

P.B SINGH & ASSOCIATES
Chartered Accountants
Gwalior (MP)

202-203, Gopal Madhav Place,
Shinde Ki chhawani, Lashkar

PH :- 07512628992

BAL - MAHILA VIKAS SAMITI (VAMA)
Gwalior

We have examined the Balance sheet of Bal Mahila Vikas Samiti as 31st March 2014 and the Income and Expenditure Account for period ended on that which is in agreement with the book of accounts maintained by the said institution.

We have obtained all the information and explanations which to the best of our Knowledge and belief were necessary for the purpose of Audit. In our opinion proper books of account have been kept by the above names institutions, so far as appears from our examination of the books

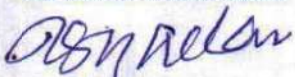
In our opinion and to the best of our information and according to information given to us, the said accounts give a true and fair view:-

- (i) In the case of the Balance sheet of the State of Affairs of the above named institution as on 31st March 2014 and
- (ii) In the Case of the Income & Expenditure account of the excess of income over expenditure of its accounting year ending 31st March 2014.

The prescribed particulars are annexed here to.

Place : Gwalior
Dated : 04/07/2014


For : P.B SINGH & ASSOCIATES
Chartered Accountant


P.B.S. Yadav
Membership No.72213


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




EXECUTIVE SECRETARY
Bal Mahila Vikas Samiti


Treasurer
BAL-MAHILA VIKAS SAMITI





BAL-MAHILA VIKAS SAMITI (Consolidated)
BALANCE SHEET AS ON 31st MARCH 2014

BALANCE SHEET AS AT	MF UNIT	PROG. UNIT	CONSOLIDATED
	31-Mar-14	31-Mar-14	31-Mar-14
I. SOURCES OF FUNDS :			
(A) CAPITAL A/C.			
Opening Balance	4,441,602.95	6585292.81	11,026,895.76
Reserves and Surplus	111,086.59	104,441.29	215,527.88
(2) LOAN FUNDS			
(a) Secured Loans	12,419,809.08	-	12,419,809.08
TOTAL	16,972,498.62	6,689,734.10	23,662,232.72
II. APPLICATION OF FUNDS:			
(1) FIXED ASSETS			
(a) Gross Block	5,989,202.53	8603890.29	14,593,092.82
(b) Less : Depreciation / Sale of Assets	222,511.70	17000.74	239512.44
(c) Net Block	5,766,690.83	8,586,889.55	14,353,580.38
(d) Building Fund	-	-	-
Total Fixed Assets	5,766,690.83	8,586,889.55	14,353,580.38
INVESTMENTS			
(2) CURRENT ASSETS, LOANS AND ADVANCES			
(a) Cash and Bank Balances	91,564.81	696048.49	787,613.30
(b) Other Current Assets	55,855.00	797,240.00	853,095.00
(c) Loans to Poor Women in SHG/JLG	7,688,396.00	-	7,688,396.00
(d) Advances, Deposits and other Recoverables	3,776,941.98	-	3,776,941.98
TOTAL	11,612,757.79	1,493,288.49	13,106,046.28
LESS : CURRENT LIABILITIES AND			


EXECUTIVE SECRETARY
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Treasurer
 BAL-MAHILA VIKAS SAMITI

(a) Current Liabilities	153,730.00	80,459.00	234,189.00
(b) Other Liabilities and Provisions	253,220.00	3,309,984.94	3,563,204.94
TOTAL	406,950.00	3,390,443.94	3,797,393.94
NET CURRENT ASSETS	11,205,807.79	(1,897,155.45)	9,308,652.34
(3) MISCELLANEOUS EXPENDITURE			-
(a) Preliminary Expenditure	-	-	-
(b) Pre Operative Expenditure	-	-	-
(c) Profit & Loss Account	-	-	-
TOTAL	16,972,498.62	6,689,734.10	23,662,232.72

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

[Signature]
EXECUTIVE SECRETARY
 Bal Mahila Vikas Samiti



[Signature]
Treasurer
 BAL-MAHILA VIKAS SAMITI



BAL-MAHILA VIKAS SAMITI (Consolidated)
INCOME AND EXPENDITURE ACCOUNT

	MF UNIT	PROG. UNIT	CONSOLIDATED
INCOME :	31-Mar-14	31-Mar-14	31-Mar-14
Income from Financial Services to Poor Women			
Organized in SHG/JLG			
Interest Income	2,002,043.00	-	2,002,043.00
Service Charges	388,600.00	-	388,600.00
Income from Grants, Donations & Subsidies			
Project Implementation Grant	-	4,157,673.00	4,157,673.00
Other Grant	99,000.00	-	99,000.00
Other Income			
Interest from Bank Deposits	24,262.00	96,072.72	120,334.72
Other Income	368,908.00	714,035.00	1,082,943.00
TOTAL	2,882,813.00	4,967,780.72	7,850,593.72
EXPENDITURE:			
Financial Cost/Expenditure On Programme	1,869,890.71	4,243,012.00	6,112,902.71
Personnel Cost	578,035.00	545,400.00	1,123,435.00
Administrative and other Operative Costs	101,289.00	57,926.69	159,215.69
Provision for Non Performing Micro Credit Portfolio			
Non Performing Micro Credit Portfolio written off			
Depreciation & Amortisation	222,511.70	17,000.74	239,512.44
TOTAL	2,771,726.41	4,863,339.43	7,635,065.84
Surplus / (Loss) during the period	111,086.59	104,441.29	215,527.88

Significant Accounting Policies and Accounts
The Schedules referred above from an internal part of the Balance Sheet.

PRESIDENT

EXECUTIVE SECRETARY
Bal Mahila Vikas Samiti



Treasurer
BAL MAHILA VIKAS