

PRAYAS - MICRO FINANCE PROGRAMME  
PRAYAS JAN VIKAS BHANDOL ( PJVB)  
BALANCE SHEET AS AT MARCH 31 , 2011

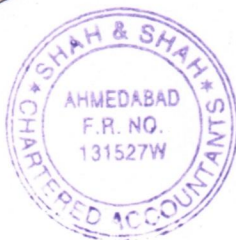
Particulars	Sch. No.	Rupees	
		As at	
		31.03.2011	
<b>SOURCES OF FUNDS :</b>			
<b>LOAN FUNDS :</b>			
Secured Loans	1	40,378,537	
<b>RESERVE Funds</b>			
Fund Loss Reserve	2	173,886	
<b>INCOME &amp; EXPENDITURE A/C</b>			
As per Last Year		2,108,202	
As per Income & Expenditure Account		1,900,849	
<b>TOTAL</b>			<b>44,561,474</b>
<b>APPLICATION OF FUNDS :</b>			
<b>FIXED ASSETS :-</b>			
Net Block	3	850,244	
<b>INVESTMENTS :</b>			
	4	1,740,463	
<b>NET CURRENT ASSETS :</b>			
Current Assets, Loans & Advances :			
Loans & Advances	5	42,559,373	
Cash & Bank balance	6	389,827	
		42,949,200	
Less : Current Liabilities & Provisions :			
Current Liabilities	7	978,432	
		41,970,768	
<b>TOTAL</b>			<b>44,561,474</b>

As per our attached report of even date

For SHAH & SHAH  
Chartered Accountants



Tejas C. Shah  
Partner  
Membership No. 135639  
Place: Ahmedabad.  
Date: 09.07.2011



FOR, PRAYAS  
Organisation For Sustainable Development



Bhadresh K. Raval  
Director



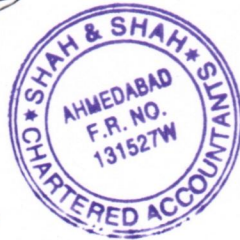
PRAYAS - MICRO FINANCE PROGRAMME  
PRAYAS JAN VIKAS BHANDOL ( PJVB)  
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON MARCH 31, 2011

Particulars	Sch. No.	Rupees	
		Period (Year) Ended	
		31.03.2011	
<b>INCOME</b>			
Interest Income	8	8,199,154	
Loan Processing fee	9	1,736,893	
Interest on Investment & Bank Account	10	194,659	
Other Income	11	189,136	
<b>TOTAL INCOME</b>			<b>10,319,842</b>
<b>EXPENDITURE :</b>			
Financial Expense	12	3,512,425	
Salary	13	2,334,502	
Office Expense	14	618,315	
Rent, Utilities & Maintanance	15	402,213	
Travel Expense	16	464,545	
Other Expense	17	246,237	
Loan Loss Provision	18	840,756	
<b>TOTAL EXPENDITURE</b>			<b>8,418,993</b>
<b>SURPLUS OF INCOME OVER EXPENDITURE</b>			<b>1,900,849</b>

As per our attached report of even date  
For SHAH & SHAH  
Chartered Accountants



Tejas C. Shah  
Partner  
Membership No. 135639  
Place: Ahmedabad.  
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Organisation For Sustainable Development



Bhadresh K. Raval  
Director



Grouping/Schedule Of Balance Sheet

PARTICULARS	AMOUNT
<b>Schedule-1 Loans &amp; Liabilities From Banks &amp; Group Concerns</b>	
Indian Bank Loan	494669
Canara Bank Fund	3333205
Ananya Finance	3972199
SIDBI Fund	2000000
Mass Fianance Fund	3040156
AMSSS Bhabra (Federation)	767350
DIA Vikas	20000000
Rang De	1711409
Revolving Fund	500000
<b>TOTAL</b>	<b>35818988</b>
<b>From Group Concern:</b>	
Advance from SD Dahod	299000
Advance from SD Bhabra	27459
Advance from SD Anjar	3963090
Advance fro KMEM	270000
<b>TOTAL</b>	<b>4559549</b>
<b>Grand TOTAL</b>	<b>40378537</b>

**Schedule-2 Reserve**

Fund Loss Reserve	173886
<b>Total</b>	<b>173886</b>

**Schedule-3 Fixed Assets ( Net of Depreciation )**

<i>COMPUTER &amp; ACCESSORIES</i>	
Computer & Printer	37446
<i>FURNITURE &amp; FIXTURES</i>	
Mobile Phone	6773
Camera	8316
Building	772784
<b>Total</b>	<b>850244</b>



## Schedule-4 Investment

FD Indian Bank	300000
FD Canara Bank	835697
FD SIDBI Bank	75000
FD Mass Finance Ltd. Service	529766
<b>Total</b>	<b>1740463</b>

## Schedule-5 Loans & Advances

JLG Loans	38185967
JLG 25 week	1231275
JLG 40 week	1414865
Rangh De	1205707
Loan to Staff	277600
Adv. to Staff	16255
TDS Income Tax	2704
Adv. Prayas Jhabua	225000
<b>Total</b>	<b>42559373</b>

## Schedule-6 Cash & Bank

<b>CASH ON HAND :</b>	
Cash	32926
<b>BANK BALANCES :</b>	
BOB Dahod SB A/c 11911	132284
IDBI Dahod A/c 04268	3457
HDFC Dahod A/c 0100	101134
BOB A/c 17160	17632
Indian Bank A/c 16336	724
IDBI Anjar A/c 05425	5032
HDFC Bank A/c 0010	20367
Dena Bank A/c 24626	510
Indian Bank A/c 3151	32125
PJVB Rapar A/c 34174	43637
<b>Total</b>	<b>389827</b>

