



FORM NO. 10B
[See rule 17B]

**AUDIT REPORT UNDER SECTION 12A (b) OF THE INCOME TAX ACT , 1961 IN THE CASE
OF CHARITABLE OR RELIGIOUS TRUST OR INSTITUTIONS**

1 We have examined the Balance Sheet of SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT IN RURAL AREAS (SATRA), TRINAYANPUR SATGHARIA. P.O-SIPAJHAR DIST:- DARRANG (ASSAM) as at 31st March,2015 and the Income & Expenditure account for the year ended on that date which are in agreement with the books of account maintained by the said Institution.

2 We report that :

(i) Confirmation of balances of Loans Borrowed and Loans to Beneficiaries under respective funds are not received.

(ii) Subject to the above

3 We have obtained all the information and explanations which to the best of our Knowledge and belief were necessary for the purpose of the audit. In our opinion, proper books of account have been kept by the Institution so far as appears from our examination of the books, and proper returns adequate for the purpose of audit have been received from branches not visited by us, subject to the Comments, if any, given below :

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

(i) In the case of Balance Sheet, of the State of Affairs of the above named organization as at 31st March,2015 and

(ii) In the case of the Income & Expenditure Account, of the excess of Income over Expenditure of its accounting year ending on 31 st March, 2015.

5 The Prescribed particulars are annexed hereto.

IN TERMS OF OUR REPORT OF EVEN DATE
M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS

(RAJESH GOENKA, FCA)

Proprietor
M No. 62107



PLACE : GUWAHATI
DATED : 19-08-2015

ANNEXURE
(STATEMENT OF PARTICULARS)

I. APPLICATION OF INCOME FOR CHARITABLE OR RELIGIOUS PURPOSE

1	Amount if income of the previous year applied to charitable and religious purposes in India during the year	:- Revenue Expenses: 1,78,57,575.06/- Capital Expenses: 4,09,406/-
2	Whether the institution has exercised the option under clause (2) of the Explanation to section 11(1) ? If so the details of the account of income deemed to be been applied to charitable or religious purposes in India during the previous year.	:- No :- N.A :- :-
3	Amount of income accumulated or set apart for application to charitable or religious purposes , to the extent it does not exceed 25% of the Income derived from property held under trust wholly/ in part only for such purposes.	:- :- NIL :- :-
4	Amount of Income eligible for exemption under section 11 (1) (c) (Give details)	:- NIL :-
5	Amount of income in addition to the amount referred to in item 3 above, accumulated or set apart for specified purpose under section 11 (2)	:- Rs. 25,16,330.48/- (For Specific Projects) :- :-
6	Whether the amount of income mentioned in items 5 above has been invested or deposited in the manner laid down in section 11 (2) (b) ? If so, the details thereof.	:- Yes (Lying/Deposited into the Bank :- Accounts of the Institution) :-
7	Whether, any part of the income in respect of which an option was exercised under clause (2) of the Explanation to section 11 (1) in any earlier year is deemed to income of the previous year under section 11(1B) ? If so, the details thereof.	:- No :- :- :-
8	Whether during the previous year any part of income accumulated or set apart for specified under section 11(2) in any earlier year-	:- No :- :-
	(a) has been applied for purpose other than charitable or religious purposes or has ceased to be accumulated or set apart for application thereto, or	:- No :- :-
	(b) has ceased to remain invested in any security referred to in section 11 (2) (b) (I) or deposited in any account referred to in section 11 (2) (b) (ii) or section 11 (b) (iii), or	:- No :- :-
	(C) has not been utilised for purposes for which it was accumulated or set apart during the period for which it was to be accumulated or set apart, or in the immediately following the expiry thereof ? If so, details thereof	:- No :- :- :-


 (Nalin Y. Saitke)
 Executive Director
 Social Action for
 Appropriate Transformation
 and Advancement in
 Rural Areas (SATRA)



**II. APPLICATION OR USE OF INCOME OR PROPERTY
FOR THE BENEFIT OF PERSONS REFERRED
TO IN SECTION 13 (3)**

1	Whether any part of the income or property of the institution was lent, or continues to be lent in the previous year to any person referred to in section 13 (3) (hereinafter referred to in this Annexure as such person) ? If so, give details of the amount, rate of interest charged and the nature of security, if any.	:- No :- Not Applicable :- :- :- :-
2	Whether any land building or other property of the institution was made, available for the use of any such persons during the previous year ? If so , give details of the property and amount of rent compensation charged , if any	:- No :- Not Applicable :- :-
3	Whether any payment made to any such person during the previous year by way of salary, allowance or otherwise? If so, give details.	:- No :- Not Applicable :-
4	Whether the services of the institutions were made available to any such person during the previous year ? If so, give details thereof together with remuneration or compensation received, if any.	:- No :- Such services :- were made :- available
5	Whether any share or other property was purchased by or on behalf of the institution during the previous year from any such such person ? If so , give thereof together with the consideration paid	:- No :- Not Applicable :- :-
6	Whether any share, security, or other property was sold by or on behalf of the institution during the previous year to any such person ? If so, details thereof together with the consideration received.	:- No :- Not Applicable :- :-
7	Whether any income or property of the institution was diverted during the previous year in favour of any such person ? If so, give details thereof together with the amount of income or value of property so diverted.	:- No :- Not Applicable :- :-
8	Whether the income or property of the institution was used or applied during the previous year for the benefit of any such person in any other manner? If so, give details.	:- No :- Not Applicable :-

**III. INVESTMENT HELD AT ANY TIME DURING THE PREVIOUS
YEAR (S) IN CONCERNS IN WHICH PERSONS REFERRED
TO IN SECTION 13(3) HAVE A SUBSTANTIAL INTEREST.**

PLACE : GUWAHATI
DATED : 19-08-2015



(Nani Kr. Sarker)
Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)

In terms of our report of even date
M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS

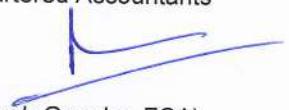
(RAJESH GOENKA, FCA)
Proprietor
(M. No. 62107)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT IN RURAL AREAS
(SATRA)
TRINAYANPUR SATGHARIA. P.O-SIPAJHAR DIST :- DARRANG (ASSAM)

BALANCE SHEET AS AT 31ST MARCH, 2015

SOURCES OF FUNDS	SCH	AS AT 31.03.2015 AMOUNT	AS AT 31.03.2014 AMOUNT
<u>GENERAL FUND ACCOUNT</u>	A	1,854,800.94	2,200,219.52
<u>LOAN FUND</u>	B	70,853,699.00	57,061,942.00
<u>LOAN FROM MEMBERS</u>		84,000.00	94,000.00
	TOTAL	<u>72,792,499.94</u>	<u>59,356,161.52</u>
<u>APPLICATION OF FUNDS</u>			
<u>FIXED ASSETS</u>	C	2,293,582.00	2,266,205.00
<u>INVESTMENT (In Shares)</u>	D	4,200.00	4,200.00
<u>CURRENT ASSETS,LOANS & ADVANCES</u>			
Advance to Beneficiaries	E	51,376,917.00	37,088,069.00
Fixed Deposit with Bank	F	15,300,000.00	15,385,000.00
Cash & Bank Balances	G	6,753,350.42	5,541,929.52
Tax Deducted At Source		95,589.00	98,751.00
	(i) <u>73,525,856.42</u>	<u>58,113,749.52</u>	
<u>Less : Current Liabilities</u>			
Provision made/amount set aside for specific purposes		2,517,369.48	657,112.00
Provision against Standard Loan Assets.	P	513,769.00	370,881.00
	(ii) <u>3,031,138.48</u>	<u>1,027,993.00</u>	
NET CURRENT ASSETS	(i) - (ii)	70,494,717.94	57,085,756.52
	TOTAL	<u>72,792,499.94</u>	<u>59,356,161.52</u>

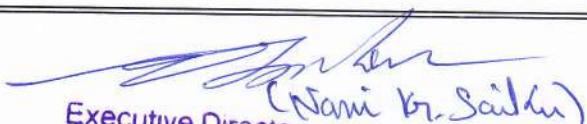
IN TERMS OF OUR REPORT OF EVEN DATE
M/S RAJESH GOENKA & ASSOCIATES
Chartered Accountants


 (Rajesh Goenka, FCA)
 Proprietor

Place : Guwahati
Dated : 19-08-2015



Executive Director
 Social Action for
 Appropriate Transformation
 and Advancement in
 Rural Areas (SATRA)


 (Nomi Kr. Saikia)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT IN RURAL AREAS
 (SATRA)
 TRINAYANPUR SATGHARIA. P.O-SIPAJHAR DIST :- DARRANG (ASSAM)

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

PARTICULARS	SCH	AS AT	
		31.03.2015 AMOUNT	31.03.2014 AMOUNT
<u>INCOME</u>			
Interest	H	8,192,411.00	6,972,874.25
Grants	I	8,510,813.48	3,785,751.00
Donation/Contributions	J	734,300.00	575,500.00
Other Income	K	905,220.00	426,232.00
	TOTAL	(i)	<u>18,342,744.48</u>
			<u>11,760,357.25</u>
<u>EXPENDITURE</u>			
Incentives & Interest	L	4,406,835.00	4,071,491.77
Administrative & Other Expenses	M	4,552,068.58	2,929,898.00
Expenses on Specific Projects & Training	N	6,000,312.00	3,222,829.00
Depreciation of Assets	C	382,029.00	187,577.00
Provision made/amount set aside for specific project	O	2,516,330.48	642,823.00
	TOTAL	(ii)	<u>17,857,575.06</u>
			<u>11,054,618.77</u>
Surplus/deficit before provision for bad debt.	(iii) = (i) - (ii)	485,169.42	705,738.48
Less: Provision against Standard Loan Assets	P	(iv)	142,888.00
Surplus transferred to General Fund Account	(iii) - (iv)	<u>342,281.42</u>	<u>334,857.48</u>

Place : Guwahati
 Dated : 19-08-2015



IN TERMS OF OUR REPORT OF EVEN DATE
 M/S RAJESH GOENKA & ASSOCIATES
 Chartered Accountants

(Rajesh Goenka, FCA)
 Proprietor

Executive Director
 Social Action for
 Appropriate Transformation
 and Advancement in
 Rural Areas (SATRA)


 (Nabin K. Saikia)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION & ADVANCEMENT IN RURAL AREAS (SATRA)
TRINAYANPUR SATGHARIA, P.O-SIPAJHAR DIST :- DARRANG (ASSAM)
31-03-2015

SCHEDULE "A" GENERAL FUND ACCOUNT

PARTICULARS	DEBIT	CREDIT
By Opening Balance		2,200,219.52
To Income Tax Paid	683,300.00	*
To Apeal Fee	1,000.00	*
To TDS Penalty	3,400.00	*
By Surplus/Deficit	*	
To Balance C/F		342,281.42
	1,854,800.94	*
TOTAL	<u>2,542,500.94</u>	<u>2,542,500.94</u>

SCHEDULE "B" LOAN FUND

PARTICULARS	DEBIT	CREDIT
(i) <u>NEDFI FUND</u>		
By Balance (B/F)	-	49,698,768.00
By Addition/Borrowed during the year	-	50,000,000.00
By Interest	-	3,637,428.00
To Repaid	35,109,063.00	
To Balance C/F	(i) <u>68,227,133.00</u>	
	<u>103,336,196.00</u>	<u>103,336,196.00</u>
(ii) <u>LOAN FROM IGS</u>		
By Balance (B/F)	-	5,000,000.00
By Addition/Borrowed during the year	-	
By Interest	-	564,481.00
To Repaid	2,937,915.00	
To Balance C/F	(iii) <u>2,626,566.00</u>	
	<u>5,564,481.00</u>	<u>5,564,481.00</u>
(iii) <u>LOAN FROM ASSAM GRAMIN VIKASH BANK</u>		
By Balance (B/F)	-	29,838.00
By Addition/Borrowed during the year	-	
By Interest	-	1,211.00
To Repaid	31,049.00	
To Balance C/F	(iv) <u>-</u>	
	<u>31,049.00</u>	<u>31,049.00</u>
(iv) <u>LOAN FROM MAANAVEEYA DEV & FINANCE PVT LTD</u>		
By Balance (B/F)	-	2,333,336.00
By Addition/Borrowed during the year	-	
By Interest	-	203,715.00
To Repaid	2,537,051.00	
To Balance C/F	(v) <u>-</u>	
	<u>2,537,051.00</u>	<u>2,537,051.00</u>
TOTAL	(i) - (v)	<u>70,853,699.00</u>


 Executive Director
 Social Action for
 Appropriate Transformation
 and Advancement in
 Rural Areas (SATRA)



SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION & ADVANCEMENT IN RURAL AREAS (SATRA)

TRINAYANPUR SATGHARIA, P.O-SIPAJHAR DIST. :- DARRANG (ASSAM)

31-03-2015

SCHEDULE "C" OF FIXED ASSETS

Particulars	Balance as on 01-04-14	Addition for More Than 180 Days	Addition for Less Than 180 Days	Rate of Depreciation	Depreciation	Balance as on 31-03-15
Land & Land Development	1,727,962.00	-	-	-	-	1,727,962.00
Computer	118,407.00	59,000.00	60%	88,744.00	88,663.00	88,663.00
Printer	20,598.00			15%	3,090.00	17,508.00
Books	3,675.00			0%	-	3,675.00
Electrical Inverter	43,389.00			10%	4,339.00	39,050.00
Motor Cycle	12,271.00	63,727.00	15%	6,620.00	69,378.00	69,378.00
Laptop	487.00			60%	292.00	195.00
Digital Camera	9,269.00	30,490.00	15%	5,964.00	33,795.00	33,795.00
Furniture & Fixture	80,788.00	21,533.00	10%	10,922.00	105,199.00	105,199.00
Software	210,000.00	216,856.00	60%	256,114.00	170,742.00	170,742.00
Solar light	5,198.00		10%	520.00	4,678.00	4,678.00
UPS	1,360.00		15%	204.00	1,156.00	1,156.00
Projector	32,801.00	4,000.00	15%	4,920.00	27,881.00	27,881.00
Hand Pump				300.00	3,700.00	3,700.00
TOTAL	2,266,205.00	268,879.00	140,527.00		382,029.00	2,293,582.00



(Signature)
Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)

**SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA) : DARRANG :ASSAM**
31-03-2015

SCHEDULE : "D" Investment In Shares
PARTICULARS

PARTICULARS	AMOUNT
The Assam Co- Operative Apex Bank Ltd	4,200.00
	<u>4,200.00</u>

SCHEDULE "E" ADVANCE UNDER SPECIFIC FUND
PARTICULARS

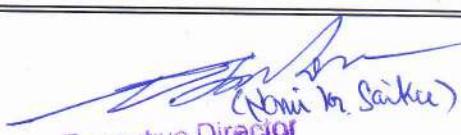
PARTICULARS	AMOUNT
Loan to Beneficiaries	51,376,917.00
	<u>51,376,917.00</u>

SCHEDULE : "F" FIXED DEPOSIT WITH BANK
PARTICULARS

PARTICULARS	AMOUNT
Fixed Deposit with AGVB	10,800,000.00
Fixed Deposit with UCO Bank	3,500,000.00
Fixed Deposit with UBI Bank	1,000,000.00
	<u>15,300,000.00</u>

SCHEDULE : "G" CASH & BANK BALANCES:

PARTICULARS	AMOUNT
UCO (A/C NO. 07220100015572)	250,346.86
SBI (A/C NO. 31094559670)	20,502.00
APEX Bank (A/C NO.19456)	2,133.00
AGVB (A/C NO.7076010016542)	709,297.00
AGVB (A/C NO.7058010011799)	2,089.00
AGVB. (A/C No -7058050000036)	103,816.00
AGVB. (A/C No -7076050000426)	290,255.00
AGVB (A/C No -7062050000011)	568,373.00
AGVB (A/C No- 7065050000012)	213,298.00
UBI Bank (A/C No.202305000006)	6,766.50
AGVB (A/C No- 7071010027894)	612,681.00
UCO Bank (A/C No.07220100014123)	459,005.00
SBI (A/C No.10762909683)	5,696.38
UCO Bank (A/C No.07220110012734)	1,287.00
UCO Bank (A/C No.07220100013307)	455.00
UCO Bank (A/C No.07220100012176)	2,029.00
UCO Bank (A/C NO.07220110062456)	692,533.00
UCO Bank (A/C NO. 07220110061466)	1,700,513.48
UCO Bank (A/C No.07220100014855)	153,601.00
UCO Bank (A/C No.07220110040973)	45,070.20
Accrued Interest on FDR	906,776.00
Cash In Hand	6,827.00
	<u>6,753,350.42</u>


 Nabin K. Saikia
 Executive Director
 Social Action for
 Appropriate Transformation
 and Advancement in
 Rural Areas (SATRA)



SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT IN RURAL AREAS (SATRA) : DARRANG:ASSAM
31-03-2015

SCHEDULE : " H " DETAILS OF INTEREST RECEIVED

PARTICULARS	AMOUNT
<u>(i) FROM MICRO FINANCE PROJECT</u>	
Bank Interest on SB A/C	140,862.00
Interest on Loan to Beneficiaries	6,866,468.00
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	7,007,330.00
<u>(ii) FROM OTHER PROJECT</u>	
Bank Interest on SB A/C	84,760.00
	<hr/>
	84,760.00
<u>(iii) INTEREST ON FD</u>	
From Micro Finance (recd)	864,496.00
From Other Project (recd)	65,765.00
Accrued (due)	906,776.00
TDS on Interest	4,249.00
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Less: Interest Accured in Previous Year	1,841,286.00
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	740,965.00
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	1,100,321.00
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	8,192,411.00

SCHEDULE " I " DETAILS OF GRANT RECEIVED

PARTICULARS	AMOUNT
Grant From ASHADEEP	620,000.00
Grant from OXFAM for BRBRB Project	2,548,500.00
Grant From ICCO Project	3,613,492.48
Grant From VANI	57,584.00
Grant From SDTT	1,584,000.00
Grant received From "Assam Science Society"	4,200.00
Grant from NABARD for SHG Bank Linkage Project	32,850.00
Trainer Fees received from COIR BOARD	14,000.00
Recieved From OXFAM INDIA for Water Testing	14,346.00
Recieved From OXFAM INDIA for IEC Postage	6,131.00
IIE Survey Fees Received from Gramin Sahara	7,000.00
Travelling Allowances received from OXFAM INDIA for finance training	8,710.00
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	8,510,813.48

SCHEDULE " J " DETAILS OF DONATIONS/CONTRIBUTIONS/GRANT RECEIVED

PARTICULARS	AMOUNT
Donation from Member	734,300.00
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	734,300.00


 (Nani Kr. Saikia)
 Executive Director

Social Action for
 Appropriate Transformation
 and Advancement in
 Rural Areas (SATRA)



SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT IN RURAL AREAS (SATRA) : DARRANG:ASSAM
31-03-2015

SCHEDULE " K " DETAILS OF OTHER INCOME
PARTICULARS

	<u>AMOUNT</u>
<u>(i) FROM MICRO FINANCE PROJECT</u>	
Loan Processing Fees Received	780,220.00
Commision Received	<u>6,500.00</u>
	786,720.00
<u>(ii) FROM OTHER PROJECT</u>	
IAG Member Fees Received	108,500.00
Grant from NEDFI	<u>10,000.00</u>
	118,500.00
	<u>905,220.00</u>

SCHEDULE " L " INCENTIVES & INTEREST PAID
PARTICULARS

	<u>AMOUNT</u>
<u>(i) FROM MICRO FINANCE PROJECT</u>	
Interest paid to NEDFI	3,637,428.00
Interest paid to IGS	564,481.00
Interest paid to AGVB	1,211.00
Interest paid to MDFPL	203,715.00
	<u>4,406,835.00</u>
	<u>4,406,835.00</u>


 (Namrata Saikia)

Executive Director
 Social Action for
 Appropriate Transformation
 and Advancement in
 Rural Areas (SATRA)



SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT IN RURAL
31-03-2015

SCHEDULE " M " ADMINISTRATIVE & OTHER EXPENSES

PARTICULARS	AMOUNT
<u>(i) FOR MICRO FINANCE PROJECT</u>	
Audit & Consultancy Fees	15,000.00
Bank Charges	35,734.78
Computer Mainatanance	6,200.00
Employers Contribution to PF	197,603.00
Electricity Expenses	8,083.00
Food Allowance to Staff	78,000.00
House Rent	74,400.00
Incentive to Staff	91,000.00
Loan Processing Charges	350,000.00
Office Expenses	20,768.00
Postage & Telegram	22.00
Printing & Stationery	118,384.00
Salary & Allowances to Staff	2,143,908.00
Telephone Expanses	15,901.00
Training to Beneficiaries	497,000.00
Training to Staff	110,130.00
Travelling & Conveyance	268,054.00
	4,030,187.78
<u>(ii) FOR OTHER PROJECT</u>	
Audit & Consultancy Fees	49,000.00
RGVN Fund Expenses	2,500.00
Bank Charges	1,923.80
Employers Contribution to PF	101,043.00
Office Expenses	17,560.00
Printing & Stationery	21,202.00
Salary & Allowances to Staff	101,000.00
Rent & Electricity	10,000.00
Board Meeting Expenses	26,360.00
SHG Exposer Visit	4,750.00
Salary of Co-ordinator	147,000.00
Telephone Expenses	1,340.00
Travelling & Conveyance	16,644.00
Field Trg Programme on Coir Hanicraft & Coir Jwellery	4,000.00
Welfare Support	10,858.00
NEDFI Project Expenses	1,200.00
IAG Member fees	5,500.00
	521,880.80
	<u>4,552,068.58</u>


 (Monil K. Sanku)
 Executive Director
 Social Action for
 Appropriate Transformation
 and Advancement in
 Rural Areas (SATRA)



SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT IN RURAL AREAS (SATRA) : DARRANG:ASSAM
31-03-2015

SCHEDULE " N " EXPENSES ON SPECIFIC PROJECTS & TRAINING.

PARTICULARS	AMOUNT
Mental Health Project Exp	584,014.00
Cervical and Breast Cancer awareness Programme	36,250.00
OXFAM INDIA for DRR/BRBRB Project	1,864,848.00
ICCO Project Exp	1,834,527.00
IIE Survey Fees	7,000.00
Mental Illness Programme Expenses	18,260.00
National Environmental Awareness Campaign	4,200.00
Postage & Packaging Expenses For IEC	6,131.00
Wash programme Exp under IAG	40,000.00
Capacity Building Training Exp	22,500.00
Sericulture & Promotion	1,458,836.00
Trainers Fees	10,000.00
SHG Bank Linkage Programme Expenses under NABARD Project.	32,850.00
VANI Project Expenses	57,728.00
Water Testing Expenses	14,458.00
Travelling Allowances for finance training	8,710.00
	<u>6,000,312.00</u>

SCHEDULE " O " PROVISION MADE/AMOUNT SET ASIDE FOR SPECIFIC PROJECT

PARTICULARS	AMOUNT
<u>DRR PROJECT</u> (a sponsored program of Oxfam India)	
(B/F)	423,741.00
Grant Received During the Year	2,548,500.00
	<u>2,972,241.00</u>
Less: Expenditure Made during the Year	<u>2,297,299.00</u>
	674,942.00
<u>Mental Health Project</u>	
(B/F)	219,082.00
Grant Received During the Year	620,000.00
	<u>839,082.00</u>
Less: Expenditure Made during the Year	<u>803,096.00</u>
	35,986.00
<u>Grant from SDTT</u>	
Grant Received During the Year	1,584,000.00
Less: Expenditure Made during the Year	<u>1,458,836.00</u>
	125,164.00
<u>Grant from ICCO Project</u>	
Grant Received During the Year	3,613,492.48
Less: Expenditure Made during the Year	<u>1,933,254.00</u>
	1,680,238.48
	<u>2,516,330.48</u>


 (Nani B. Saikia)
 Executive Director
 Social Action for
 Appropriate Transformation
 and Advancement in
 Rural Areas (SATRA)



SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT IN RURAL
AREAS (SATRA) : DARRANG:ASSAM
31-03-2015

SCHEDULE " P " PROVISION MADE FOR STANDARD ASSETS.

PARTICULARS	AMOUNT
Provision for Standard Assets @1% on total loans to Beneficiaries.	
B/F	370,881.00
Add: Provision Made for the Year	<u>142,888.00</u>
	513,769.00
	<u>513,769.00</u>


Noron K. Saikia
Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)



SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA)
TRINAYANPUR SATGHARIA, P.O-SIPAJHAR DIST :- DARRANG (ASSAM)
SATRA GENERAL FUND

RECEIPT AND PAYMENT ACCOUNT (CONSOLIDATED) FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

RECEIPT	AMOUNT	PAYMENT	AMOUNT
<u>To Opening Balance :</u>			
Cash at Bank	984,649.38	By RGVN Fund Expenses	2,500.00
Cash in hand	164.00	" NEDFI Fund Expenses	1,200.00
" Donation from members	734,300.00	" GENERAL Fund Expenses	584,551.00
" Employees Contribution for EPF	320,829.00		
" Trainer fees Recd from Coir Board	10,000.00	" NABARD Fund Expenses	18,000.00
" Training fees Recd from Coir Board	4,000.00		
" Received from SATRA M/F	197,603.00	" SDTT Fund Expenses	1,463,836.00
" TDS Refund	8,061.00		
" IIE Survey Fees Received from Gramin Sahara	7,000.00	" FCRA Fund Expenses	
" Fixed Deposit Maturity	100,000.00	DRR & BRBRB Project Expenses	2,325,888.00
" Interest on Fixed Deposit	65,765.00	ICCO Project Expenses	1,933,254.00
" Transfer from General Fund	2,000.00	" IAG Fund Expenses	200,944.00
" T.A Reimbursement from OXFAM INDIA	8,710.00	" MENTAL HEALTH Project Expenses	803,096.00
" Received From OXFAM INDIA for IEC Postage	6,131.00	" Bank Charge	1,923.80
" IAG Members Fees	108,500.00	" Employees Contribution to EPF	619,475.00
" Bank Interest	84,760.00	" Other Project Expense	112,345.00
<u>" Grant received from</u>			
Assam Science Society	4,200.00		
NEDFI	10,000.00		
NABARD for SHG Bank Linkage Project	32,850.00	" <u>Closing Balance :</u>	
SDTT	1,584,000.00	Cash at Bank	3,060,190.06
OXFAM for BRBRB Project	2,548,500.00	Cash in hand	242.00
ICCO Project	3,613,492.48		
VANI	57,584.00		
ASHADEEP	620,000.00		
OXFAM INDIA for Water Testing	14,346.00		
TOTAL	11,127,444.86	TOTAL	11,127,444.86

In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS

(RAJESH GOENKA, FCA)
Proprietor

Dated : 19-08-2015
Place : Guwahati



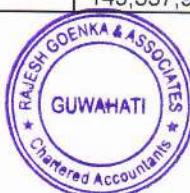
Norma Saittee
Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA)
TRINAYANPUR SATGHARIA. P.O-SIPAJHAR DIST :- DARRANG (ASSAM)
SATRA MICRO FINANCE

RECEIPT AND PAYMENT ACCOUNT (CONSOLIDATED) FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

RECEIPT	AMOUNT	PAYMENT	AMOUNT
To <u>Opening Balance :</u>			
<u>Cash at Bank</u>		By Loan Disbursement to beneficiaries	78,022,000.00
UCO (A/C NO. 07220100015572)	77,602.14	" <u>Loan repayment to NEDFI</u>	
SBI (A/C NO. 31094559670)	31,537.00	Principal	31,471,635.00
APEX (A/C NO.19456)	2,193.00	Interest	3,637,428.00
AGVB (A/C NO.7076010016542)	2,870,946.00	" <u>Loan repayment to IGS</u>	
AGVB (A/C NO.7058010011799)	2,038.00	Principal	2,373,434.00
AGVB. (A/C No -7058050000036)	200,201.00	Interest	564,481.00
AGVB (A/C No -7062050000011)	29,002.00	" <u>Loan repayment to AGVB</u>	
AGVB (A/C No- 7065050000012)	452,506.00	Principal	29,838.00
AGVB (A/C No- 7071010027894)	121,006.00	Interest	1,211.00
<u>Cash in Hand</u>		" <u>Loan repayment to Maanaveeya</u>	
Head Office	29,120.00	Principal	2,333,336.00
Sipajhar Branch	-	Interest	203,715.00
Dalanggt Branch	-	" Appeal Fee	1,000.00
Burha Branch	-	" Audit Fee	15,000.00
Mangaldoi Branch	-	" Food Allowance to Staff	78,000.00
" <u>Loan from</u>		" Incentive to Staff	91,000.00
NEDFi	50,000,000.00	" Remuneration to Staff	2,143,908.00
" <u>Bank Interest</u>		" Office Rent	74,400.00
" <u>Fixed Deposit Matured</u>	140,862.00	" Transferred to General Fund	197,603.00
" <u>Interest on Fixed Deposit</u>	22,985,000.00	" Fixed Deposits with Bank (New)	23,000,000.00
" <u>Commission Received</u>	864,496.00	" Bank Charge	35,734.78
" <u>Loan Processing Fees Received</u>	5,850.00	" Computer Maintanance	6,200.00
" <u>Principal Recovered Against Loan</u>	780,220.00	" Software Purchased	216,856.00
" <u>Interest Received From Beneficiaries</u>	63,733,152.00	" Income tax/TDS/Other Taxes	683,300.00
" <u>Inter Fund Trf</u>	6,866,468.00	" Electricity Expenses	8,083.00
	165,765.00	" Loan Processing Charges	350,000.00
		" Office Expenses	20,768.00
		" Postage & Telegraph	22.00
		" Printing & Stationery	118,384.00
		" Telephone Expenses	15,901.00
		" Training to Beneficiaries	497,000.00
		" Travelling Expenses	268,054.00
		" Training Fee	5,000.00
		" Training to Staff	105,130.00
		" TDS Penalty	3,400.00
<u>By Closing Balance</u>			
<u>Cash at Bank</u>			
UCO (A/C NO. 07220100015572)	250,346.86		
SBI (A/C NO. 31094559670)	20,502.00		
APEX Bank (A/C NO.19456)	2,133.00		
AGVB (A/C NO.7076010016542)	709,297.00		
AGVB (A/C NO.7058010011799)	2,089.00		
AGVB. (A/C No -7058050000036)	103,816.00		
AGVB. (A/C No - 7076050000426)	290,255.00		
AGVB (A/C No -7062050000011)	568,373.00		
AGVB (A/C No- 7065050000012)	213,298.00		
UBI Bank (A/C No.202305000006)	6,766.50		
AGVB (A/C No- 7071010027894)	612,681.00		
<u>Cash In Hand</u>			
Head Office	6,585.00		
TOTAL	149,357,964.14	TOTAL	149,357,964.14

Dated : 19-08-2015
Place : Guwahati



In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS

(RAJESH GOENKA , FCA)

Proprietor

Executive Director (Monika Saini)
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA) (RGVN FUND)
TRINAYANPUR SATGHARIA. P.O-SIPAJHAR DIST :- DARRANG (ASSAM)

RECEIPT AND PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

RECEIPT	AMOUNT	PAYMENT	AMOUNT
To <u>Opening Balance :</u> UCO Bank (A/C No.07220100012991)	2,663.00	By Awareness Meeting	2,500.00
Cash in hand	-	" Transfer to SATRA General Fund	105.00
" Bank Interest	44.00	" Bank Charges	102.00
		" <u>Closing Balance :</u> UCO Bank, (A/C No.07220100012991)	
		Cash in hand	-
TOTAL	2,707.00	TOTAL	2,707.00

In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS


(RAJESH GOENKA , FCA)
Proprietor

Dated : 19-08-2015
Place : Guwahati




(Nani K. Saikia)
Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA) (NEDFI FUND)
TRINAYANPUR SATGHARIA, P.O-SIPAJHAR DIST :- DARRANG (ASSAM)

RECEIPT AND PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

RECEIPT	AMOUNT	PAYMENT	AMOUNT
To <u>Opening Balance</u> : UCO Bank (A/C No.07220100013307)	1,676.00	By Awareness Meeting	1,200.00
Cash in hand	-	" Bank Charges	60.00
" Bank Interest	39.00		
		" <u>Closing Balance</u> : UCO Bank, (A/C No.07220100013307)	455.00
		Cash in hand	-
TOTAL	1,715.00	TOTAL	1,715.00

In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS



(RAJESH GOENKA , FCA)
Proprietor

Dated : 19-08-2015
Place : Guwahati



Shri. Nani K. Sikdar
Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA) (CAPART FUND)
TRINAYANPUR SATGHARIA, P.O-SIPAJHAR DIST :- DARRANG (ASSAM)

RECEIPT AND PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

RECEIPT	AMOUNT	PAYMENT	AMOUNT
To <u>Opening Balance</u> :			
UCO Bank (A/C No.07220100013764)	321.00	By Transfer to SATRA General Fund	330.00
Cash in Hand	-		
" Bank Interest	9.00		
		" <u>Closing Balance</u> :	
		UCO Bank, (A/C No.07220100013764)	
		Cash in Hand	-
TOTAL	330.00	TOTAL	330.00

In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS



(RAJESH GOENKA, FCA)
Proprietor

Dated : 19-08-2015
Place : Guwahati



Omni B. Saikia
Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA) (GENERAL FUND)
TRINAYANPUR SATGHARIA. P.O-SIPAJHAR DIST :- DARRANG (ASSAM)

RECEIPT AND PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

RECEIPT	AMOUNT	PAYMENT	AMOUNT
<u>To Opening Balance :</u>		<u>By General Fund Expenses</u>	
Cash in hand	22.00	" EPF Deposite	619,475.00
		" Trainers Fees	10,000.00
		" Field Training Programme on Coir Hanicraft & Coir Jewellery	4,000.00
<u>Cash at bank :</u>			
UCO Bank (A/C NO.07220100014123)	141,790.00		
SBI (A/C NO.10762909683)	19,162.38	" Remuneration to Staff	101,000.00
" Bank Interest	8,309.00	" Office Rent & Electricity	10,000.00
" Donation from members	734,300.00	" Office Expenses	17,560.00
" Employees Contribution for EPF	320,829.00	" Printing & Stationary	21,095.00
" Trainer fees Recd from Coir Board	10,000.00	" Furniture Purchase	21,533.00
" Training fees Recd from Coir Board	4,000.00	" Loan Repaid	10,000.00
" Grant from "Assam Science Society"	4,200.00	" Digital Camera Purchase	30,490.00
" Received from SATRA M/F	197,603.00	" IAG Member fees	5,500.00
" Grant from NEDFI	10,000.00	" Board Meeting Expenses	26,360.00
" Grant from NABARD for SHG Bank Linkage Project	32,850.00	" Welfare Support	10,858.00
" TDS Refund	8,061.00	" SHG Bank Linkage Programme Expenses under NABARD Project	32,850.00
" IIE Survey Fees Received from Gramin Sahara	7,000.00	" IIE Survey Fees	7,000.00
" Fixed Deposit Maturity	100,000.00	" Travelling & Conveyance	2,700.00
" Interest on Fixed Deposit	65,765.00	" National Environmental Awareness Campaing	4,200.00
" Inter Fund Transfer	5,171.00	" Telephone & Internet	1,340.00
		" Bank Charge	162.00
		" Audit & Consultancy	36,000.00
		" Inter Fund Transfer	167,765.00
		" Computer Purchase	24,000.00
		" Chair, Table Purchase	13,800.00
		" Capacity Building Training Programme	22,500.00
		" Hand Pump Purchase	4,000.00
		<u>" Closing Balances</u>	
		Cash at bank :	
		UCO Bank (A/C No.07220100014123)	459,005.00
		SBI, (A/C No.10762909683)	5,696.38
		Cash in hand	173.00
TOTAL	1,669,062.38	TOTAL	1,669,062.38

Dated : 19-08-2015
Place : Guwahati



In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS

(RAJESH GOENKA , FCA)
Proprietor

Executive Director
Social Action for
Appropriate Transformation
and Advancement in

(Hari K. Sarker)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA) (NABARD FUND)
TRINAYANPUR SATGHARIA. P.O-SIPAJHAR DIST :- DARRANG (ASSAM)

RECEIPT AND PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

RECEIPT	AMOUNT	PAYMENT	AMOUNT
To <u>Opening Balance</u> :			
UCO Bank (A/C No.07220100013556)	20,472.00	By SHG Bank Linkage Programme Expenses	18,000.00
Cash in hand	-		
" Bank Interest	355.00	" Transfer to SATRA General Fund	2,827.00
		" <u>Closing Balance</u> :	
		UCO (A/C No.07220100013556)	
		Cash in hand	-
TOTAL	20,827.00	TOTAL	20,827.00

In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS



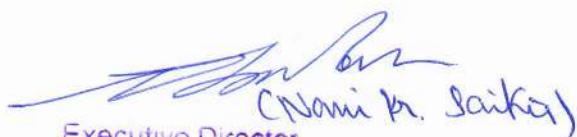
(RAJESH GOENKA , FCA)
Proprietor

Dated : 19-08-2015
Place : Guwahati



Executive Director

Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)



(Nani Pr. Saikia)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA) (SDTT FUND)
TRINAYANPUR SATGHARIA. P.O-SIPAJHAR DIST :- DARRANG (ASSAM)

RECEIPT AND PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

RECEIPT	AMOUNT	PAYMENT	AMOUNT
To <u>Opening Balance</u> :			
Cash in hand	-	By Intensification of Sericulture &	
UCO Bank(A/C No.07220100014855)	1,140.00	Promotion of producer company in	
		Darrang District, Assam project expenses	
To Grant from SDTT	1,584,000.00	" Mulberry Plantation Training	71,870.00
" Bank Interest	32,633.00	" Silk Worm Training	39,825.00
		" Mulberry Mountage	200,000.00
		" Disintencification , Hormone	2,660.00
		" Construction of cocoon storage	354,586.00
		" Construction of reeling centre	223,570.00
		" Trainers Training	7,125.00
		" Fertilizer, leaf yield booster	38,500.00
		" Salary of Project Coordinator	105,000.00
		" Salary of Community Mobilizer	237,000.00
		" Salary of Project Director	78,000.00
		" Salary of Accountant	52,000.00
		" Travelling for Programme Staff	32,282.00
		" Printing & Stationary	5,225.00
		" Telephone , Internet & Computer	5,193.00
		" Documentation, Photography &	6,000.00
		Videography	
		" Audit Fees	5,000.00
		" Bank Charge	306.00
		By <u>Closing Balance</u>	
		UCO Bank (A/C No.07220100014855)	153,601.00
		Cash in hand	30.00
TOTAL	1,617,773.00	TOTAL	1,617,773.00

In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS



(RAJESH GOENKA , FCA)
Proprietor

Dated : 19-08-2015
Place : Guwahati



Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)



SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA) (FCRA FUND)
TRINAYANPUR SATGHARIA. P.O-SIPAJHAR DIST :- DARRANG (ASSAM)

RECEIPT AND PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

RECEIPT	AMOUNT	PAYMENT	AMOUNT
<u>To Opening Balance :</u>			
UCO Bank (A/C No. 07220100012176)	481,201.00	By <u>DRR & BRBRB Project Expenses</u>	
UCO Bank (A/C No. 07220110031551)	1,860.00	By DRR Committee Training on Planning & Organisation	18,014.00
Cash in Hand	126.00	" Logistics & Warehousing	20,000.00
" Transfer from General Fund	2,000.00	" Refresher training of core committee	10,470.00
" Grant From OXFAM for BRBRB Project	2,548,500.00	members on early warning	
" Grant From ICCO Project	3,613,492.48	" School bassed PH and School prepared	21,035.00
" Transfer from SATRA .	4,568,110.48	" Chlorination of the water sources	12,050.00
" Received From OXFAM INDIA for Water Testing	14,346.00	" Women Focus Awareness Generation meeting on hygiene & women health	5,724.00
" Bank Interest	35,553.00	" Public Health IEC Development & Communication materials	20,000.00
" T.A Reimbrusment from OXFAM INDIA	8,710.00	" Capacity Building of the WASH committee members	3,540.00
" Received From OXFAM INDIA for IEC Postage	6,131.00	" Live stock vaccination camp	32,324.00
" Grant from VANI	57,584.00	" Community awareness generation meeting on PHP, Mass Public	19,580.00
		" Technical Training for Farmers and NGO community organisers.	6,960.00
		" Technical Training for NGO partners	14,500.00
		" Village Level Mock Drills	15,620.00
		" Linkage with Govt Department	3,195.00
		" First Aid Training Programme .	8,185.00
		" Beniciary review workshop	13,040.00
		" Support to Village DRR Committee / Group Search & Rescue equipment	15,000.00
		" DRR KAP Survey & WASH End line	10,000.00
		" Audit Fees	8,000.00
		" T.A for Fiance Training	8,710.00
		" IEC Postage & Packaging	6,131.00
		" PVCA in new Village	19,990.00
		" Update Community Action Plan	19,995.00
		" Repair of Existing Country/Rescue Boat	12,860.00
		" Amount Return to OXFAM INDIA.	8,286.00
		" School DRR Training for Children & Teachers / School DRR Day	3,012.00
		" Country Boat /Rescue Boat Support	129,977.00
		" Kitchen Garden Support	74,960.00

Continued.....


Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)



	" Mobilise & Train Groups on Child to Child & Child to Parent PHP Campaign " Online Chlorination in R.H.P " Training of Machine & Chlorination " Raised Hand Pumps " Skill Building / Petty Trade / Market Linkage for Landless households " IEC kit for promotion & awareness sessions " Repair & maintenance cost for water & sanitation structure " Stress tolerant seed support to small & marginal in farmers in non flood rabi season " Quarterly stakeholders review workshop " CBO exposure inter cluster " Inter Fund Transfer (Oxfam) " Salary for Programme Coordinator " Salary for WASH Programme Facilitator " Salary for Livelihood Programme Facilitator " Salary for Institutional Building Supervisor " Salary for Community Organizer " Salary Accountant " Honorarium to Chief Functionary " Travelling for Programme Coordinator " Travelling for WASH Programme Facilitator " Travelling for Livelihood Programme Facilitator " Travelling for Administration " Printing & Stationary A/C " Telephone & Internet " Courrier & Postage " Water Testing A/C	39,719.00 165,402.00 5,330.00 389,048.00 6,000.00 4,500.00 16,300.00 74,940.00 10,690.00 12,100.00 1,541,161.00 173,400.00 135,900.00 110,700.00 85,500.00 285,000.00 110,700.00 31,000.00 6,183.00 40,056.00 22,407.00 17,766.00 8,576.00 18,809.00 246.00 14,458.00
	By <u>ICCO Project Exp</u> " Baseline survey feasibility study though PRA. " Piggery shed & Feed " Dairy shed & Feed	25,000.00 442,938.00 648,136.00

Executive Director
 Social Action for
 Appropriate Transformation
 and Advancement in
 Rural Areas (SATRA)



Continued.....

	" Goatery " Support for Agriculture (Seed/Manure/Fencing/Sapling) " Technical Training on Pig Rearing " Technical Training on Goat Rearing " IT equipments for Office Use " Motor Bike " Awareness Camp " Salary of Programme Coordinator " Salary of Field Facilitator " Salary of Accountant " Travel & Conveyance " Printing & Stationary " House Rent & Electricity " Repair & Maintenance cost " Miscellaneous " Postage, Courier, Internet " Inter Fund Transfer " Meeting on state of voluntary organization :opportunities & challenges under VANI Project Expenses " Cervical & Breast Cancer awareness programme " Workshop on sensitization against stigma & false perception attached to mental illness " Printing & Stationary " Inter Fund Transfer " Bank Charge	163,800.00 23,560.00 12,500.00 24,860.00 35,000.00 63,727.00 3,430.00 160,000.00 160,000.00 64,000.00 63,263.00 7,029.00 24,000.00 4,100.00 3,400.00 4,511.00 3,026,949.48 57,728.00 36,250.00 18,260.00 107.00 1,909.00 1,013.00
	By <u>Closing Balance</u>	
	UCO Bank (A/C No 07220100012176)	2,029.00
	UCO Bank (A/C No 07220110031551)	0.00
	UCO Bank (A/C No 07220110062456)	692,533.00
	UCO Bank (A/C No 07220110061466)	1,700,513.48
	Cash in hand	19.00
TOTAL	11,337,613.96	TOTAL
		11,337,613.96

In terms of our report of even date
 For, M/S RAJESH GOENKA & ASSOCIATES
 CHARTERED ACCOUNTANTS
 (RAJESH GOENKA , FCA)
 Proprietor



Dated : 19-08-2015
 Place : Guwahati

Executive Director
 Social Action for
 Appropriate Transformation
 and Advancement in
 Rural Areas (SATRA)

(Narim Mr. Saikia)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA)
TRINAYANPUR SATGHARIA. P.O-SIPAJHAR DIST :- DARRANG (ASSAM)
SATRA IAG FUND

RECEIPT AND PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

RECEIPT	AMOUNT	PAYMENT	AMOUNT
To <u>Opening Balance</u> : UCO BANK (A/C No.07220110012734)	90,559.00	By Wash Programme Expenses	40,000.00
Cash in Hand	-	" Travelling & Conveyance Expenses	13,944.00
" IAG Members Fees	108,500.00	" Salary of Co-ordinator	147,000.00
" Bank Interest	3,172.00		
		" <u>Closing Balance</u>	
		UCO BANK (A/C No.07220110012734)	1,287.00
		Cash in Hand	-
TOTAL	202,231.00	TOTAL	202,231.00

In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS




(RAJESH GOENKA , FCA)
Proprietor

Dated : 19-08-2015
Place : Guwahati


(Nabin Kr. Saikia)
Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA)
TRINAYANPUR SATGHARIA, P.O-SIPAJHAR DIST :- DARRANG (ASSAM)
SATRA MENTAL HEALTH PROJECT

RECEIPT AND PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

RECEIPT	AMOUNT	PAYMENT	AMOUNT
To <u>Opening Balance</u> :			
UCO Bank.(A/C No.07220110040973)	223,805.00	By Livelihood Support	41,500.00
Cash in hand	16.00	" Awareness Programme at Gram Panchayat	12,905.00
" Grant from ASHADEEP	620,000.00	" Incentive of ASHA/ANM	760.00
" Bank Interest	4,646.00	" Training of Caregivers	37,615.00
		" Administrative Exp.	26,035.00
		" Travel Expenses for referral to GMCH	7,500.00
		" Salary of Co-Ordinator	84,000.00
		" Salary of Field Worker	480,000.00
		" Staff Travelling .	112,781.00
		" Bank Charge	280.80
		" <u>Closing Balance</u> :	
		UCO Bank.(A/C No.07220110040973)	45,070.20
		Cash in hand	20.00
TOTAL	848,467.00	TOTAL	848,467.00

In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS



(RAJESH GOENKA , FCA)
Proprietor

Dated : 19-08-2015
Place : Guwahati

Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA)
TRINAYANPUR SATGHARIA, P.O-SIPAJHAR DIST :- DARRANG (ASSAM)
SATRA MICRO FINANCE FUND (Head Office)

RECEIPT AND PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

RECEIPT	AMOUNT	PAYMENT	AMOUNT
To <u>Opening Balance :</u>			
Cash in hand	29,120.00	" <u>Loan repayment to NEDFI</u>	31,471,635.00
Cash at Bank	-	Principal	3,637,428.00
UCO (A/C NO.07220100015572)	77,602.14	Interest	
SBI (A/C NO.31095449670)	31,537.00	" <u>Loan repayment to IGS</u>	
Apex (A/C No 19456)	2,193.00	Principal	2,373,434.00
AGVB (A/C No 7076010016542)	2,870,946.00	Interest	564,481.00
AGVB (A/C NO.7058010011799)	2,038.00	" <u>Loan repayment to AGVB</u>	
" <u>Loan from</u>		Principal	29,838.00
NEDFi	50,000,000.00	Interest	1,211.00
" <u>Received From</u>		" <u>Loan repayment to Maanaveeya</u>	2,333,336.00
Sipajhar Branch	6,015,000.00	Principal	203,715.00
Dalangghat Branch	7,795,000.00	Interest	
Burha Branch	6,158,000.00	" <u>Apeal Fee</u>	1,000.00
Mangaldoi Branch	3,928,000.00	" <u>Audit Fee</u>	15,000.00
" <u>Fixed Deposit Matured</u>	17,335,000.00	" <u>Remuneration to Staff</u>	2,143,908.00
" <u>Interest on Fixed Deposit</u>	424,293.00	" <u>Office Rent</u>	74,400.00
" <u>Bank Interest</u>	110,569.00	" <u>Transferred to General Fund</u>	197,603.00
" <u>Commission Received</u>	5,850.00	" <u>Fixed Deposits with Bank (New)</u>	22,000,000.00
" <u>Inter Fund Trf</u>	165,765.00	" <u>Bank Charge</u>	873.28
		" <u>Computer Maintanance</u>	6,200.00
		" <u>Software Purchased</u>	216,856.00
		" <u>Income tax/TDS/Other Taxes</u>	683,300.00
		" <u>Electricity Expenses</u>	8,083.00
		" <u>Loan Processing Charges</u>	350,000.00
		" <u>Office Expenses</u>	20,768.00
		" <u>Postage & Telegraph</u>	22.00
		" <u>Printing & Stationery</u>	118,384.00
		" <u>Telephone Expenses</u>	15,901.00
		" <u>Training to Beneficiaries</u>	497,000.00
		" <u>Travelling Expenses</u>	268,054.00
		" <u>Incentive to Staff</u>	91,000.00
		" <u>Food Allowance to Staff</u>	78,000.00
		" <u>Training Fee</u>	5,000.00
		" <u>Training to Staff</u>	105,130.00
		" <u>TDS Penalty</u>	3,400.00
		" <u>Payment to</u>	
		Sipajhar Branch	3,425,000.00
		Dalangghat Branch	10,110,000.00
		Burha Branch	10,655,000.00
		Mangaldoi Branch	2,255,000.00
		By <u>Closing Balance</u>	
		Cash at Bank	
		UCO (A/C NO.07220100015572)	250,346.86
		SBI (A/C NO.31095449670)	20,502.00
		Apex (A/C No 19456)	2,133.00
		AGVB (A/C No 7076010016542)	709,297.00
		AGVB (A/C NO.7058010011799)	2,089.00
		Cash in Hand	6,585.00
TOTAL	94,950,913.14	TOTAL	94,950,913.14

Dated : 19-08-2015
Place : Guwahati



In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS

(RAJESH GOENKA , FCA)
Proprietor

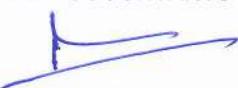
Executive Director (Nani M. Saikia)
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA)
TRINAYANPUR SATGHARIA, P.O-SIPAJHAR DIST :- DARRANG (ASSAM)
SATRA MF SIPAJHAR BRANCH

RECEIPT AND PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

RECEIPT	AMOUNT	PAYMENT	AMOUNT
To Opening Balance :			
AGVB. (A/C No -7058050000036)	200,201.00	By Head Office Payment	6,015,000.00
Cash in Hand	-	" Loan Disbursement to Beneficiaries	15,642,000.00
" Interest Received From Beneficiaries	1,739,480.00	" Bank Charge	6,548.00
" Principal Repayment against loan	15,471,849.00		
" Loan Processing Fees Received	156,420.00		
" Interest on Fixed Deposit	64,669.00		
" Received From Head Office	3,425,000.00	" Closing Balance	
" Fixed Deposit Matured	1,000,000.00	AGVB. (A/C No -7058050000036)	103,816.00
		AGVB. (A/C No - 7076050000426)	290,255.00
		Cash in Hand	-
TOTAL	22,057,619.00	TOTAL	22,057,619.00

In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS



(RAJESH GOENKA , FCA)
Proprietor

Dated : 19-08-2015
Place : Guwahati




Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA)
TRINAYANPUR SATGHARIA, P.O-SIPAJHAR DIST :- DARRANG (ASSAM)
SATRA MF DALANGGHAT BRANCH

RECEIPT AND PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

RECEIPT	AMOUNT	PAYMENT	AMOUNT
To <u>Opening Balance</u> :			
AGVB (A/C No -7062050000011)	29,002.00	By Transferred To Head Office	7,795,000.00
Cash in Hand	-	" Loan Disbursement to Beneficiaries	26,758,000.00
" Interest Received From Beneficiaries	2,056,036.00	" Bank Charge	10,578.00
" Principal Repayment against loan	21,220,301.00		
" Loan Processing Fees Received	267,580.00		
" Fixed Deposit	1,350,000.00		
" Interest on Fixed Deposit	99,032.00		
" Transferred from Head Office	10,110,000.00	" <u>Closing Balance</u>	
		AGVB (A/C No -7062050000011)	568,373.00
		Cash in Hand	-
TOTAL	35,131,951.00	TOTAL	35,131,951.00

In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS

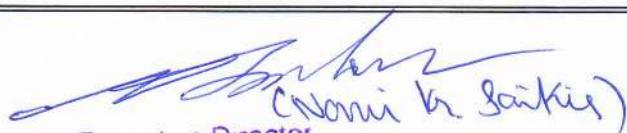


(RAJESH GOENKA , FCA)
Proprietor

Dated : 19-08-2015
Place : Guwahati



Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)



SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA)
TRINAYANPUR SATGHARIA. P.O-SIPAJHAR DIST :- DARRANG (ASSAM)
SATRA MF BURHA BRANCH

RECEIPT AND PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

	AMOUNT	PAYMENT	AMOUNT
To <u>Opening Balance</u> : AGVB (A/C No- 7065050000012) Cash in Hand	452,506.00	By Transferred to Head Office " Loan Disbursement to Beneficiaries	6,158,000.00 28,402,000.00
" Interest Received From Beneficiaries	2,189,044.00	" Bank Charges	10,760.50
" Principal Repayment Against Loan	19,630,904.00	" Fixed Deposit with Bank (NEW)	1,000,000.00
" Loan Processing Fees Received	284,020.00		
" Transferred from Head Office	10,655,000.00		
" Fixed Deposit	2,300,000.00		
" Interest on Fixed Deposit	271,830.00	" <u>Closing Balance</u>	
" Bank Interest	7,521.00	AGVB (A/C No- 7065050000012) UBI Bank (A/C No.202305000006)	213,298.00 6,766.50
		Cash in Hand	-
TOTAL	35,790,825.00	TOTAL	35,790,825.00

Dated : 19-08-2015
Place : Guwahati



In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS

(RAJESH GOENKA , FCA)
Proprietor

Chiranjeevi Saikia

Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA)
TRINAYANPUR SATGHARIA, P.O-SIPAJHAR DIST :- DARRANG (ASSAM)
SATRA MF MANGALDOI BRANCH

RECEIPT AND PAYMENT ACCOUNT FOR THE PERIOD FROM 01/04/2014 TO 31/03/2015

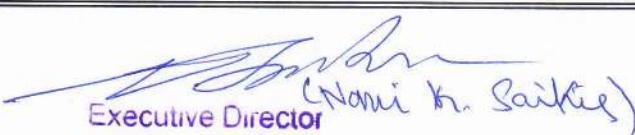
RECEIPT	AMOUNT	PAYMENT	AMOUNT
To Opening Balance :			
AGVB (A/C No- 7071010027894)	121,006.00	By Head office Payment	3,928,000.00
Cash in hand	-	" Loan Disbursement to Beneficiaries	7,220,000.00
" Interest Received From Beneficiaries	881,908.00	" Bank Charges	6,975.00
" Principal Repayment Against Loan	7,410,098.00		
" Loan Processing Fees Received	72,200.00		
" Interest on Fixed Deposit	4,672.00		
" Received From Head Office	2,255,000.00		
" Fixed Deposit Matured	1,000,000.00		
" Bank Interest	22,772.00		
		" <u>Closing Balance :</u>	
		AGVB (A/C No- 7071010027894)	612,681.00
		Cash in hand	-
TOTAL	11,767,656.00	TOTAL	11,767,656.00

Dated : 19-08-2015
Place : Guwahati

In terms of our report of even date
For, M/S RAJESH GOENKA & ASSOCIATES
CHARTERED ACCOUNTANTS


(RAJESH GOENKA , FCA)
Proprietor




Executive Director
Social Action for
Appropriate Transformation
and Advancement in
Rural Areas (SATRA)

SOCIAL ACTION FOR APPROPRIATE TRANSFORMATION AND ADVANCEMENT
IN RURAL AREAS (SATRA)

TRINAYANPUR SATGHARIA, P.O-SIPAJHAR DIST :- DARRANG (ASSAM)

NOTES ATTACHED TO & FORMING PART OF THE

ACCOUNT FOR THE YEAR ENDED 31-03-2015

SIGNIFICANT ACCOUNTING POLICIES
AND NOTES ON ACCOUNTS

SIGNIFICANT ACCOUNTING POLICIES :

1. System of Accounting

The Society follows cash method of accounting except interest on loan to beneficiaries in some cases are accounted for on accrual Basis.

2. Fixed Assets & Depreciation

(a) Fixed Assets have been stated at W.D.V. as on 31-03-2014 add purchases during the year less depreciation.

(b) Depreciation has been charged on the Fixed Assets at the rates prescribed under the Income Tax Act,1961

NOTES ON ACCOUNTS

1. Cash in hand has been certified by the society

2. The figures have been re-arranged and re-grouped where ever necessary.

3. Total outstanding provision for bad & doubtfull debt at the commencement of the financial year was Rs. 370881/. As per the RBI guidelines provision for bad & doubtfull debt for the current year is made by Rs. 142888/-, thus totalling Rs. 513769/- which is 1% of the total closing Standard Assets. (Loan to Beneficiaries)

3. Employer's contribution to Providend Fund is split at Two parts, one for the employees who are working for the Micro Finance project and another, for the employees who are working for the project other than Micro Finance Project. Since it is a Statutory Liability , the same has been shown as expenses under the separate head " Administrative & Other Expenses ".

