

**WELFARE ORGANIZATION FOR MULTI-PUPOSE MASS AWARENESS NETWORK**

**[Woman]**

**Reg. Off : No: 70, 5th Cross, Bharathi Nagar, Puthur, Trichy - 620 017.**

**Head Off: No.13/1, Middle Street, Mannarpuram, Trichy - 620020.**

**Receipts and Payments Account for the period 1<sup>st</sup> April 2014 to 31<sup>st</sup> March 2015**

	Receipts	Sch	Amount	Amount		Payments	Sch	Amount	Amount
To	<b><u>Opening Balance:</u></b>				By	<b><u>Revenue Expenditures</u></b>			
	Banks	1	4,216,349.27			Administration Expenditures	6	7,971,729.00	
	Cash in hand		566,702.00			Financial Expenses	7	9,275,979.33	
	Fixed Deposit	2	<u>9,789,633.00</u>	14,572,684.27		Training & Programme Expenses	8	<u>1,887,216.39</u>	19,134,924.72
To	<b><u>Revenue Receipts</u></b>				By	<b><u>Capital Expenditures:</u></b>			
	Interest Income	3	17,626,932.83			Membership fees	9	22,525.00	
	Service Charges	4	1,159,280.00			Loans Repaid to Banks	10	38,416,583.00	
	Miscellaneous Income	5	<u>1,773,544.47</u>	20,559,757.30		Loans Repaid to Others	11	6,823,486.00	
To	<b><u>Capital Receipts</u></b>					Deposits Repaid	12	3,926,370.00	
	Membership fees	9	497,800.00			Loans to SHGs	14	33,017,550.00	
	Loan from Banks	10	25,529,464.00			Staff Loan	15	205,000.00	
	Loan from Others	11	12,127,513.39			Deposit & Advances	16	60,000.00	
	Deposits	12	4,874,296.21			Fixed Assets	21	940,786.00	83,412,300.00
	Loans Recovered	14	44,784,830.00			TDS Deducted From Interest	17		80,870.73
	Staff Loan Recovered	15	953,120.00	88,767,023.60	By				
To	<b>Balance c/d</b>			<b>123899465.17</b>	By	<b>Balance c/d</b>			<b>102628095.45</b>





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**Receipts and Payments Account for the period 1<sup>st</sup> April 2014 to 31<sup>st</sup> March 2015**

	Receipts	Sch	Amount	Amount		Payments	Sch	Amount	Amount
To	Balance b/d			123899465.17	By	Balance b/d			102628095.45
	Deposit & Advances	16		71,000.00	By	<u>Closing Balance:</u>			
	TDS Payable	18		36059.00		Banks	1	10051943.19	
						Cash in hand		148721.00	
						Fixed Deposit	2	11177764.53	21378428.72
	<b>Total</b>			<b>124,006,524.17</b>		<b>Total</b>			<b>124,006,524.17</b>

Place : Trichy

Date : 16.06.2015

Chairman

Chartered Accountant  
**S. FRANCIS**, B.Com., F.C.A., DISA.,  
Chartered Accountant, M.No:203176  
**M. THOMAS & CO.,**  
No. 32/42, Balaji Avenue, 5<sup>th</sup> Cross  
Old Karur Road, Mela Chinthamani  
Trichy-620 002



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**[Woman]**

**Reg. Off : No: 70, 5th Cross, Bharathi Nagar, Puthur, Trichy - 620 017.**

**Head Off: No.13/1, Middle Street, Mannarpuram, Trichy - 620020.**

**Income and Expenditures account for the period 1<sup>st</sup> April 2014 to 31<sup>st</sup> March 2015**

	Expenditures	Sch	Amount		Incomes	Sch	Amount
To	Administration Expenditures	6	8875028.00	By	Interest Income	3	17,619,192.04
To	Financial Expenses	7	9039180.33	By	Service Charges	4	1,159,280.00
To	Training & Programme Expenses	8	1887216.39	By	Miscellaneous Income	5	1,773,544.47
To	Depreciation	20	584687.95				
To	Excess of Income Over Expenditure		165,903.84				
	<b>Total</b>		<b>20552016.51</b>		<b>Total</b>		<b>20552016.51</b>

**Place: Trichy**

**Date : 16.06.2015**

**Chairman**

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**Head Off: No.13/1, Middle Street, Mannarpuram, Trichy - 620020.**


**Balance Sheet as on 31<sup>st</sup> March 2015**

Liabilities	Sch	Amount	Assets	Sch	Amount
Capital Account	9	18615003.14	Fixed Assets	20	3404350.52
Micro Credits from Banks	10	40085890.00	Interest & Savings By Groups With Banks	13	493901.21
Loans and advances	11	19955578.39	Micro Credits to SHG	14	53679867.28
Savings and Deposits	12	610401.21	Staff Loans and Advances	15	1423135.00
TDS Payable	18	36059.00	Deposits & Advances	16	473495.00
Expenses Payable	19	2043845.00	Bank Balances	1	10051943.19
			Fixed Deposit	2	11177764.53
			Cash On Hand		148721.00
			TDS on Interest	17	493599.01
<b>Total</b>		<b>81346776.74</b>	<b>Total</b>		<b>81346776.74</b>

Place: Trichy

Date : 16.06.2015

Chairman

  
Chartered Accountant  
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Chartered Accountant, M.No:203176  
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Old Karur Road, Mela Chinthamani  
Trichy-620 002



**Schedules For the period 1st April 2014 to 31st march 2015**

**Bank Balances**

**Sch-1**

Particulars	Opening Balance	Closing Balance
ICICI SB A/c(Trichy)	175,616.14	2,365,701.14
ICICI SB A/c(Keeranur) 7610	89,731.13	5,610.36
ICICI - Pudukottai 7486	77,354.18	6,377.18
ICICI - Tanjore 6294	6,147.06	6,147.06
IOB-Musiri	2,349.00	2,424.00
IOB - Keeranur 17268	2,375,789.50	2,738,478.50
IOB- Contonement FCRA 30882	56,914.00	53,168.00
IOB - Pudukottai	74,624.50	2,631,886.50
IOB - Keeranur 18686	2,846.50	11,651.50
IOB - Cantonment	200,151.00	141,260.00
Canara Bank - Puthur	2,606.00	44,551.00
Canara Bank - Keeranur -3043	1,005,000.00	2,001,419.00
Canara Bank - Musiri	-	5,075.00
YES Bank - Current Account	51,885.43	21,716.87
YES Bank - Savings Account	95,334.83	16,477.08
	<b>4,216,349.27</b>	<b>10,051,943.19</b>





**Schedules For the period 1st April 2014 to 31st march 2015**

**Fixed Deposits**

**Sch- 2**

Particulars	Opening	Closing
Fixed Deposit - ICICI Bank	1,100,000.00	-
Fixed Deposit-IOB	5,112,995.00	5,182,916.00
Fixed Deposit-IOB Keeranur	1,122,266.00	2,571,835.00
Fixed Deposit- IOB Ambalpuram	1,154,372.00	-
Fixed Deposit- Canara Bank Musiri	-	517,607.00
Fixed Deposit- Canara Bank Keeranur	-	1,084,458.00
Fixed Deposit- YES Bank	1,300,000.00	1,820,948.53
	<b>9,789,633.00</b>	<b>11,177,764.53</b>

**Interest Income**

**Sch-3**

Particulars	Amount	Amount
<b><u>i. Interest from Banks</u></b>		
Interest on Savings Bank	45,084.43	
Interest on Fixed Deposits	924,696.61	969,781.04
<b>ii. Interest Form Self Help Groups (OWN Portfolio )</b>		4,618,461.00
<b>iii. Interest on SHG Products Loan (OWN Portfolio )</b>		3,118,207.00
<b>iv. Interest Form Self Help Groups (Managed Portfolio )</b>		8,912,743.00
<b>Total</b>		<b>17,619,192.04</b>

**Service Charges Income**

**Sch-4**

Particulars	Amount	Amount
Processing Charges	1,090,500.00	
Woman Service Charges	68,780.00	<b>1,159,280.00</b>





**Schedules For the period 1st April 2014 to 31st march 2015**

**Miscellaneous Income**

**Sch-5**

Particulars	Amount	Amount
BC Commission - Yes Bank	320568.47	
Books and Note Charges	216,100.00	
SHG Products Sold	514,200.00	
Health Camp Yes Bank - 2015	722,676.00	<b>1,773,544.47</b>

**Administration Expenditures**

**Sch-6**

Particulars	Amount	Amount
Auditor Fees	109,000.00	
Building Rent	674,700.00	
Car Rent	660,000.00	
Car Shed Rent	12,300.00	
Charity & Donation	42,673.00	
Diesel Expenses	502,319.00	
Diver Bata	90,500.00	
Electricity Charges	93,491.00	
Miscellaneous Expenses	27,092.00	
Staff Welfare & Incentives	172,100.00	
Insurance Charges	185,610.00	
Office Maintenance	155,593.00	
Postage & Courier	20,687.00	
Printing & Stationery	113,373.00	
Professional Charges	5,000.00	
Repairs & Maintenance	468,348.00	
<b>Balance B/f.</b>	<b>3,332,786.00</b>	





**Schedules For the period 1st April 2014 to 31st march 2015**

**Administration Expenditures**

**Sch-6**

Particulars	Amount	Amount
Balance C/f.	3,332,786.00	
Salary & Wages	4,311,557.00	
Telephone Expenses	133,213.00	
Travelling Expenses	45,226.00	
Travel Allowances	1,000,246.00	
Written Off	52,000.00	8,875,028.00

**Financial Expenses - Bank & Others**

**Sch-7**

Particulars	Amount	Amount
Bank Charges	12,463.33	
Processing & Inspection Fees	140,530.00	
Interest Paid to Bank	7,281,924.00	
Interest Paid to Others	1,604,263.00	9,039,180.33

**Training and Programme Expenses**

**Sch-8**

Particulars	Amount	Amount
Health camp Yes Bank - 2015	760,482.94	
Materials for Training ( SHG )	116,827.00	
Social Marketing ( SHG Product )	47,270.00	
MHMC Programe Exp ( SHG )	15,297.00	
Oneday Training (SHG )	220,922.00	
Female Hygiene Day	6,000.00	
Green Earth Program	4,457.00	
SHG Product Purchases	511,700.00	
Skill Training ( SHG )	204,260.45	1,887,216.39





**Schedules For the period 1st April 2014 to 31st march 2015**

**Capital Account**

**Sch-9**

Particulars	Amount
Opening Balance	13,938,128.30
Add: Excess of Income Over Expenditure	165,903.84
Add: TDS payable Adjusted	19,143.00
Add: Networking Membership Share	4,016,553.00
Add: Group Share Received	497,800.00
<b>Sub Total</b>	<b>18,637,528.14</b>
Less:	
Income Tax Paid	13,525.00
Less: Capital GOD A/c	9,000.00
<b>TOTAL</b>	<b>18,615,003.14</b>

**Micro Credits from Banks**

**Sch-10**

Banks	Opening Balance	Additions	Repayment	Closing Balance
IOB - Cantonment - 2	37,359,509.00	3,510,693.00	17670000.00	23200202.00
Canara Bank - R.Nagar Keeranur	10,000,000.00		10000000.00	0.00
Loan Against Deposit - Other Banks	3,463,500.00		3463500.00	0.00
Loans Against Deposit - IOB Keeranur	1,050,000.00	13572	1063572.00	0.00
Loans Against Deposit - IOB Amalapuram	1,100,000.00	15385	1115385.00	0.00
Loan Against Deposit - Canara Bank	-	800,000.00	400000.00	400000.00
Loan Received form Canara Bank	-	11,189,814.00	4054126.00	7135688.00
Loans Received form - IOB Keeranur		10,000,000.00	650000.00	9350000.00
<b>TOTAL</b>	<b>52973009.00</b>	<b>25529464.00</b>	<b>38416583.00</b>	<b>40085890.00</b>





**Schedules For the period 1st April 2014 to 31st march 2015**

**Loans and Advances**

**Sch-11**

Particulars	Directors	Others	Total
Opening Balance	5,834,493.00	8,817,058.00	14,651,551.00
Add: Additions	9,575,685.39	2,551,828.00	12,127,513.39
	<b>15,410,178.39</b>	<b>11,368,886.00</b>	<b>26,779,064.39</b>
Less: Repayments	6,067,486.00	756,000.00	6,823,486.00
<b>TOTAL</b>	<b>9,342,692.39</b>	<b>10,612,886.00</b>	<b>19,955,578.39</b>

**Savings and Deposits**

**Sch-12**

Particulars	Savings and Deposits	Staff Deposit	SHG	Networking Deposits	Total
Opening Balance	3,634,728.00	44,300.00	-	-	3,679,028.00
Add: Additions	4,874,296.21				<b>4874296.21</b>
	8,509,024.21	44,300.00	0.00	0.00	<b>8553324.21</b>
Less: Repayments	3,926,370.00				<b>3926370.00</b>
Less: Transfer To Capital Net Working Share A/c	4,016,553.00				<b>4016553.00</b>
<b>TOTAL</b>	<b>566,101.21</b>	<b>44,300.00</b>	<b>0.00</b>	<b>0.00</b>	<b>610,401.21</b>

**Interest & Savings By Groups With Banks**

**Sch- 13**

Particulars	Amount
Opening Balance	501642.00
Add: Additions	27624732.21
	28126374.21
Less: Received	27632473.00
<b>TOTAL</b>	<b>493901.21</b>





**Schedules For the period 1st April 2014 to 31st march 2015**

**Micro Credits to SHGs**

**Sch-14**

Funds from	Opening Balance	Additions	Recovery	Closing Balance
Loan Assets- Managed & Own Portfolio	65,447,147.28	33,017,550.00	44,784,830.00	53,679,867.28
<b>TOTAL</b>	<b>65,447,147.28</b>	<b>33,017,550.00</b>	<b>44,784,830.00</b>	<b>53,679,867.28</b>

**Staff Loans and Advances**

**Sch-15**

Particulars	Secured Loans	Emergency Loan	Advances	Education Loan	Housing Loan	Staff Legal A/c	Total
Opening Balance	1,440,565.00	123,250.00	347,000.00	50,000.00	-	210,440.00	<b>2171255.00</b>
Add: Additions	75,000.00		130000.00				<b>205000.00</b>
	<b>1,515,565.00</b>	<b>123,250.00</b>	<b>477000.00</b>	<b>50000.00</b>	<b>0.00</b>	<b>210440.00</b>	<b>2376255.00</b>
Less: Recovery	400,430.00	123,250.00	169000.00	50000		210440.00	<b>953120.00</b>
<b>TOTAL</b>	<b>1,115,135.00</b>	<b>-</b>	<b>308000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1423135.00</b>

**Deposits and Advances**

**Sch-16**

Particulars	Electricity	Telephone	Building	Emergency	Network	Shed Rent Adva	Total
Opening Balance	90,745.00	-	392,700.00	-	-	1,050.00	<b>484495.00</b>
Add: Additions			60000.00				<b>60000.00</b>
	<b>90,745.00</b>	<b>-</b>	<b>452700.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1050.00</b>	<b>544495.00</b>
Less: Recovery			71000.00				<b>71000.00</b>
<b>TOTAL</b>	<b>90,745.00</b>	<b>-</b>	<b>381700.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1050.00</b>	<b>473495.00</b>





**Schedules For the period 1st April 2014 to 31st march 2015**

**Tax Deducted at Source On Interest Income:**

**Sch- 17**

Particulars	Amount
Opening Balance	412,728.28
Add: Tax Deducted at Source	80,870.73
<b>TOTAL</b>	<b>493,599.01</b>

**TDS Payable:**

**Sch- 18**

Particulars	Amount			
	Interest Exp.	Contract Exp.	Rent	Total
Opening Balance	10,293.00	8,850.00	-	19,143.00
Add : Deducted	48,679.00	6,600.00	60,300.00	115,579.00
	58,972.00	15,450.00	60,300.00	134,722.00
Less:				
TDS Adjusted in General Fund - Previous Year	10,293.00	8,850.00		19,143.00
TDS Remitted - Current Year	32,270.00	4,950.00	42,300.00	79,520.00
<b>Balance Payable</b>	<b>16,409.00</b>	<b>1,650.00</b>	<b>18,000.00</b>	<b>36,059.00</b>





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**[Woman]**

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**Head Off: No.13/1, Middle Street, Mannarpuram, Trichy - 620020.**

**2014-15**

**Fixed Assets**

**Sch-20**

Particulars	Cost			Depreciation					Written Down Value	
	Cost as on on 01-04-14	Additions	Deletions	Cost as on on 31-03-15	Depn as on '01-04-14	Rate of Depn	Current Year Depn	Depn as on 31-03-15	W.D.V as on 01-04-14	W.D.V as on 31-03-15
Building	1220613.00			1220613.00	622851.67	10%	59776.13	682627.80	597761.33	537985.20
Furnitures	832034.75	159910.00		991944.75	442842.07	10%	54910.27	497752.34	389192.69	494192.42
Plant and Machinery	2503469.00	464610.00		2968079.00	1131799.99	15%	275441.85	1407241.84	1371669.01	1560837.16
Computer & Accessories	677201.00	94051.00		771252.00	674195.59	60%	58233.84	732429.44	3005.41	38822.56
Jeep	740467.00			740467.00	463962.30	15%	41475.71	505438.00	276504.70	235029.00
Cycle	4940.00			4940.00	3356.35	15%	237.55	3593.90	1583.65	1346.10
Electronic Equipments	193501.00	222215.00		415716.00	113124.80	15%	45388.68	158513.48	80376.20	257202.52
Books and Periodicals	454200.00			454200.00	126040.50	15%	49223.93	175264.43	328159.50	278935.58
<b>Total</b>	<b>6626425.75</b>	<b>940786.00</b>	<b>0.00</b>	<b>7567211.75</b>	<b>3578173.27</b>		<b>584687.95</b>	<b>4162861.23</b>	<b>3048252.49</b>	<b>3404350.53</b>





**Schedules For the period 1st April 2014 to 31st march 2015**

**Expenses Payable:**

**Sch- 19**

<b>Particulars</b>	<b>Amount</b>
GI Interest and Principal Payable	1,190,000.00
SHG Product Purchaes Payable - WPC	125,000.00
Salary to HO Staff	312,000.00
Interest Payable to Directors	48,000.00
Staff Welfare Fund	63,500.00
Payable to Docotrs and Nurses -	15,000.00
Sundry Creditor	53,000.00
SHG Savings Bank	237,345.00
<b>TOTAL</b>	<b>2,043,845.00</b>

