-
-
-

TOTAL

SCHEDULE 12: OTHER INCOME

31-Mar-10

Bank Interest
Prospectus Fees
Misc Receipts

3,726.00
3,000.00
1,788.00

TOTAL

8,514.00

SCHEDULE 13: EXPENDITURE ON PROGRAMMES

31-Mar-10

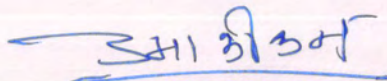
Aids Day
CMO & HO Datia
Nursing College Fees Received
Madhyanchal Forum
MPSACS Bhopal TI Programme
MPVHA
Financial Literacy
Samdashani Foundation

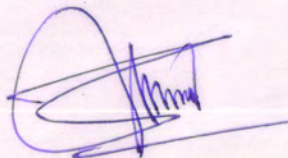
5000.00
273500.00
717560.00
7,500.00
185,404.00
5,000.00
7,544.00
3,000.00

TOTAL

,204,508.00

- 7 AUG 2010


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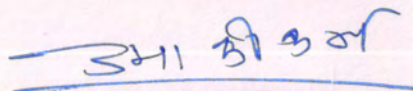
SCHEDULE 14: PERSONAL COST

	31-Mar-10
Salaries to Staff	655,213.00
Staff Welfare Expenses	-
TOTAL	655,213.00

SCHEDULE 15: ADMINISTRATIVE AND OTHER COST

	31-Mar-10
Interna Audit Fees	26,472.00
Office Exp.	250.00
Printing & Stationery Exp.	6,893.00
Refreshment Exp.	498.00
Repeiring & Mainten.Exp.	2,346.00
Bank Charges	2,240.06
Office Rent Datia	4,120.00
Postage Expenses	20.00
Legal Expenses	27,600.00
TOTAL	70,439.06

- 7 AUG 2010



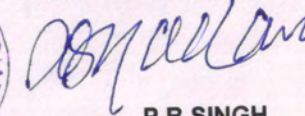
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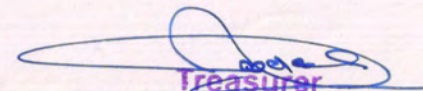
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