



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

PLACE : GUWAHATI
DATED : 19-08-2015



(RAJESH GOENKA, FCA)
Proprietor
M No. 62107

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
:-
:-
:- |


 (Nani K. 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 action 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 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. :- NIL

PLACE : GUWAHATI
DATED : 19-08-2015



(Nami K. Saitu)
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>

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

(Nami B. Saitlu)
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)

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

PARTICULARS	SCH	AS AT 31.03.2015 AMOUNT	AS AT 31.03.2014 AMOUNT
INCOME			
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)	18,342,744.48	11,760,357.25
EXPENDITURE			
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)	17,857,575.06	11,054,618.77
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	370,881.00
Surplus transferred to General Fund Account (iii) - (iv)		342,281.42	334,857.48

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)

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 Appeal Fee	1,000.00	*
To TDS Penalty	3,400.00	*
By Surplus/Deficit	*	342,281.42
To Balance C/F	1,854,800.94	*
TOTAL	2,542,500.94	2,542,500.94

SCHEDULE "B" LOAN FUND

PARTICULARS	DEBIT	CREDIT
<u>(i) 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) 68,227,133.00	
	103,336,196.00	103,336,196.00
<u>(ii) 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) 2,626,566.00	
	5,564,481.00	5,564,481.00
<u>(iii) 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) -	
	31,049.00	31,049.00
<u>(iv) 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) -	
	2,537,051.00	2,537,051.00
TOTAL	(i) - (v)	70,853,699.00

(Signature)
 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
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
Laptop	487.00			60%	292.00	195.00
Digital Camera	9,269.00	30,490.00		15%	5,964.00	33,795.00
Furniture & Fixture	80,788.00	21,533.00	13,800.00	10%	10,922.00	105,199.00
Software	210,000.00	216,856.00		60%	256,114.00	170,742.00
Solar light	5,198.00			10%	520.00	4,678.00
UPS	1,360.00			15%	204.00	1,156.00
Projector	32,801.00			15%	4,920.00	27,881.00
Hand Pump			4,000.00	15%	300.00	3,700.00
TOTAL	2,266,205.00	268,879.00	140,527.00		382,029.00	2,293,582.00



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

(Signature)
(Name in Block)

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

SCHEDULE : "D" Investment In Shares

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

SCHEDULE "E" ADVANCE UNDER SPECIFIC FUND

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

SCHEDULE : "F " FIXED DEPOSIT WITH BANK

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.2023050000006)	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>

(Nani M. Sankar)
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
(i) FROM MICRO FINANCE PROJECT	
Bank Interest on SB A/C	140,862.00
Interest on Loan to Beneficiaries	6,866,468.00
	<hr/>
	7,007,330.00
(ii) FROM OTHER PROJECT	
Bank Interest on SB A/C	84,760.00
	<hr/>
	84,760.00
(iii) INTEREST ON FD	
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
	<hr/>
	1,841,286.00
Less: Interest Accured in Previous Year	740,965.00
	<hr/>
	1,100,321.00
	<hr/>
	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 SDDT	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
	<hr/>
	8,510,813.48

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

PARTICULARS	AMOUNT
Donation from Member	734,300.00
	<hr/>
	734,300.00


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

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

SCHEDULE " L " INCENTIVES & INTEREST PAID

<u>PARTICULARS</u>		<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	
		4,406,835.00
		4,406,835.00


(Nami K. Saitan)
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 Jewellery	4,000.00
Welfare Support	10,858.00
NEDFI Project Expenses	1,200.00
IAG Member fees	5,500.00
	521,880.80
	4,552,068.58


 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.

<u>PARTICULARS</u>	<u>AMOUNT</u>
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 Enviromental Awareness Campaing	4,200.00
Postage & Packaging Expenses For IEC	6,131.00
Wash programme Exp under IAG	40,000.00
Capacity Building Traning Exp	22,500.00
Sericulture & Promotion	1,458,836.00
Trainers Fess	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

<u>PARTICULARS</u>	<u>AMOUNT</u>
<u>DRR PROJECT</u> (a sponsered 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>


C 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 " 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><u>513,769.00</u></u>


(Nomi 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 GENERAL FUND

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

RECEIPT	AMOUNT	PAYMENT	AMOUNT
To Opening Balance :			
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	" NABARD Fund Expenses	18,000.00
" Trainer fees Recd from Coir Board	10,000.00	" SDTT Fund Expenses	1,463,836.00
" Training fees Recd from Coir Board	4,000.00	" FCRA Fund Expenses	
" Received from SATRA M/F	197,603.00	DRR & BRBRB Project Expenses	2,325,888.00
" TDS Refund	8,061.00	ICCO Project Expenses	1,933,254.00
" IIE Survey Fees Received from Gramin Sahara	7,000.00	" IAG Fund Expenses	200,944.00
" Fixed Deposit Maturity	100,000.00	" MENTAL HEALTH Project Expenses	803,096.00
" Interest on Fixed Deposit	65,765.00	" Bank Charge	1,923.80
" Transfer from General Fund	2,000.00	" Employees Contribution to EPF	619,475.00
" T.A Reimbursement from OXFAM INDIA	8,710.00	" Other Project Expense	112,345.00
" Received From OXFAM INDIA for IEC Postage	6,131.00		
" IAG Members Fees	108,500.00		
" Bank Interest	84,760.00		
" Grant received from			
Assam Science Society	4,200.00		
NEDFI	10,000.00		
NABARD for SHG Bank Linkage Project	32,850.00	" Closing Balance :	
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



Dated : 19-08-2015
Place : Guwahati

(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)
SATRA MICRO FINANCE

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>		By Loan Disbursement to beneficiaries	78,022,000.00
<u>Cash at Bank</u>			
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>Loan repayment to Maanaveeya</u>	
<u>Cash in Hand</u>		Principal	2,333,336.00
Head Office	29,120.00	Interest	203,715.00
Sipajhar Branch	-	" Appeal Fee	1,000.00
Dalanght Branch	-	" Audit Fee	15,000.00
Burha Branch	-	" Food Allowance to Staff	78,000.00
Mangaldoi Branch	-	" Incentive to Staff	91,000.00
		" Remuneration to Staff	2,143,908.00
" <u>Loan from</u>		" Office Rent	74,400.00
NEDFi	50,000,000.00	" Transferred to General Fund	197,603.00
		" Fixed Deposits with Bank (New)	23,000,000.00
" Bank Interest	140,862.00	" Bank Charge	35,734.78
" Fixed Deposit Matured	22,985,000.00	" Computer Maintenance	6,200.00
" Interest on Fixed Deposit	864,496.00	" Software Purchased	216,856.00
" Commission Received	5,850.00	" Income tax/TDS/Other Taxes	683,300.00
" Loan Processing Fees Received	780,220.00	" Electricity Expenses	8,083.00
" Principal Recovered Against Loan	63,733,152.00	" Loan Processing Charges	350,000.00
" Interest Received From Beneficiaries	6,866,468.00		
" Inter Fund Trf	165,765.00	" 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 - 70760500000426)	290,255.00
		AGVB (A/C No -7062050000011)	568,373.00
		AGVB (A/C No- 7065050000012)	213,298.00
		UBI Bank (A/C No.2023050000006)	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 (Nani Kr. Saikia)
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 Opening Balance :			
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
		" Closing Balance :	
		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



Dated : 19-08-2015
Place : Guwahati

(RAJESH GOENKA , FCA)
Proprietor


(Nani K. Sarker)
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 Opening Balance :		By Transfer to SATRA General Fund	330.00
UCO Bank (A/C No.07220100013764)	321.00		
Cash in Hand	-		
" Bank Interest	9.00		
		" Closing Balance :	
		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



Dated : 19-08-2015
Place : Guwahati

(RAJESH GOENKA ,FCA)
Proprietor


(Nami 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) (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 Deposit	619,475.00
		" Trainers Fees	10,000.00
<u>Cash at bank :</u>		" Field Training Programme on Coir	4,000.00
UCO Bank (A/C NO.07220100014123)	141,790.00	Hanicraft & Coir Jewellery	
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	32,850.00	" Welfare Support	10,858.00
Linkage Project		" SHG Bank Linkage Programme	32,850.00
" TDS Refund	8,061.00	Expenses under NABARD Project	
" IIE Survey Fees Received from	7,000.00	" IIE Survey Fees	7,000.00
Gramin Sahara		" Travelling & Conveyance	2,700.00
" Fixed Deposit Maturity	100,000.00	" National Environmental Awareness	4,200.00
" Interest on Fixed Deposit	65,765.00	Campaing	
" 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

(Hani K. Saikia)

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	-	" Transfer to SATRA General Fund	2,827.00
" Bank Interest	355.00		
		" <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



Dated : 19-08-2015
Place : Guwahati

(RAJESH GOENKA , FCA)
Proprietor


(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) (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> :		By <u>Intensification of Sericulture & Promotion of producer company in Darrang District, Assam project expenses</u>	
Cash in hand	-		
UCO Bank(A/C No.07220100014855)	1,140.00		
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 & Videography	6,000.00
		" 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



Dated : 19-08-2015
Place : Guwahati

(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) (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
To <u>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	18,014.00
		Planning & Organisation	
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 based 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	14,346.00	" Women Focus Awareness	5,724.00
for Water Testing		Generation meeting on hygyne &	
" Bank Interest	35,553.00	women health	
" T.A Reimbrusment from OXFAM	8,710.00	" Public Health IEC Development &	20,000.00
INDIA		Communication materials	
" Received From OXFAM INDIA for IEC	6,131.00	" Capacity Building of the WASH	3,540.00
Postage		committee members	
" Grant from VANI	57,584.00	" Live stock vaccination camp	32,324.00
		" Community awareness generation	19,580.00
		meeting on PHP, Mass Public	
		" Technical Training for Farmers and	6,960.00
		NGO community organisers.	
		" 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
		" Beneficiary 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	12,860.00
		Boat	
		" Amount Return to OXFAM INDIA.	8,286.00
		" School DRR Training for Children &	3,012.00
		Teachers / School DRR Day	
		" 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	39,719.00
	" Online Chlorination in R.H.P	165,402.00
	" Training of Machine & Chlorination	5,330.00
	" Raised Hand Pumps	389,048.00
	" Skill Building / Petty Trade / Market Linkage for Landless households	6,000.00
	" IEC kit for promotion & awareness sessions	4,500.00
	" Repair & maintenance cost for water & sanitation structure	16,300.00
	" Stress tolerant seed support to small & marginal in farmers in non flood rabi season	74,940.00
	" Quarterly stakeholders review workshop	10,690.00
	" CBO exposure inter cluster	12,100.00
	" Inter Fund Transfer (Oxfam)	1,541,161.00
	" Salary for Programme Coordinator	173,400.00
	" Salary for WASH Programme Facilitator	135,900.00
	" Salary for Livelihood Programme Facilitator	110,700.00
	" Salary for Institutional Building Supervisor	85,500.00
	" Salary for Community Organizer	285,000.00
	" Salary Accountant	110,700.00
	" Honorarium to Chief Functionary	31,000.00
	" Travelling for Programme Coordinator	6,183.00
	" Travelling for WASH Programme Facilitator	40,056.00
	" Travelling for Livelihood Programme Facilitator	22,407.00
	" Travelling for Administration	17,766.00
	" Printing & Stationary A/C	8,576.00
	" Telephone & Internet	18,809.00
	" Courier & Postage	246.00
	" Water Testing A/C	14,458.00
	By ICCO Project Exp	
	" Baseline survey feasibility study though PRA.	25,000.00
	" Piggery shed & Feed	442,938.00
	" Dairy shed & Feed	648,136.00


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



Continued.....

		" Goatery	163,800.00	
		" Support for Agriculture (Seed/Manure/Fancing/Sapling)	23,560.00	
		" Teachnical Training on Pig Rearing	12,500.00	
		" Teachnical Training on Goat Rearing	24,860.00	
		" IT equipments for Office Use	35,000.00	
		" Motor Bike	63,727.00	
		" Awareness Camp	3,430.00	
		" Salary of Programme Coordinator	160,000.00	
		" Salary of Field Facilitator	160,000.00	
		" Salary of Accountant	64,000.00	
		" Travel & Conveyance	63,263.00	
		" Printing & Stationary	7,029.00	
		" House Rent & Electricity	24,000.00	
		" Repair & Maintenance cost	4,100.00	
		" Miscellaneous	3,400.00	
		" Postage, Courier, Internet	4,511.00	
		" Inter Fund Transfer	3,026,949.48	
		" Meeting on state of voluntary organization :opportunities & challenges under VANI Project Expenses	57,728.00	
		" Cervical & Breast Cancer awareness programme	36,250.00	
		" Workshop on sensilization against stigma & false perception attached to mental illness	18,260.00	
		" Printing & Stationary	107.00	
		" Inter Fund Transfer	1,909.00	
		" Bank Charge	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)

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 Opening Balance :		By Wash Programme Expenses	40,000.00
UCO BANK (A/C No.07220110012734)	90,559.00	" Travelling & Conveyance Expenses	13,944.00
Cash in Hand	-	" Salary of Co-ordinator	147,000.00
" IAG Members Fees	108,500.00		
" Bank Interest	3,172.00		
		" Closing Balance	
		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

(Nani G. 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 Panchyat	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 (Nani K. 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 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> :		" <u>Loan repayment to NEDFi</u>	
Cash in hand	29,120.00	Principal	31,471,635.00
Cash at Bank	-	Interest	3,637,428.00
UCO (A/C NO.07220100015572)	77,602.14	" <u>Loan repayment to IGS</u>	
SBI (A/C NO.31095449670)	31,537.00	Principal	2,373,434.00
Apex (A/C No 19456)	2,193.00	Interest	564,481.00
AGVB (A/C No 7076010016542)	2,870,946.00	" <u>Loan repayment to AGVB</u>	
AGVB (A/C NO.7058010011799)	2,038.00	Principal	29,838.00
" <u>Loan from</u>		Interest	1,211.00
NEDFi	50,000,000.00	" <u>Loan repayment to Maanaveeya</u>	
" <u>Received From</u>		Principal	2,333,336.00
Sipajhar Branch	6,015,000.00	Interest	203,715.00
Dalangghat Branch	7,795,000.00	" <u>Apel Fee</u>	1,000.00
Burha Branch	6,158,000.00	" <u>Audit Fee</u>	15,000.00
Mangaldoi Branch	3,928,000.00	" <u>Remuneration to Staff</u>	2,143,908.00
" <u>Fixed Deposit Matured</u>	17,335,000.00	" <u>Office Rent</u>	74,400.00
" <u>Interest on Fixed Deposit</u>	424,293.00	" <u>Transferred to General Fund</u>	197,603.00
" <u>Bank Interest</u>	110,569.00	" <u>Fixed Deposits with Bank (New)</u>	22,000,000.00
" <u>Commission Received</u>	5,850.00	" <u>Bank Charge</u>	873.28
" <u>Inter Fund Trf</u>	165,765.00	" <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



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 (Nani K. 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 <u>Opening Balance</u> :		By Head Office Payment	6,015,000.00
AGVB. (A/C No -7058050000036)	200,201.00	" Loan Disbursement to Beneficiaries	15,642,000.00
Cash in Hand	-	" Bank Charge	6,548.00
" Interest Received From Beneficiaries	1,739,480.00		
" 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		
" Fixed Deposit Matured	1,000,000.00	" <u>Closing Balance</u>	
		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

(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)
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> :		By Transferred To Head Office	7,795,000.00
AGVB (A/C No -7062050000011)	29,002.00	" Loan Disbursement to Beneficiaries	26,758,000.00
Cash in Hand	-	" Bank Charge	10,578.00
" Interest Received From Beneficiaries	2,056,036.00		
" 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

(Anomi K. Sarkar)

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 Opening Balance :		By Transferred to Head Office	6,158,000.00
AGVB (A/C No- 7065050000012)	452,506.00	" Loan Disbursement to Beneficiaries	28,402,000.00
Cash in Hand	-	" Bank Charges	10,760.50
" Interest Received From Beneficiaries	2,189,044.00	" Fixed Deposit with Bank (NEW)	1,000,000.00
" Principal Repayment Against Loan	19,630,904.00		
" 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		
" Bank Interest	7,521.00	" Closing Balance	
		AGVB (A/C No- 7065050000012)	213,298.00
		UBI Bank (A/C No.2023050000006)	6,766.50
		Cash in Hand	-
TOTAL	35,790,825.00	TOTAL	35,790,825.00



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

(Signature)
C 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)
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		
		" Closing Balance :	
		AGVB (A/C No- 7071010027894)	612,681.00
		Cash in hand	-
TOTAL	11,767,656.00	TOTAL	11,767,656.00

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



Dated : 19-08-2015
Place : Guwahati

(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

SIGNIFICATE 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 & doubtful debt at the commencement of the financial year was Rs. 370881/-. As per the RBI guidelines provision for bad & doubtful 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 Provident 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 ".

