



**P B Singh & Associates**  
**Chartered Accountants**  
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202-203, Gopal Madhav Palace,  
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Gwalior-474009  
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## Independent Auditor's Report

To the Members of  
**Bal Mahila Vikas Samiti (VAMA)**  
Gwalior (M.P.)

### Report on the Financial Statements

We have audited the accompanying financial statements **BAL MAHILA VIKAS SAMITI, GWALIOR (M.P.)** which comprises the Balance Sheet as at March 31, 2019, the Income and expenditure account, the Receipt and payment account for the year ended and a summary of significant accounting policies and other explanatory information.

The Society's Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Society in accordance with the accounting principles generally accepted in India, including the accounting Standards issued by Institute of chartered accountants of India. This responsibility also includes maintenance of adequate accounting records for safeguarding of the assets of the Society and for preventing and detecting frauds and other irregularities; selection and application of appropriate implementation and maintenance of accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Our objectives are to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the auditing standards generally accepted in India. An audit includes examining, on a test basis, evidence supporting the amount and disclosures in the financial statements. An audit also includes assessing the accounting principal used and significant estimates made by the management, as well as evaluating the overall financial statements presentation. We believe that our audit provides a reasonable basis for our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

### Opinion

In our opinion and to the best of our information and according to the explanation given to us, the said accounts read together with the other notes in schedule gives the information in the manner so required and give a true and fair view in conformity with the accounting principal generally accepted in India:



1. In so far as it relates to the balance sheet , of the state of affairs of the Society as at 31st March 2019 and ,
2. In so far as it relates to the income and expenditure account of the Society as at 31st March 2019 and,
3. In so far as it relates to the Receipt and payment account as at 31st March 2019.

**Key Audit Matters:**

1-Adequate policy and guidelines has to be framed for effective internal control in the organization and regular internal audit is to be carried out to ensure the various compliances and documentation as per regulations.

2-Fixed Assets Register has to be maintained to safeguard the interest of the stakeholders.

3-FCRA account has to be used only for foreign grants and other grants should not be taken in FCRA account.

4- Separate income & expenditure account and receipt and payment account for college & institution is to be prepared to ensure effective internal control and reporting.

Our opinion is not modified in respect of above matters.

**Report on Other Legal and Regulatory Requirements**

We report that:

1. We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit.
2. In our opinion, proper books of accounts as required in Society registration act, 1860 and the bye-laws of the Society have been maintained by Society so far as appears from our examination of those books and returns adequate for the purpose of our audit have been received and relied upon from branches /projects/institution not visited by us.
3. The balance sheet and the income and expenditure account and Receipt and payment account as referred to above has been prepared as per books of accounts and other records Maintained and produced to us.

For P B Singh & Associates  
Chartered Accountants  
Firm Regn.No:003023C

*P B Singh*

CA P B Singh  
Partner  
M. No. 72213  
Place: Gwalior  
Date: 14.05.2019



**Bal-Mahila Vikas Samiti (VAMA)**

9-C Maharana Pratap Nagar, Near Jiwaji Club, Lashkar-474009, Gwalior (M.P.), India

**Consolidated BALANCE-SHEET****{As on 31st March 2019}**

PARTICULARS	MF Unit	Programme Unit	Consolidated
	31-Mar-19	31-Mar-19	31-Mar-19
<b>I. Sources of Funds:</b>			
<b>(1) Capital a/c</b>			
Opening Balance	12,593,557.56	10,338,342.34	22,931,899.90
Reserve and Surplus	2,423,745.17	893,282.82	3,317,027.99
<b>(2) Loan Funds</b>			
(a) Secured Loans	31,961,646.70	395,741.76	32,357,388.46
<b>Total ( ₹ )</b>	<b>46,978,949.43</b>	<b>11,627,366.92</b>	<b>58,606,316.35</b>
<b>II. Application of Funds:</b>			
<b>(1) Fixed Assets</b>			
(a) Gross Block	13,006,373.75	14,764,317.46	27,770,691.21
(b) Less : Depreciation	116,866.00	554,512.00	671,378.00
(c) Net Block	12,889,507.75	14,209,805.46	27,099,313.21
<b>Total Fixed Assets</b>	<b>12,889,507.75</b>	<b>14,209,805.46</b>	<b>27,099,313.21</b>
<b>Investment</b>	<b>500,000.00</b>	<b>-</b>	<b>500,000.00</b>
<b>(2) Current Assets, Loans and Advances</b>			
(a) Cash and Bank Balances	2,525,994.57	289,700.33	2,815,694.90
(b) Other Current Assets	95,468.00	1,023,235.44	1,118,703.44
(c) Loans to Poor Women in SHG/JLG (Portfolio Outstanding)	31,463,351.00	-	31,463,351.00
(d) Advances, Deposits and Other Recoverable	196,208.80	-	196,208.80
(e) Control Account	3,424,999.31	(3,424,999.31)	-
<b>Total ( ₹ )</b>	<b>38,206,021.68</b>	<b>(2,112,063.54)</b>	<b>36,093,958.14</b>
<b>Less : Current Liabilities and Provisions</b>			
(a) Current Liabilities	3,483,053.00	470,375.00	3,953,428.00
(b) Provisions	633,527.00	-	633,527.00
<b>Total ( ₹ )</b>	<b>4,116,580.00</b>	<b>470,375.00</b>	<b>4,586,955.00</b>
<b>Net Current Assets:</b>	<b>34,089,441.68</b>	<b>(2,582,438.54)</b>	<b>31,507,003.14</b>
<b>(3) Miscellaneous Expenditure:</b>			
(a) Preliminary Expenditure	-	-	-
(b) Pre Operative Expenditure	-	-	-
(c) Profit & Loss Account	-	-	-
<b>Total ( ₹ )</b>	<b>46,978,949.43</b>	<b>11,627,366.92</b>	<b>58,606,316.35</b>

\* Significant Accounting Policies and Notes on Accounts. The Schedules referred above from an Integral Part of the Balance Sheet.

ANNUAL FINANCIAL AUDIT REPORT 2018-19

1

*Dr. J. K. Singh*  
**PRESIDENT**  
 Bal-Mahila Vikas Samiti  
 Gwalior (M.P.)

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

*S. N.*  
**TREASURER**  
 Bal-Mahila Vikas Samiti

**P.B. SINGH & ASSOCIATES**  
 CHARTERED ACCOUNTANTS

*A. B. Yadav*  
 (P.B. SINGH)  
 PARTNER  
 M.No.-72213

14 MAY 2019

**Bal-Mahila Vikas Samiti (VAMA)**  
9-C Maharana Pratap Nagar, Near Jiwaji Club, Lashkar-474009, Gwalior (M.P.), India

**Consolidated INCOME AND EXPENDITURE ACCOUNT**

{As on 31st March 2019}

PARTICULARS	MF Unit	Programme Unit	Consolidated
	31-Mar-19	31-Mar-19	31-Mar-19
<b>Incomes:</b>			
<b>Income from Financial Services to Poor Women Organized in SHG/JLG:</b>			
Interest Income	5,262,895.00	-	5,262,895.00
Service Charges & Indirect Income	450,765.80	-	450,765.80
<b>Income from Grants, Donations &amp; Subsidies:</b>			
Project Implementation Grant	-	2,856,955.00	2,856,955.00
Donation from Public	-	437,813.00	437,813.00
<b>Other Incomes:</b>			
Interest from Bank Deposits	17,753.00	19,653.00	37,406.00
Other Income	56,159.60	54,000.00	110,159.60
Donation from public	-	-	-
<b>Income From Datia Resource Center:</b>			
Vama ANM Student school Fees	-	1,067,500.00	1,067,500.00
Vama Convent school student fees	-	3,605,340.00	3,605,340.00
Vama Private ITI Students Fees	-	1,523,250.00	1,523,250.00
Other Income	-	240,000.00	240,000.00
Vama Private ITI Activity Income	-	71,400.00	71,400.00
<b>Total ( ₹</b>	<b>5,787,573.40</b>	<b>9,875,911.00</b>	<b>15,663,484.40</b>
<b>Expenditures:</b>			
Financial Cost	3,734,126.97	141,502.83	3,875,629.80
Personnel Cost	990,545.75	1,143,388.75	2,133,934.50
Administrative and Other Operative Costs	115,639.80	702,565.00	818,204.80
Expenditure on Programs	-	3,378,916.66	3,378,916.66
Depreciation & Amortisation	116,866.00	554,512.00	671,378.00
Programme Exp	-	354,000.00	354,000.00
Audit Fees	-	29,500.00	29,500.00
ITR Legal Exp	-	11,800.00	11,800.00
Expenditure on VAMA Convent School	-	2,766,953.00	2,766,953.00
Expenditure on Vama Private ITI	-	426,230.00	426,230.00
Expenditure on VAMA ANM School	-	189,770.00	189,770.00
<b>Total ( ₹</b>	<b>4,957,178.52</b>	<b>9,699,138.24</b>	<b>14,656,316.76</b>
<b>Net Surplus / (Loss) during the period</b>	<b>830,394.88</b>	<b>176,772.76</b>	<b>1,007,167.64</b>

ANNUAL FINANCIAL AUDIT REPORT 2018-19  
2

\* Significant Accounting Policies and Notes on Accounts: The Schedules referred above from an Integral Part of the Balance Sheet.

*Dr. J. P. Singh*  
**PRESIDENT**  
Bal-Mahila Vikas Samiti  
Gwalior (M.P.)

*S. P. Singh*  
**Executive Secretary**  
VAMA  
Bal-Mahila Vikas Samiti  
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*S. P. Singh*  
**TREASURER**  
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**P.B. SINGH & ASSOCIATES**  
CHARTERED ACCOUNTANTS

*P. B. Singh*  
**(P.B. SINGH)**  
PARTNER  
M.No.-72213

14 MAY 2019

**BAL-MAHILA VIKAS SAMITI (VAMA)**

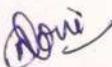
9-C Maharana Pratap Nagar, Near Jiwaji Club, Lashkar-474009, Gwalior (M.P.), India

{MICRO FINANCE UNIT}

**BALANCE SHEET (As on 31st March 2019)**

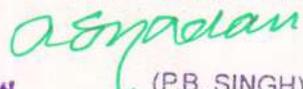
PARTICULAR	SCHEDULE DETAIL	AMOUNT (IN RS.)
		31-Mar-19
<b>I. SOURCES OF FUNDS :</b>		
<b>(A) CAPITAL A/C</b>		
Opening Balance	1	12,593,557.56
Reserves and Surplus	2	2,423,745.17
<b>(2) LOAN FUNDS</b>		
(a) Secured Loans	3	31,961,646.70
<b>TOTAL ( ₹</b>		<b>46,978,949.43</b>
<b>II. APPLICATION OF FUNDS:</b>		
<b>(1) FIXED ASSETS</b>		
(a) Gross Block	4	13,006,373.75
(b) Less : Depreciation		116,866.00
<b>(c) Net Block</b>		<b>12,889,507.75</b>
<b>Total Fixed Assets</b>		<b>12,889,507.75</b>
<b>INVESTMENTS</b>	5	500,000.00
<b>(2) CURRENT ASSETS, LOANS AND ADVANCES</b>		
(a) Cash and Bank Balances	6	2,525,994.57
(b) Other Current Assets	7	95,468.00
<b>(c) Loans to Poor Women in SHG/JLG (Portfolio Outstanding)</b>	8	<b>31,463,351.00</b>
(d) Advances, Deposits and other Recoverables	9	196,208.80
(e) Control Account		3,424,999.31
<b>TOTAL ( ₹</b>		<b>38,206,021.68</b>
<b>LESS : CURRENT LIABILITIES AND PROVISIONS</b>		
(a) Current Liabilities	10	3,483,053.00
(b) Provisions	11	633,527.00
<b>TOTAL ( ₹</b>		<b>4,116,580.00</b>
<b>NET CURRENT ASSETS</b>		<b>34,089,441.68</b>
<b>(3) MISCELLANEOUS EXPENDITURE</b>		
(a) Preliminary Expenditure		-
(b) Pre Operative Expenditure		-
(c) Profit & Loss Account		-
<b>TOTAL ( ₹</b>		<b>46,978,949.43</b>

\* Significant Accounting Policies and Notes on Accounts. The Schedules referred above from an Intergral Part of the Balance Sheet.

  
**PRESIDENT**  
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 Gwalior (M.P.)

  
 Executive Secretary  
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 (P.B. SINGH)  
 PARTNER  
 M.No.-72213

14 MAY 2019



## BAL-MAHILA VIKAS SAMITI (VAMA)

9-C Maharana Pratap Nagar, Near Jiwaji Club, Lashkar-474009, Gwalior (M.P.), India

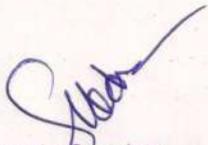
{MICRO FINANCE UNIT}

INCOME & EXPENDITURE ACCOUNT (As on 31st March 2019)

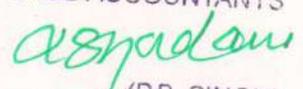
	SCHEDULE	AMOUNT (IN RS.)
		31-Mar-19
<b>INCOME :</b>		
Income from Financial Servies to Poor Women		
Organized in SHG/JLG		
Interest Income		5,262,895.00
Service Charges & Indirect Income	12	450,765.80
Income from Grants, Donations & Subsidies		
Project Implementation Grant		-
Other Income		
Interest from Bank Deposits		17,753.00
Other Income	13	56,159.60
<b>TOTAL ( ₹ )</b>		<b>5,787,573.40</b>
<b>EXPENDITURE:</b>		
Financial Cost	14	3,734,126.97
Personnel Cost	15	990,545.75
Administrative and other Operative Costs	16	115,639.80
Expenditure on programs		-
Provision for Non Performing Micro Credit Portfolio		-
Non Performing Micro Credit Portfolio written off		-
Depreciation & Amortisation	4	116,866.00
<b>TOTAL ( ₹ )</b>		<b>4,957,178.52</b>
<b>Net Surplus / (Loss) during the period</b>		<b>830,394.88</b>

\* Significant Accounting Policies and Notes on Accounts. The Schedules referred above from an Intergral Part of the Balance Sheet.

  
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Gwalior (M.P.)

  
Executive Secretary  
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(P.B. SINGH)  
PARTNER  
M.No.-72213

14 MAY 2019

**BAL-MAHILA VIKAS SAMITI (VAMA)**

9-C, Maharana Pratap Nagar, Near Jiwaji Club Lashkar Gwalior - 474009, (M.P) India

**{MICRO FINANCE UNIT}  
"SCHEDULES"****{As on 31st March 2019}**

SCHEDULE-1:	Capital A/C
	31-Mar-19
Opening Balance (2018-19)	12,593,557.56
Add: Corpus Fund	-
<b>Total ( ₹ )</b>	<b>12,593,557.56</b>

SCHEDULE-2:	Reserve & Surplus
	31-Mar-19
Opening Balance	1,593,350.29
Profit During the period	830,394.88
Less: Loan Loss Reserve	-
<b>Total ( ₹ )</b>	<b>2,423,745.17</b>

SCHEDULE-3:		Secured Loan			
S. No.	Name of Funders	Sanction Amount	Period	Rate of Interest	Outstanding As on 31st March 2019
1	State Bank of India (Cash Credit Limit)	8,000,000.00	Renew	11.85%	5,265,995.51
2	Indian Grameen Services	5,000,000.00	Per Loan	15.00%	1,869,595.00
3	Habitat For Humanity India Trust	13,000,000.00	3 Years	9.00%	11,502,140.00
4	Rang De Organisation	5,178,000.00	Ongoing	10.00%	2,774,440.19
5	KVVS	15,945,000.00	Ongoing	Nil	9,324,483.00
6	National Bank for Agriculture & Rural Development (NABARD)	2,450,000.00	3 Years	10.00%	1,224,993.00
	<b>Total ( ₹ )</b>	<b>49,573,000.00</b>			<b>31,961,646.70</b>

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

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

*BN*  
**TREASURER**  
Bal-Mahila Vikas Samiti



**BAL-MAHILA VIKAS SAMITI (VAMA)**  
9-C, Maharana Pratap Nagar, Near Jiwaji Club Lashkar Gwalior - 474009, (M.P) India

SCHEDULE-4:		Fixed Assets: Outstanding as on 31st March, 2019						
S.No.	Fixed Asset Name	Balance As on 01-Apr-2018	Assets purchase during the	Assets Sale during the year	Gross Value	Dep. Rate (in %)	Depreciation	Net Block
1	Furniture & Fittings	322,969.61	-	-	322,969.61	10.00	32,297.00	290,672.61
2	Office Equipment	202,253.83	15,550.00	-	217,803.83	10.00	21,780.00	196,023.83
3	Vehicles	61,956.73	-	-	61,956.73	15.00	9,294.00	52,662.73
4	Computers & Printers	62,299.06	-	-	62,299.06	40.00	24,920.00	37,379.06
5	Digital Camera	36,384.99	-	-	36,384.99	15.00	5,458.00	30,926.99
6	Land & Building	12,196,794.44	-	-	12,196,794.44	-	-	12,196,794.44
7	Generator	29,394.09	-	-	29,394.09	15.00	4,409.00	24,985.09
8	Tally ERP 9 Software	64,000.00	-	-	64,000.00	20.00	12,800.00	51,200.00
9	ODED Software Purchased	14,771.00	-	-	14,771.00	40.00	5,908.00	8,863.00
<b>Total ( ₹ )</b>		<b>12,990,823.75</b>	<b>-</b>	<b>-</b>	<b>13,006,373.75</b>		<b>116,866.00</b>	<b>12,889,507.75</b>

SCHEDULE-5:	Investment
FDR Nabfins	500,000.00
<b>Total ( ₹ )</b>	<b>500,000.00</b>

SCHEDULE-6:	Cash & Bank Balances
Cash in Hand	18,098.38
Cash at Bank	2,507,896.19
<b>Total ( ₹ )</b>	<b>2,525,994.57</b>

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

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

*SM*  
**TREASURER**  
Bal-Mahila Vikas Samiti





## BAL-MAHILA VIKAS SAMITI (VAMA)

9-C, Maharana Pratap Nagar, Near Jiwaji Club Lashkar Gwalior - 474009, (M.P) india

SCHEDULE-7:	Other Current Assets
Tax Deducted at source	95,468.00
<b>Total ( ₹ )</b>	<b>95,468.00</b>

SCHEDULE-8:	Loans to Poor Women in SHGs/JLGs
Portfolio Outstanding	31,463,351.00
<b>Total ( ₹ )</b>	<b>31,463,351.00</b>

SCHEDULE-9:	Advance, Deposit & Recoverables
Accrued Interest	191,783.80
Telephone Deposit	4,425.00
<b>Total ( ₹ )</b>	<b>196,208.80</b>

SCHEDULE-10:	Current Liability
Sundry Creditors	-
Staff Welfare Fund (Corpus Fund)	111,813.00
Staff Salary Payable	229,412.00
TDS Payable 2018-19	25,328.00
Security Deposit	3,116,500.00
<b>Total ( ₹ )</b>	<b>3,483,053.00</b>

ANNUAL FINANCIAL AUDIT REPORT 2018-19  
7

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

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9-C M.P. Nagar Gwalior - 11  
Ph - 2487438

**TREASURER**  
Bal-Mahila Vikas Samiti





## BAL-MAHILA VIKAS SAMITI (VAMA)

9-C, Maharana Pratap Nagar, Near Jiwaji Club Lashkar Gwalior - 474009, (M.P) India

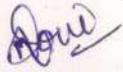
SCHEDULE-11:	Provision for Loan Loss
Opening Balance (2018-19)	633,527.00
Add: 1% Reserve on current portfolio	-
<b>Total ( ₹ )</b>	<b>633,527.00</b>

SCHEDULE-12:	Service Charges & Indirect Income
Loan Processing Fees	375,700.00
Interest on TDS	648.00
Interest Subvention from Ananya	24,370.00
Interest on FDR's	50,047.80
<b>Total ( ₹ )</b>	<b>450,765.80</b>

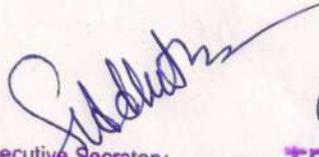
SCHEDULE-13:	Other Income
Misc. Income	40,738.60
Rang-De Incentive	15,421.00
<b>Total ( ₹ )</b>	<b>56,159.60</b>

SCHEDULE-14:	Financial Cost
LPF to KVVS	470,377.50
Bank Charges	26,974.80
Milaap Service Charges	947,755.00
Legal & Stamp	16,763.00
Interest to Funders	2,272,256.67
<b>Total ( ₹ )</b>	<b>3,734,126.97</b>

8 ANNUAL FINANCIAL AUDIT REPORT 2018-19



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

  
Executive Secretary  
VAMA

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**TREASURER**

Bal-Mahila Vikas Samiti





## BAL-MAHILA VIKAS SAMITI (VAMA)

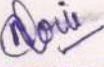
9-C, Maharana Pratap Nagar, Near Jiwaji Club Lashkar Gwalior - 474009, (M.P) india

SCHEDULE-15:	Personnel Cost
Salary Expenses	872,871.00
Locker Rent	500.00
Grant Not Received	117,000.00
Staff Welfare Fund	174.75
<b>Total ( ₹ )</b>	<b>990,545.75</b>

SCHEDULE-16:	Administrative & Operative Expenses Cost
Electricity	51,961.00
Miscellenious	4,990.80
Postage & Courier	2,227.00
Printing & Stationery	19,312.00
Refreshment	4,258.00
Repair & Maintenance	4,100.00
Telephone & Mobile	7,427.00
Travel & Conveyance	21,364.00
Workshop & Seminar	-
<b>Total ( ₹ )</b>	<b>115,639.80</b>

\* Significant Accounting Policies and Notes on Accounts. The Schedules referred above from an Intergral Part of the Balance Sheet.

9 ANNUAL FINANCIAL AUDIT REPORT 2018-19

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

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

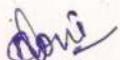
  
**TREASURER**  
Bal-Mahila Vikas Samiti

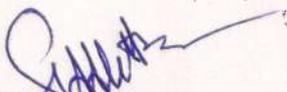


**{PROGRAMME UNIT}**  
**BALANCE SHEET (As on 31st March 2019)**

PARTICULAR	SCHEDULE DETAIL	AMOUNT (IN RS.)
		31-Mar-19
<b>I. SOURCES OF FUNDS :</b>		
<b>(A) CAPITAL A/C.</b>		
Opening Balance	1	10,338,342.34
Reserves and Surplus	2	893,282.82
<b>(2) LOAN FUNDS</b>		
<b>(a) Secured Loans</b>	3	395,741.76
<b>TOTAL ( ₹ )</b>		<b>11,627,366.92</b>
<b>II. APPLICATION OF FUNDS:</b>		
<b>(1) FIXED ASSETS</b>		
<b>(a) Gross Block</b>	4	14,764,317.46
<b>(b) Less : Depreciation</b>		554,512.00
<b>(c) Net Block</b>		14,209,805.46
<b>Total Fixed Assets</b>		<b>14,209,805.46</b>
<b>INVESTMENTS</b>		-
<b>(2) CURRENT ASSETS, LOANS AND ADVANCES</b>		
<b>(a) Cash and Bank Balances</b>	5	289,700.33
<b>(b) Other Current Assets</b>	6	1,023,235.44
<b>(d) Control Account</b>		(3,424,999.31)
<b>TOTAL ( ₹ )</b>		<b>(2,112,063.54)</b>
<b>LESS : CURRENT LIABILITIES AND PROVISIONS</b>		
<b>(a) Current Liabilities</b>	7	470,375.00
<b>(b) Provisions</b>		-
<b>TOTAL ( ₹ )</b>		<b>470,375.00</b>
<b>NET CURRENT ASSETS</b>		<b>(2,582,438.54)</b>
<b>(3) MISCELLANEOUS EXPENDITURE</b>		
<b>(a) Preliminary Expenditure</b>		-
<b>(b) Pre Operative Expenditure</b>		-
<b>(c) Profit &amp; Loss Account</b>		-
<b>TOTAL ( ₹ )</b>		<b>11,627,366.92</b>

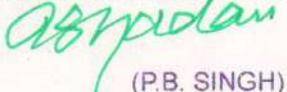
\* Significant Accounting Policies and Notes on Accounts. The Schedules referred above from an Integral Part of the Balance Sheet.

  
**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

P.B. SINGH & ASSOCIATES  
CHARTERED ACCOUNTANTS

  
(P.B. SINGH)  
PARTNER  
M.No.-72213

14 MAY 2019

**BAL-MAHILA VIKAS SAMITI (VAMA)**

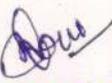
9-C Maharana Pratap Nagar, Near Jiwaji Club, Lashkar-474009, Gwalior (M.P.), India

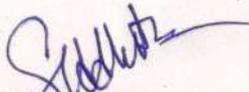
{PROGRAMME UNIT}

**INCOME & EXPENDITURE ACCOUNT (As on 31st March 2019)**

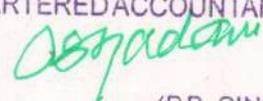
	SCHEDULE DETAIL	AMOUNT (IN RS.)
		31-Mar-18
<b>INCOMES:</b>		
Project Implementation Grant	8	2,856,955.00
Donation from Public		437,813.00
Interest from Bank Deposits & Other Income		73,653.00
Income from Datia Resource Center:	9	6,507,490.00
<b>TOTAL (₹)</b>		<b>9,875,911.00</b>
<b>EXPENDITURES:</b>		
Expenses against Grant (Programs)	10	3,378,916.66
Financial Cost	11	141,502.83
Personnel Cost/Salary Expenses	12	1,143,388.75
Administrative and other Operative Costs	13	702,565.00
<b>Expenditure of Datia Resource Center:</b>		
Expenditure of Vama Convent School		2,766,953.00
Expenditure of Vama Pvt. ITI		426,230.00
Expenditure of Vama ANM Nursing School		189,770.00
Programme Expenses		354,000.00
Audit Fees		29,500.00
ITR Legal Exp		11,800.00
Depreciation	4	554,512.00
<b>TOTAL (₹)</b>		<b>9,699,138.24</b>
<b>Net Surplus / (Loss) during the period</b>		<b>176,772.76</b>

\* Significant Accounting Policies and Notes on Accounts. The Schedules referred above from an Intergral Part of the Balance Sheet.

  
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 Ph - 2457438

  
**TREASURER**  
 Bal-Mahila Vikas Samiti

P.B. SINGH & ASSOCIATES  
 CHARTERED ACCOUNTANTS  
  
 (P.B. SINGH)  
 PARTNER  
 M.No.-72213

14 MAY 2019

**BAL-MAHILA VIKAS SAMITI (VAMA)**  
 9-C, Maharana Pratap Nagar, Near Jhwal Club Lashkar Gwalior - 474009, (M.P) India  
**(PROGRAMME UNIT)**  
**"SCHEDULES"**  
 (As on 31st March 2019)

SCHEDULE-1	Capital A/C
	31-Mar-19
Opening Balance	10,164,342.34
Add: Membership form BMVS Members	174,000.00
<b>TOTAL (₹)</b>	<b>10,338,342.34</b>

SCHEDULE-2	Reserve & Surplus
	31-Mar-19
Opening Balance	716,510.06
Profit During the period (F.Y. 2018-19)	176,772.76
<b>TOTAL (₹)</b>	<b>893,282.82</b>

SCHEDULE-3	Loan Liability
	31-Mar-19
Secured Loan (For Winger Purchased)	346,054.70
Secured Loan (For Bus Purchased)	49,687.06
<b>TOTAL (₹)</b>	<b>395,741.76</b>

SCHEDULE-4		Fixed Assets: Outstanding As On 31st March 2019						
S.No.	Asset Name	Balance As on 01-Apr-2018	Assets purchase during the year	Assets Sale during the year	Gross Value	Dep. Rate (in %)	Depreciation	Net Block
1	Furniture & Fittings	388,254.40	521,315.00	-	909,669.40	10.00	90,967.00	818,702.40
2	Office Equipment	645,135.11	-	-	645,135.11	10.00	64,514.00	580,621.11
3	Aquaguard R.O.	8,721.00	-	-	8,721.00	10.00	872.00	7,849.00
4	Camera	51,927.00	-	-	51,927.00	10.00	5,193.00	46,734.00
5	Vehicles	710,187.05	1,500.00	-	711,687.05	15.00	106,753.00	604,934.05
6	Window Cooler	8,550.00	-	-	8,550.00	10.00	855.00	7,695.00
7	Computers & Printers	48,100.58	186,000.00	-	234,100.58	40.00	93,640.00	140,460.58
8	Programme Software	-	32,000.00	-	32,000.00	10.00	3,200.00	28,800.00
9	Vama Resource Center Building (Data)	7,136,567.00	798,637.00	-	7,935,204.00	-	-	7,935,204.00
10	Land & Building	2,850,329.52	-	-	2,850,329.52	-	-	2,850,329.52
11	Library Books	107,000.00	-	-	107,000.00	-	-	107,000.00
12	School Bus	1,230,375.00	-	-	1,230,375.00	15.00	184,556.00	1,045,819.00
13	Audio Visual Instruments	29,167.10	-	-	29,167.10	10.00	2,917.00	26,250.10
14	Solar Light	10,451.70	-	-	10,451.70	10.00	1,045.00	9,406.70
	<b>Total (₹)</b>	<b>13,224,865.46</b>	<b>1,539,452.00</b>	<b>-</b>	<b>14,764,317.46</b>	<b>-</b>	<b>554,512.00</b>	<b>14,209,805.46</b>

**PRESIDENT**  
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 Gwalior (M.P.)

**Executive Secretary**  
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 Bal-Mahila Vikas Samiti  
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**TREASURER**  
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9-C, Maharana Pratap Nagar, Near Jiwaji Club Lashkar Gwalior - 474009, (M.P) India

SCHEDULE-5	Cash & Bank Balances
Cash in Hand	182,654.00
Cash at Bank	107,046.33
<b>Total (₹)</b>	<b>289,700.33</b>

SCHEDULE-6:	Advances, Deposits and other Recoverables
Work Advance	-
Loan & Advances	-
CMHO Grant Receivable	315,756.98
Uflex Grant Receivable	94,579.00
Tds 18-19	20,479.46
E-Shakti Grant Receivable	26,620.00
FPO Grant Receivable	550,000.00
KC Consultancy	15,800.00
<b>Total (₹)</b>	<b>1,023,235.44</b>

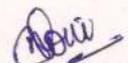
SCHEDULE-7:	Current Liability
Staff Welfare Fund (Corpus Fund)	190,652.00
Staff Salary Payable	222,623.00
Audit Fees Payable	29,500.00
Exp. Payable	11,800.00
TDS Payable	15,800.00
<b>Total (₹)</b>	<b>470,375.00</b>

SCHEDULE-8:	Project Implementation Grant
Church Auxiliary For Social Action (CASA)	148,433.00
E Shakti (NABARD)	214,970.00
Percolation Pond (Uflex Ltd, CSR)	344,579.00
Eductation (Shamdasani Foundation)	25,000.00
Asha Training (NHM)	1,023,973.00
Farmer Producer Organisation (NABARD)	1,100,000.00
<b>Total (₹)</b>	<b>2,856,955.00</b>

SCHEDULE-9:	Other Income
VAMA ANM Fees & Other Income	1,067,500.00
VAMA PVT ITI Fees & Other Income	1,523,250.00
ITI Activity Income	71,400.00
Vama Convent School Fees & Other Income	3,605,340.00
Miscellaneous Receipts	240,000.00
<b>Total (₹)</b>	<b>6,507,490.00</b>

ANNUAL FINANCIAL AUDIT REPORT 2018-19

13

  
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9-C, Maharana Pratap Nagar, Near Jiwaji Club Lashkar Gwalior - 474009, (M.P) India

SCHEDULE-10:	Expenditure on Programs
Expenses of Asha Training	1,102,083.00
Expenses of FPO	1,010,590.00
Expenses of Uffex	469,045.66
Expenses of Casa	564,885.00
Samdashani Foundation Exp.	20,200.00
E Shakti Exp.	212,113.00
<b>Total (₹)</b>	<b>3,378,916.66</b>

SCHEDULE-11:	Financial Cost
Bank Charges	8,929.77
Interest on Bank Loans	76,828.06
Legal Expenses	55,745.00
<b>Total (₹)</b>	<b>141,502.83</b>

SCHEDULE-12:	Personnel Cost
Salary & Staff Welfare Expenses	1,143,388.75
<b>Total (₹)</b>	<b>1,143,388.75</b>

SCHEDULE-13:	Administrative & Operative Cost
Advertisement	14,490.00
Audit Fees	7,080.00
Consultancy Fees	259,000.00
Membership Fees	3,899.00
Office Exp.	48,643.00
Postage & Courier	1,985.00
Printing & Stationery	50,351.00
Refreshment	41,841.00
Repairing & Maintenance	38,164.00
Telephone & Mobile	22,039.00
Travelling & Conveyance	66,809.00
ITR Return Filling	11,800.00
Workshop & Seminar	37,758.00
Website Development Charges	2,580.00
Insurance Exp.	93,201.00
Water Bill	2,925.00
<b>Total (₹)</b>	<b>702,565.00</b>

ANNUAL FINANCIAL AUDIT REPORT 2018-19  
14

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