



**AUDITOR'S REPORT**

We have examined the balance sheet of GRAM SATHI, AT & PO: UPAR CHAKMADHIYA, VIA: KATORIA, BANKA, BIHAR 813106 as at 31<sup>st</sup> March 2023 and the income & expenditure Account for the year ended on that date which are in agreement with the books of accounts maintained by the said trust or institution.

We have obtained all the information and explanations which to the best of my knowledge and belief were necessary for the purposes of the audit. In our opinion, proper books of accounts have been kept by the institution so far as appears from our examination of the books.

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

- (i) in the case of the balance sheet, of the state of affairs of the above named trust as at 31<sup>st</sup> March 2023.
- (ii) In case of income & expenditure account of the excess of income over expenditure of its accounting year ending 31st March 2023.

Place: Deoghar

Date: The 9<sup>th</sup> October 2023

FOR & ON BEHALF OF  
**SHEKHAR GIGYASU & ASSOCIATES**  
Chartered Accountants

FRN.: 027701C



(Ravi Shekhar, Partner)

Mem. No.: 304178



## GRAM SATHI

Regd. Office: Vill & Post: Upper Chakmandhiya, Via-Katoria, Dist: Banka, Bihar-813106

Admin Office: Bishanpur, Thadi, Via- Dahijore, Dist- Deoghar, Jharkhand-814157

### CONSOLIDATED BALANCE SHEET AS AT 31ST MARCH 2023

PARTICULARS	Schedule	As on 31.03.2023	As on 31.03.2022
		Amount (Rs.)	Amount (Rs.)
<b>SOURCES OF FUNDS</b>			
<b>CAPITAL FUNDS</b>			
Unsecured Loans	A	316,974.98 839,800.00	316,974.98 370,000.00
<b>CURRENT LAIBILITIES &amp; PROVISIONS</b>			
Sundry Creditors	B	950,723.00	440,000.00
Others Payable	C	596,750.00	
Audit Fees		5,000.00	5,000.00
Unspent Grant	D	1,174.50	39,940.00
<b>INCOME AND EXPENDITURE ACCOUNT</b>		5,391.40	-
<b>TOTAL</b>		<b>2,715,813.88</b>	<b>1,171,914.98</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS</b>			
	L	142,123.43	164,154.03
<b>CURRENT ASSETS, LOANS &amp; ADVANCES RECEIVABLES</b>			
Cash and Bank Balances	E	460,650.45	89,005.95
Loans, Advances Receivables and Deposits		13,006.00	-
Grant Receivables	F	2,100,034.00	918,755.00
<b>TOTAL</b>		<b>2,715,813.88</b>	<b>1,171,914.98</b>

Schedules referred above form an integral part of the Balance Sheet.

In terms of our separate report of even date

For SHEKHAR GIGYASU & ASSOCIATES

Chartered Accountants

Firm Registration Number: 027701C

Ravi Shekhar, Partner

Membership Number: 304178

UDIN:23304178BGSYFT6486

PLACE : DEOGHAR

DATE: 9TH OCTOBER' 2023



For GRAM SATHI

Devanand Kumar  
Managing Trustee



## GRAM SATHI

Regd. Office: Vill & Post: Upper Chakmandhiya, Via-Katoria, Dist: Banka, Bihar-813106

Admin Office: Bishanpur, Thadi, Via- Dahijore, Dist- Deoghar, Jharkhand-814157

### CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

PARTICULARS	Schedule	As on 31.03.2023	As on 31.03.2022
		Amount (Rs.)	Amount (Rs.)
<b>I N C O M E</b>			
Grant-in-Aid	G	8,515,504.00	3,643,541.00
Bank Interest	H	6,362.00	2,703.00
Other Receipts		-	152,000.00
<b>Donations &amp; Subscriptions</b>			
Members		15,000.00	269,990.00
Public		170,000.00	360,540.00
<b>TOTAL</b>		<b>8,706,866.00</b>	<b>4,428,774.00</b>
<b>EXPENDITURE</b>			
<b>Programme Expenses (National Project)</b>			
Livelihood and Enterprise Development Programs (LEDP)-NABARD Deoghar			84,500.00
Micro Enterprise Development Programme (MEDPs)-NABARD Banka			73,000.00
Farmer Producers Organisation (FPO)-NABARD (Godda)		349,964.00	825,000.00
Farmer Producers Organisation (FPO)-NABARD (Dumka)		349,964.00	1,187,485.00
Rural Mart-NABARD		10,000.00	5,000.00
Livelihood and Enterprise Development Programs (LEDP)-NABARD Jamtara			363,000.00
Digitization of SHGs in Deoghar (E Shakti)-NABARD Deoghar			6,716.00
Climate Change Fund-NABARD		199,700.00	
Group Level Training Program (GLTP)-NABARD		15,000.00	
Water Conservation project for Agriculture at Dumka-Arohan Financial Services Ltd.			858,900.00
Centre for Financial Literacy-RBI (Bank of India, Indian Bank and SBI)	I	6,590,876.00	
Program Expenses under General Fund	J	185,900.00	611,133.00
Administrative Expenses	K	977,969.20	128,246.89
<b>Programme Expenses (FCRA Project)</b>			
Covid 19 Relief to marginalized and under privileged-Jiv Daya Foundation			200,000.00
Bank Charges (FC)		70.80	
Unspent Fund			39,940.00
Depreciation		22,030.60	25,785.59
Excess of Income Over Expenditure		5,391.40	20,067.52
<b>TOTAL</b>		<b>8,706,866.00</b>	<b>4,428,774.00</b>

Schedules referred above form an integral part of the Income and Expenditure Account.

In terms of our separate report of even date

For SHEKHAR GIGYASU & ASSOCIATES

Chartered Accountants

Firm Registration Number: 027701C

  
Ravi Shekhar, Partner

Membership Number: 304178

UDIN:23304178BGSYFT6486

PLACE : DEOGHAR

DATE: 9TH OCTOBER' 2023



For GRAM SATHI

  
Devanand Kumar

Managing Trustee



**GRAM SATHI**

Regd. Office: Vill & Post: Upper Chakmandhiya, Via-Katoria, Dist: Banka, Bihar-813106

Admin Office: Bishanpur, Thadi, Via- Dahijore, Dist- Deoghar, Jharkhand-814157

**CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023**

PARTICULARS	Schedule	As on 31.03.2023	As on 31.03.2022
		Amount (Rs.)	Amount (Rs.)
<b>I. RECEIPTS</b>			
<b>Opening Balance</b>			
Cash in Hand	E	3,744.31	7,985.31
Cash at Bank		85,261.64	970,832.53
<b>Donations &amp; Subscriptions</b>			
Members		15,000.00	269,990.00
Public		170,000.00	360,540.00
Grant received during the year	G1+G2	6,375,530.00	2,724,786.00
Receivable Grant Received during the Year		918,755.00	119,000.00
Interest Received	H	6,362.00	2,703.00
Others Receipts		-	152,000.00
Unsecured Loans		469,800.00	370,000.00
Advance Recovered		5,000.00	
<b>TOTAL</b>		<b>8,049,452.95</b>	<b>4,977,836.84</b>
<b>II. PAYMENTS</b>			
<b>Programme Payments (National Projects)</b>			
Livelihood and Enterprise Development Programs (LEDPs)-NABARD Deoghar		-	84,500.00
Micro Enterprise Development Programme (MEDPs)-NABARD Banka		-	73,000.00
Farmer Producers Organisation (FPO)-NABARD (Godda)		349,964.00	825,000.00
Farmer Producers Organisation (FPO)-NABARD (Dumka)		346,936.00	747,485.00
Rural Mart-NABARD		10,000.00	5,000.00
Livelihood and Enterprise Development Programs (LEDPs)-NABARD Jamtara		-	363,000.00
Digitization of SHGs in Deoghar (E Shakti)-NABARD Deoghar		-	6,716.00
Climate Change Fund-NABARD		199,700.00	-
Group Level Training Program (GLTP)-NABARD		15,000.00	-
Water Conservation project for Agriculture at Dumka-Arohan Financial Services Ltd.		-	858,900.00
Centre for Financial Literacy-RBI (Bank of India, Indian Bank and SBI)		5,534,653.00	-
Program Expenses under General Fund		185,900.00	611,133.00
Administrative Expenses		488,572.70	128,246.89
<b>Programme Payments (FCRA Project)</b>			
Covid 19 Relief to marginalized and under privileged-Jiv Daya Foundation		-	200,000.00
Bank Charges (FC)		70.80	-
<b>Liabilities Paid</b>			
Loans, Advances Receivables and Deposits		445,000.00	985,850.00
Cash in Hand		-	3,744.31
Cash at Bank	E	460,650.45	85,261.64
<b>TOTAL</b>		<b>8,049,452.95</b>	<b>4,977,836.84</b>

Schedules referred above form an integral part of the Receipts and Payments Account.

In terms of our separate report of even date

For SHEKHAR GIGYASU & ASSOCIATES

Chartered Accountants

Firm Registration Number: 027701C



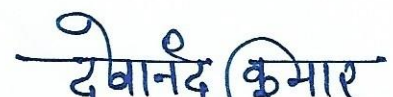
Ravi Shekhar, Partner  
Membership Number: 304178  
UDIN:23304178BGSYFT6486



PLACE : DEOGHAR

DATE: 9TH OCTOBER' 2023

For GRAM SATHI



Devanand Kumar  
Managing Trustee



## GRAM SATHI

Regd. Office: Vill & Post: Upper Chakmandhiya, Via-Katoria, Dist: Banka, Bihar-813106

Admin Office: Bishanpur, Thadi, Via- Dahijore, Dist- Deoghar, Jharkhand-814157

Schedules forming part of Consolidated Financial Statement for the year ended 31st March' 2023

A. CAPITAL FUND	Group No.	As on 31.03.2023 Amount (Rs.)	As on 31.03.2022 Amount (Rs.)
<b>(NATIONAL PROJECT)</b>			
Opening Fund	A1	315,870.98	295,803.46
Add: Excess of Income Over Expenditure			20,067.52
<b>Total (Rs.)</b>		<b>315,870.98</b>	<b>315,870.98</b>
<b>(FCRA PROJECT)</b>			
Opening Fund	A2	1,104.00	1,104.00
Less: Excess of Expenditure over Income		-	-
<b>Total (Rs.)</b>		<b>1,104.00</b>	<b>1,104.00</b>
<b>Grand Total (Rs.)</b>		<b>316,974.98</b>	<b>316,974.98</b>
<b>B. SUNDRY CREDITORS</b>			
<b>(NATIONAL PROJECT)</b>			
Ankita Vishwakarma			120,000.00
Pramod Kumar (Mihir Sweets)			500.00
Shiva Choudhary			233,000.00
Suman Raj			70,000.00
Stipend Payable			16,500.00
Ajay Enterprises		43,998.00	
Anand Electricals		9.00	
Apple Infotech		469,980.00	
Baba Baidhnath Digital Color Lab		104,200.00	
Gautam Photo State		2.00	
Kanishka Enterprises		94,959.00	
Modi Masala and Kirana Store		38,750.00	
Nawal Kishore Roy		69,050.00	
R.B Industries		127,500.00	
Ritesh Handloom		2,275.00	
<b>Total (Rs.)</b>		<b>950,723.00</b>	<b>440,000.00</b>
<b>C. OTHERS PAYABLES</b>			
<b>(NATIONAL PROJECT)</b>			
Payable to CFL Coordinators		52,750.00	
Payable to Staffs		42,750.00	
Salary Payable		501,250.00	
<b>Total (Rs.)</b>		<b>596,750.00</b>	-
<b>D. UNUTILIZED GRANT</b>			
<b>(NATIONAL PROJECT)</b>			
<b>Climate Change Fund-NABARD</b>			
Opening Balance	D1	-	-
Add: Grant Received During the Year		-	39,940.00
Less: Grant Utilised During the year		-	-
<b>Sub Total (Rs.)</b>		-	<b>39,940.00</b>
<b>(FCRA PROJECT)</b>			
<b>Covid 19 Relief to marginalized and under privileged-Jiv Daya Foundation</b>			
Opening Balance	D2	-	-
Add: Opening unutilized grant adjusted		1,174.50	
Add: Grant Received During the Year		-	200,000.00
Less: Grant Utilised During the year		-	200,000.00
<b>Sub Total (Rs.)</b>		<b>1,174.50</b>	-
<b>Grand Total</b>		<b>1,174.50</b>	<b>39,940.00</b>



E. CASH AND BANK BALANCES	Group No.	As on 31.03.2023	As on 31.03.2022
		Amount (Rs.)	Amount (Rs.)
<b>(NATIONAL PROJECT)</b>			
Cash in Hand	E1	-	3,744.31
<b>Cash at Bank</b>			
Vananchal Gramin Bank, Rikhiya		451,031.99	31,948.99
Indian Bank, Deoghar		6,553.60	40,899.50
UCO Bank, Jaipur		795.16	10,134.65
<b>Total (Rs.)</b>		<b>458,380.75</b>	<b>86,727.45</b>
<b>(FCRA PROJECT)</b>			
Cash in Hand	E2		-
<b>Cash at Bank</b>			
State Bank of India, New Delhi		59.00	59.00
Union Bank of India, Deoghar		2,210.70	2,219.50
<b>Total (Rs.)</b>		<b>2,269.70</b>	<b>2,278.50</b>
<b>Grand Total (Rs.)</b>		<b>460,650.45</b>	<b>89,005.95</b>
<b>F. GRANT RECEIVABLES</b>			
<b>(NATIONAL PROJECT)</b>			
	Group No.	As on 31.03.2023	As on 31.03.2022
		Amount (Rs.)	Amount (Rs.)
<b>Micro Enterprise Development Programme (MEDPs)-NABARD BANKA</b>			
Opening Balance (Grant Receivable)	F1	58,400.00	-
Less: Receivable Grant Received During the Year		58,400.00	
Add: Grant Received During the Year		-	14,600.00
Less: Grant Utilised During the year		-	73,000.00
<b>Sub Total (Rs.)</b>			<b>-</b>
<b>Farmer Producers Organisation (FPO)-NABARD (Godda)</b>			
Opening Balance (Grant Receivable)	F2	422,870.00	-
Less: Receivable Grant Received During the Year		422,870.00	-
Add: Grant Received During the Year		77,130.00	402,130.00
Less: Grant Utilised During the Year		849,964.00	825,000.00
<b>Sub Total (Rs.)</b>			<b>772,834.00</b>
<b>Farmer Producers Organisation (FPO)-NABARD (Dumka)</b>			
Opening Balance (Grant Receivable)	F3	437,485.00	-
Less: Receivable Grant Received During the Year		437,485.00	-
Add: Grant Received During the Year		25,015.00	750,000.00
Less: Grant Utilised During the Year		849,964.00	1,187,485.00
<b>Sub Total (Rs.)</b>			<b>824,949.00</b>
<b>Climate Change Fund-NABARD</b>			
Opening Balance (Unspent Grant)	F4	39,940.00	-
Add: Grant Received During the Year		119,820.00	-
Less: Grant Utilised During the Year		199,700.00	-
<b>Sub Total (Rs.)</b>			<b>39,940.00</b>
<b>Group Level Training Program (GLTP)-NABARD</b>			
Opening Balance	F5	-	-
Add: Grant Received During the Year		-	-
Less: Grant Utilised During the Year		15,000.00	-
<b>Sub Total (Rs.)</b>			<b>15,000.00</b>
<b>Centre for Financial Literacy-RBI (Bank of India, Indian Bank and SBI)</b>			
Opening Balance	F6	-	-
Add: Grant Received During the Year		6,143,565.00	-
Less: Grant Utilised During the Year		6,590,876.00	-
<b>Sub Total (Rs.)</b>			<b>447,311.00</b>
<b>Grand Total (Rs.)</b>		<b>2,100,034.00</b>	<b>918,755.00</b>



G. Grant-in-Aid	Group No.	As on 31.03.2023	As on 31.03.2022
		Amount (Rs.)	Amount (Rs.)
Grant received during the year	G1&2	6,375,530.00	2,724,786.00
Add: Unspent Grant of the Previous Year		39,940.00	-
Add: Grant Receivable during the year	F	2,100,034.00	918,755.00
Less: Unspent Grant during the year	D	-	-
<b>Total (Rs.)</b>		<b>8,515,504.00</b>	<b>3,643,541.00</b>
<b>GRANT RECEIVED DURING THE YEAR</b>			
	Group No.	As on 31.03.2023	As on 31.03.2022
		Amount (Rs.)	Amount (Rs.)
<b>(NATIONAL PROJECT)</b>			
Livelihood and Enterprise Development Programs (LEDP)-NABARD Deoghar			84,500.00
Micro Enterprise Development Programme (MEDPs)-NABARD Banka			14,600.00
Farmer Producers Organisation (FPO)-NABARD (Godda)		77,130.00	402,130.00
Farmer Producers Organisation (FPO)-NABARD (Dumka)		25,015.00	750,000.00
Climate Change Fund-NABARD	G1	119,820.00	39,940.00
Rural Mart-NABARD		10,000.00	5,000.00
Livelihood and Enterprise Development Programs (LEDP)-NABARD Jamtara			363,000.00
Digitization of SHGs in Deoghar (E Shakti)-NABARD Deoghar			6,716.00
Water Conservation project for Agriculture at Dumka-Arohan Financial Service			858,900.00
Centre for Financial Literacy-RBI (Bank of India, Indian Bank and SBI)		6,143,565.00	
<b>Total (Rs.)</b>		<b>6,375,530.00</b>	<b>2,524,786.00</b>
<b>(FCRA PROJECT)</b>			
Covid 19 Relief to marginalized and under privileged-Jiv Daya Foundation	G2		200,000.00
<b>Total (Rs.)</b>		-	<b>200,000.00</b>
<b>Grand Total (Rs.)</b>		<b>6,375,530.00</b>	<b>2,724,786.00</b>
<b>H. INTEREST RECEIVED</b>			
	Group No.	As on 31.03.2023	As on 31.03.2022
		Amount (Rs.)	Amount (Rs.)
<b>(NATIONAL PROJECT)</b>			
Vananchal Gramin Bank, Rikhiya	H1	437.00	876.00
Indian Bank, Deoghar		5,794.00	1,315.00
UCO Bank, Jaipur		69.00	49.00
<b>Sub Total (Rs.)</b>		<b>6,300.00</b>	<b>2,240.00</b>
<b>(FCRA PROJECT)</b>			
State Bank of India, New Delhi	H2		59.00
Union Bank of India, Deoghar		62.00	404.00
<b>Sub Total (Rs.)</b>		<b>62.00</b>	<b>463.00</b>
<b>Grand Total (Rs.)</b>		<b>6,362.00</b>	<b>2,703.00</b>



I. PROGRAM EXPENSES (NATIONAL PROJECTS)	Group No.	As on 31.03.2023	As on 31.03.2022
		Amount (Rs.)	Amount (Rs.)
Centre for Financial Literacy-RBI (Bank of India, Indian Bank and SBI)			
Capital Expenditure for CFL (CAPEX)		5,909,176.00	
Operational Expenditure for CFL (OPEX)		681,700.00	
<b>Sub Total (Rs.)</b>		<b>6,590,876.00</b>	<b>-</b>
<b>J. PROGRAM EXPENSES-GENERAL FUND</b>			
Covid 19 Awareness Program		-	58,740.00
Child Rights & Child Protection in Conflict Area		-	11,524.00
Corruption Eradication Workshop		-	9,687.00
Covid 19 Care Package Support			420,500.00
Gram Sathi Aadiwasi Mission		-	11,632.00
Health Camp Program		-	84,530.00
Irrigational Resource Development			14,520.00
Natural Resource Management Activity		43,600.00	
Promotion of Agriculture		53,750.00	
Solar Power Awareness Program		38,900.00	
Tobacco Control Program		49,650.00	
<b>Sub Total (Rs.)</b>		<b>185,900.00</b>	<b>611,133.00</b>
<b>K. ADMINISTRATIVE EXPENSES</b>			
K. ADMINISTRATIVE EXPENSES	Group No.	As on 31.03.2023	As on 31.03.2022
		Amount (Rs.)	Amount (Rs.)
Travelling & Conveyance		66,797.00	14,857.00
Audit Fees		5,000.00	5,000.00
Office Rent & Electricity		81,000.00	24,000.00
Meeting Expenses		39,500.00	3,064.00
Bank Charges		1,305.39	886.89
Mobile Expenses		5,000.00	2,897.00
Postage & Courier Charges		-	1,742.00
Repair & Maintenance Expenses		5,534.00	20,412.00
News Paper & Periodicals		-	2,147.00
Documentations		5,000.00	
Website & Portal Development		11,193.00	
Honorarium		663,330.00	
Honorarium to Volunteers & Resource Person		62,000.00	48,000.00
Printing, Stationary & Consumables		31,135.00	5,241.00
Round Off		0.31	
Prior Period Expenditure Adjustment		1,174.50	
		<b>977,969.20</b>	<b>128,246.89</b>





**GRAM SATHI**

Regd. Office: Vill & Post: Upper Chakmandhiya, Via-Katoria, Dist: Banka, Bihar-813106  
Admin Office: Bishanpur, Thadi, Via- Dahjore, Dist- Deoghar, Jharkhand-814157

**SCHEDULE [L]:- FIXED ASSETS**

PARTICULARS	Date of Purchase	GROSS BLOCK		ADD.	DEL.	AS AT 31.03.2023	RATE OF DEP.	DEPRECIATION			NET BLOCK	
		AS AT 01.04.2022						AS AT 01.04.2022	DURING THE YEAR	AS AT 31.03.2023	AS AT 31.03.2023	AS AT 31.03.2022
<b>A. ASSETS OUT OF KFO GRANT</b>												
Furniture & Fixture		74,255.00				74,255.00	10%	25,537.00	4,871.80	30,408.80	43,846.20	48,718.00
Motor Cycle		135,746.00				135,746.00	15%	64,886.00	10,629.00	75,515.00	60,231.00	70,860.00
Electronic Equipments		44,394.00				44,394.00	15%	21,220.00	3,476.10	24,696.10	19,697.90	23,174.00
Electricals Equipments		6,000.00				6,000.00	10%	2,868.00	313.20	3,181.20	2,818.80	3,132.00
Bycycles		5,000.00				5,000.00	15%	2,389.97	391.50	2,781.47	2,218.53	2,610.03
Computer		30,000.00				30,000.00	15%	14,340.00	2,349.00	16,689.00	13,311.00	15,660.00
<b>GRAND TOTAL</b>		<b>295,395.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>295,395.00</b>		<b>131,240.97</b>	<b>22,030.60</b>	<b>153,271.57</b>	<b>142,123.43</b>	<b>164,154.03</b>



**GRAM SATHI**

**Reqd. Off.: At & Po: Upar Chakmadhiya, Via: Katoria, Distt: Banka, Bihar 813106**

**Accounting Year Ended 31<sup>st</sup> March, 2023**

**NOTES ON ACCOUNTS**

**DISCLOSURE OF SIGNIFICANT ACCOUNTING POLICIES  
FOLLOWED FOR PREPARATION OF ACCOUNTS**

**a) Method of accounting**

The Organisation is maintaining its accounts on Accrual basis.

**b) Recognition of Income & Expenditure**

The Entity follows the mercantile system of accounting and recognizes income & expenditure on Cash & Accrual Basis both.

**c) Fixed Assets & Depreciation**

Depreciation on tangible fixed Assets has been provided on Written down Value at the rates prescribed under section 32 of income tax act, 1961.

**d) Events occurring after Balance sheet date**

No significant events which could affect the financial position as on 31/03/2023 to material extent have been reported by the assessee, after the balance sheet date till the signing of report.

**e) Prior period & extraordinary items**

There are no material changes or credits which arise in the current period on accounts of errors and omission in the preparation of the financial statement for one or more period.

**f) Over all Valuation Policy**

The accounts have been prepared on historical cost basis and on going concern presumption.

**g) Foreign Contribution**

There are no foreign Contribution received during the year.

For SHEKHAR GIGYASU & ASSOCIATES.

Chartered Accountants

FRN:-027701C



(RAVI SHEKHAR)

Partner

Membership No.304178



Place: Deoghar

Date: 09/10/2023