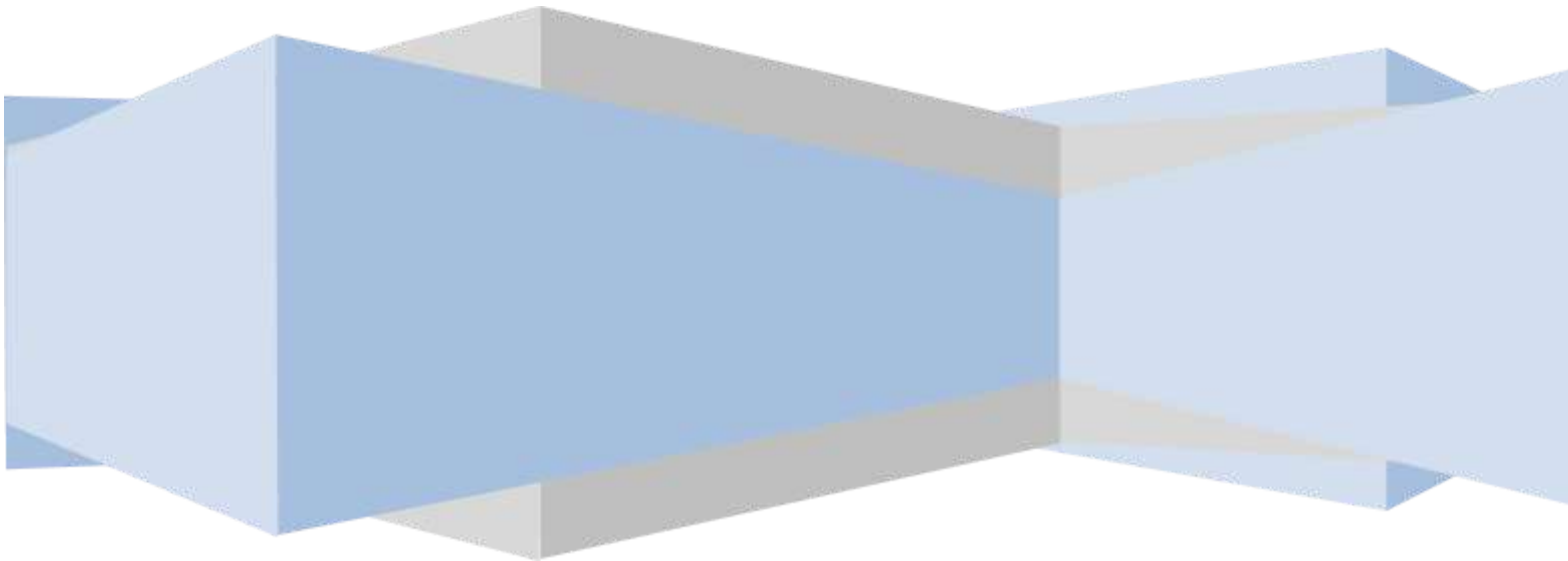


Ajagar Social Circle



AJAGAR SOCIAL CIRCLE



AGIA, GOALPARA (ASSAM)

PIN-783120

Email: ajagarsocialcircle@yahoo.co.in

Telephone No: 03663285078

PROFIL OF THE ORGANIZATION

1. Name of the Non-Governmental Organization : - **AJAGAR SOCIAL CIRCLE**
- Postal Address : - Vill. & P.O. : Agia, Pin: 783120
- Telephone No :- (03663) 285078
- E –mail address : -ajagarsocialcircle@yahoo.co.in
- District : - Goalpara
- Police Station : - Agia
2. Registered office : - Agia
3. Date of Establishment : - 15th April 1998
4. Date of registration : - 05th September 2001
5. Area of Operation : - State of Assam and Meghalaya
6. Statutory Details of the organization:

Registration No: - **RS/GOAL/251/B/26 of 2001-02**

Under the Societies Registration Act XXI of 1860

PAN: - **AABTA0209J**

Registered under 12A A of Income Tax Act,1961

Registration under u/s 80G

FCRA NO: - 020760016 (Nature: Educational Social)

7. Bank Account No. :- SBI,Goalpara A/c-01100050018,
SBI,Goalpara A/c- 01150071422(FCR),
AGVB, Agia A/c-7538/26 ,CBI, AGIAA /c no.2649
CBI, AGIA A/c No.2463

8. The chief functionary of the organization: - Mr.Hiren Kalita.

Mobile no: 9435725238

Email: hk_agia@gmail.com

9. Executive committee of Ajagar Social Circle:

Sl. No	NAME	DESIGNATION	CONTACT No.	Email
1	SRI ASHOK NATH	President	9435024697	ashoknath1950@gmail.com
2	SRI PRABIN DAS	Vice President	9435314653	rprabindas@yahoo.co.in
3	SRI HIREN KALITA	Secretary	9435725238	hk_agia@gmail.com
4	SRI.DIBAKAR NATH	Executive Member	9435314663	dnath38@gmail.com
5	SRI. DIBAKAR KALITA	Executive Member	9435314778	dibakarkalita73@gmail.com
6	SRI. BIPUL DAS	Executive Member	9435323642	bipulagia@gmail.com
7	SRI. SANJIB SINGHA	Guest executive Member	9854584735	
8	SRI CHAITANYA DAS	Executive Member	9435623985	cdbalijana63@gmail.com
9	MRS. DALIMI DAS	Executive Member	9854577069	ddagia78@gmail.com

10. Statutory Auditor: Mr.Sanjay Kumar Jain, Chartered Accountant

Membership No-056418

11. Banks: State Bank of India, Central Bank of India, Assam Gramin Vikas Bank, Axis Bank, Assam Co-operative Apex Bank, UCO Bank.

AJAGAR SOCIAL CIRCLE's MISSION:

“To be the most respected and preferred organization of the North Eastern region with exemplary community service, by serving 75,000 underserved people by 2020”.

AJAGAR SOCIAL CIRCLE's VISION:

“To improve the socio-economic status of the underserved area in North Eastern region through increased access to institutional service and financial services for livelihood support in a sustainable manner. Ajagar Social Circle intends to offer diverse activities with exemplary community services while striving to become a people-friendly institution.”

AJAGAR SOCIAL CIRCLE's VALUES:

Active Team Work

Just and Fair in actions

Accountability, Professionalism, and Discipline

Genuine Concern about Community and Staffs

Acceptance towards Changes

Respect for all

Presidential Address:



Ashok Nath

Ajagar Social Circle makes an important contribution to strengthening economic and social cohesion and strengthening cordial relation amongst different ethnic groups in its areas of operation. This year is a continued effort of previous years, and from the early results coming through, we can start to see how the programmes are generating positive change. This annual report provides an overview of the work underway and sets out examples of achievements. We also tried to highlight the results achieved in every sector of its operation. Our support in these sectors is clearly complementary to the wider priority of nation on sustainable and inclusive growth; and a better future for our new generation.

Our close association with the many marginalized communities made us realize that unless we improve the lives of the women of our country, we cannot bring in sustainable development. Thus we are continuing our journey to bring literacy, education, skill up gradation, and livelihood to the women under the most underdeveloped communities in our villages and cities. We tried our best with the cooperation of our donors, funders, advisers to afford relief and rehabilitation to victims of some natural and manmade disasters.

I would like to thank my colleagues in the executive committee, for their valuable inputs, support, and inspiration provided to the organization. Their inputs and support have helped to shape the vision and strategy of the organization and the advancement of innovative ideas that were adopted and scaled up by the organization. Our sincere thanks to our supporters, donors, funders and well-wishers and the team for their commitment and hard work without whose contribution we could not have changed so many lives.

The Past

Because of the initiative of eight like-minded young practitioners, Ajagar Social Circle has been successful in changing social, economic, cultural sectors and support low-income segment and to increase the livelihood opportunities of the people in the northeastern region of

the country. The organization at present is engaged in a number of activities that are clearly demarcated and collectively aims to provide social and economic security to the farming, allied and non-farming community living in the Assam-Meghalaya belt of the Northeastern region. At the beginning of the year 2007, it has started Micro Finance activity with a mission to serve the people of unreached and underserved areas. Ajar Social Circle was rewarded as Best Youth Club in 2004, Chief Minister Best Community Action Award in 2007 and the Micro Finance Process Excellence Award in 2008. Last five years it had discharged a number of activities, recounting for the enrichment of peace and communal harmony, relief and rehabilitation to the victims of ethnic clash and floods; supporting for livelihood to the poor and farmers and skilling up gradation training for entrepreneurial avenues, etc.



Chief Minister Best Community Action Award in 2007



Micro-Finance Process Excellence Award in 2008

The highlight of activities of the year:

At the beginning of the year, the organization started to advocate the right to education through the project "Let's Return to School" with the financial help from Tata Education Trust to cover the entire dropout students in the primary education at lakhipur block of Goalpara district of Assam. The main

objectives of the project are to minimize the dropout rate, reduce the number of never enrolment.

This was a year of great challenges, but because of the hard work of the team and support of donors and funders, it has made good progress. We helped the communities to come together in order to recover and rebuild after disasters, both natural and manmade. In this year Ajagar Social Circle, financially assisted by ECHO and Supported by Mercycrop through **RAC(Recovery of conflict Affected Communities) project** was there, in the areas of ethnic clash at Chirang, Kokrajhar, Golaghat and Karbi Anlong district of Assam to evaluate immediate needs and deliver urgently needed non food items, shelter and livelihood.

In the middle of the year, incessant rainfall following cloud bursts over the Garo hills of Meghalaya and water logging due to railway lines has resulted in unprecedented devastating floods there, as well as in the district of Goalpara in Assam. The basic structure of the majority of the households, communication system totally collapsed and endangered the lives of men and animals in the district. Ajagar Social Circle responded to flood and engaged in the rescue operation and providing, relief, shelter, and livelihood with the financial support from Action Aid, Oxfam India, Ant, GVM and a numbers NGOs.

In this year, the organization had completed the task of nodal NGO in Assam Agricultural Competitiveness Project'- Additional financing. The project wanted to ensure the participation of rural landless, small & marginal landholders and poor fishing communities including women in their respective activity; increase the productivity of crops and fish and access to the market by the farmers, groups and the community at large.

In SH-02 under State Road Project, the organization conducted the social survey at Bongaigaon and Barpeta district of Assam. Though it faced a number of obstacles from the stakeholders it was able to overcome all and did the activities like Conducted Village level Awareness meeting,

Re-Verification completed 292 out of 396 PAPs, Coordination meeting conducted with Administrative official of Bongaigaon District and helped for compensation disbursement.

Ajagar Micro Finance, being a preferred sector again rated MFR-5 by Crisil in this year. In the last part of the year, the organization decided to make a separate entity for microfinance activity and accordingly started the process to be an NBFC, namely Ajagar Micro Finance Pvt.Ltd.

Ajagar Valley Academy was also able to build trust among the enlightened class of the locality in tendering quality education. The organization has been promoted to improve the quality of education by increasing the H S Section.

In this year the society provides facilities to five individual for credit linked with NedFi through its Representative office. Nearly Rs.20lac (approx) was acquired by the beneficiaries for small entrepreneurial avenues. The single power point supply unit of the society helped the government by revenue generating nearly Rs.5.3core.

Best Practice of the year

Title:

Interactive Session with drop out students and their parents

Objectives

- a. To know about the problems of students in pursuing free and compulsory education provided by the government and in finding out the solution through friendly interaction.
- b. To motivate both drops out students and their parents in pursuing education.
- c. To advocate enjoyment of Right to Education.

Need Addressed and the Context

The drops out students are mostly from rural background. By nature, they are shy, reluctant to share their problems with others, and hesitate to interact. The language barrier further hampers the process of learning, particularly of those students who are from academically

disadvantageous group. The problems they encounter in pursuing their courses, like inability to grasp the topics discussed in the classroom, failure to complete the courses in the specified time period, etc. result in poor performance in the outcome of the result. Most of the parents of the drop out students are poor and illiterate, so they want to engage their wards as workers for livelihood or in other household activities. In order to address this issue, the organization has initiated the Student teacher Interaction programme in which the students are encouraged to freely interact with the teacher in any matters related to academic activities.

The Practices

The basic characteristics of these practices are:

- a. The drop out students gets a free environment where they can actively involve in the interaction process. Most of the interactions take place at their home.
- b. The parents got the freedom to express their views on the discontinuity of education of their children.
- c. The activities are student-centric.

This practice was started at the beginning of the project. The volunteer teachers took the interaction and discussed the problems in pursuing primary education. The role of the volunteer teachers is to facilitate and encourage the students as well as the parents to actively involve in the process of discussion. The problems/ issues raised by the students/parents are noted down by the volunteer teachers, and the same is placed before the project monitoring committee of the organization. The matters are amicably discussed in the review meeting, and appropriate measures are taken to solve the problems, and the proposed project is designed accordingly.

Pieces of evidence of success:

- i. The interactive session helps to find out specific areas where to set up a special training center to cover the dropout students.
- ii. Interaction and discussion become more friendly and open.
- iii. The parents become more concerned about their ward's free and compulsory primary education.
- iv. It has helped the organization to implement the right to education in remote areas.

Problems encountered:

- i. The students and parents were initially hesitated to involve in the process actively.
- ii. The students and parents are not well informed about the right to education.

Snapshots of the activities of the year:

Let's Return to School Project: The project is providing special training to 684 numbers dropout and irregular students by setting up 12 Special Training Centre where 24 Volunteer Teachers are teaching.



RAC (Recovery of conflict Affected Communities) project: The project provided more than 2000 households Nonfood items, unconditional cash transfer, conditional cash transfer, cash for work, and shelter.

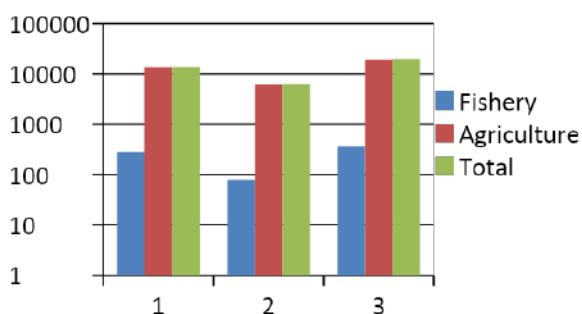


Floods Response: The organization immediately responded to flood and started to provide foods from its own source and later was financially assisted by various NGOs. After a brief survey of needs and damage, the organization with co-operation of other NGOs, donors, funders, and well-wishers provided food, nonfood items, shelter, health & hygiene, and lastly livelihood support.



Assam Agricultural Competitiveness Project: The organization played a significant role in successfully completing the Project. Total beneficiaries in the period from 2012 to 2015 were as follows:

Sector	2012-2015		
	Male	Female	Total
Fishery	286	79	364
Agriculture	13284	6111	19395
Total	13579	6190	19759



Ajagar Micro Finance: In this year Ajagar Micro Finance total loan disbursed 7.55 cores to 3811 women borrowers and gained 99.78% recovery. At the end of the year, the total loan portfolio of the unit was 6.31core and total active clients in 5010.

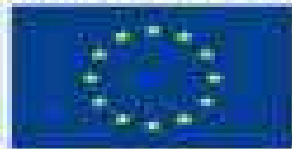


Ajagar Valley Academy: The Ajagar Valley Academy aims to be an institution of excellence, dedicated to imparting value based education & development of capable leaders in the future.

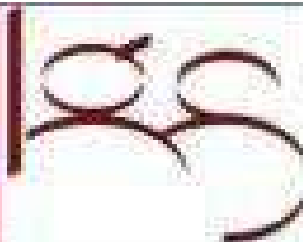


Our Donors, Funders, Well-wishers, Co-Partner, Sister Organization, and Bankers:

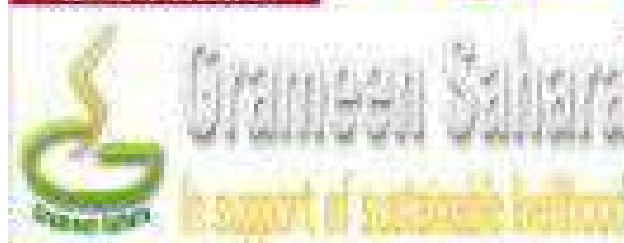
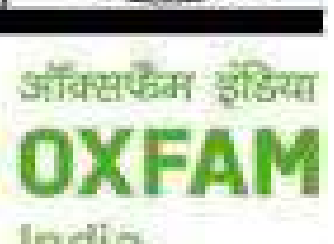
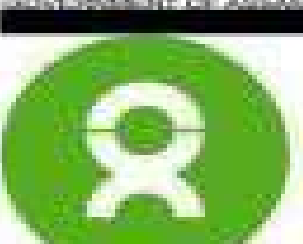
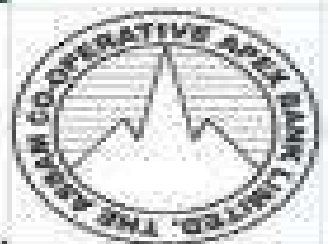
EUROPEAN COMMISSION



Humanitarian Aid



TATA TRUSTS



Auditor's Reports



Sanjay Kumar Jain
Chartered Accountant

☎ : 2736677
2514543

301, Ram Kumar Plaza, 3rd Floor
Chatribari Road, Guwahati
Pin - 781 001 (Assam)

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 trusts or institutions

I have examined the balance sheet of **AJAGAR SOCIAL CIRCLE AABTA0209J** [name and PAN of the trust or institution] as at 31/03/2015 and the **Income and Expenditure** account for the year ended on that date which are in agreement with the books of account maintained by the said trust or institution

I 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 my opinion, proper books of account have been kept by the head office and the branches of the above-named trust visited by me so far as appears from my examination of the books, and proper Returns adequate for the purposes of audit have been received from branches not visited by me subject to the comments given below:

In my opinion and to the best of my information, and according to information given to me the said accounts give a true and fair view: -

- i. in the case of the Balance Sheet of the state of affairs of the above-named trust as at 31/03/2015
- ii. in the case of the **Income And Expenditure** account, of the **Surplus** of its accounting year ending on 31/03/2015

The prescribed particulars are annexed hereto.



Place : GUWAHATI
Date : 14/09/2015


(SANJAY KUMAR JAIN)
CHARTERED ACCOUNTANT
Membership No: 056418

ANNEXURE
STATEMENT OF PARTICULARS

I Application of income for charitable or religious purposes.

1.	Amount of income of the previous year applied to charitable or religious purposes in India during that year.	35243497
2.	Whether the trust has exercised the option under clause (2) of the Explanation to section 11 (1)? If so, the details of the amount of income deemed to have been applied to charitable or religious purposes in India during the previous year.	
3.	Amount of income Accumulated or set apart for application to charitable or religious purposes, to the extent it does not exceed 15 per cent of the income derived from property held under trust Wholly for such purposes.	NA
4.	Amount of income eligible for exemption under section 11(1)(c) [Give details]	No
5.	Amount of income, in addition to the amount referred to in item 3 above, accumulated or set apart for specified purposes under section 11(2)	4954000
6.	Whether the amount of income of mentioned in item 5 above has been invested or deposited in the manner laid down in section 11(2)(b)? If so, the details thereof.	Kept in the bank account
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 be income of the previous year under section 11(B)? If so, the details thereof.	No
8.	Whether, during the previous year, any part of income accumulated or set apart for specified purposes under section 11(2) in any earlier year :-	
a.	has been applied for purposes 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(2) (b) (iii), or	No
c.	has not been utilised for purpose for which it was accumulated or set apart during the period for which it was to be accumulated or set apart, or in the year immediately following the expiry thereof? If so, the details thereof	No

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 trust 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
2.	Whether any land, building or other property of the trust was made, or continued to be made, available for the use of any such person during the previous year? If so, give details of the property and the amount of rent or compensation charged, if any.	NO



3.	Whether any payment was made to any such person during the previous year by way of salary allowance or otherwise? If so, give details.	NO
4.	Whether the services of the trust 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
5.	Whether any share, security, or other property was purchased by or on behalf of the trust during the previous year from any such person? If so, give details thereof together with the consideration paid.	NO
6.	Whether any share, security, or other property was sold by or on behalf of the trust during the previous year to any such person? If so, the details thereof together with the consideration received.	NO
7.	Whether any income or property of the trust 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
8.	Whether the income or property of the trust was used or applied during the previous year for the benefit of any such person in any other manner? If so, give details.	NO

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.

Sl.No	Name and address of the concern	Where the concern is a company No. and class of shares held	Nominal value of the investment	Income from the investment	Whether the amount in Col. 4 exceeded 5% of the capital of the concern during the previous year-say Yes/No




(SANJAY KUMAR JAIN)
CHARTERED ACCOUNTANT
Membership No: 056418

Place :GUWAHATI
Date : 14/09/2015

**AJAGAR SOCIAL CIRCLE : AGIA
GOALPARA, (ASSAM)**

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31.03.2015

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Opening Stock	80,233.33	By General Account	
To Project & Programmes		Donation / Contribution	181,000.00
Single Power Point Supply	5,571,735.00	By Single Power Point Supply	
AACP	920,288.00	Fees & Charges	5,573,435.00
Ajagar Micro Finance	15,306,931.00	By Ajagar Micro Finance	
Ajagar Dairy	493,620.00	Interest & Service Charges	15,124,374.00
Insurance Business Exps	27,523.05	By Ajagar Dairy	
Ajagar Nursery	731,466.00	Recovery from various products	508,700.00
Jupiter English School	2,252,175.00	By Insurance Commission from LIC	7,319.54
Humanitarian Response (Flood)	600,212.00	By Ajagar Nursery	
Assam State Road Project	277,408.00	Return from various products	584,006.00
Let's Return to School Project	2,254,937.00	By Jupiter English School	
RCAC Project	8,428,800.00	Fees	1,659,688.00
RAC Project (Golaghat)	23,832,788.00	By Grants Received	
To Travelling Exps (Xahajog ii)	14,591.00	As per Details	38,995,488.00
To Expenses (DDR/IC)	290,480.00	By Bank Interest	
(Relates Grant from Deputy Commissioner)		As per Details	1,454,249.00
To NEDFI Represantative Office	60,000.00	By Closing Stock	80,233.33
To Relief (Flood)	622,610.00		
To Bank Charges	491.50		
To Audit fees	7,500.00		
To Salary	30,876.00		
To Administrative Cost	15,802.00		
To Telephone Expenses	560.00		
To Repairs & Maintenance	7,350.00		
To Depreciation	518,018.00		
To Interest on TDS	231.00		
To Interest on Service Tax	156.00		
To Surplus trfd to General Fund A/C	1,821,680.99		
Total	64,168,492.87	Total	64,168,492.87

In Terms of my report of even date

Place : GUWAHATI
Date : 14/09/2015



Sanjay
SANJAY KUMAR JAIN
Chartered Accountant
M No. 055418

Secretary
Secretary
Ajagar Social Circle
Agia, Goalpara

**AJAGAR SOCIAL CIRCLE : AGIA
GOALPARA, (ASSAM)**

BALANCE SHEET AS AT 31ST MARCH 2014

LIABILITIES	AMOUNT	ASSETS	AMOUNT
HEAD OFFICE CAPITAL ACCOUNT		FIXED ASSETS	
As per Schedule "A"	5,456,878.89	As per Schedule "E"	1,853,313.00
RESERVE & SURPLUS		INVESTMENT IN SHARE	
Reserve for Bad Debts	1,262,459.00	Assam Co.Op. Apex Bank Ltd	550,002.00
SECURED LOAN		CURRENT ASSETS	
As per Schedule "B"	89,319,441.93	Stock (Dairy)	80,233.33
UNSECURED LOANS :		LOAN & ADVANCE	
As per Schedule "C"	9,296,830.00	As per Schedule "F"	762,017.00
CURRENT LIABILITIES		SUNDRY DEBTOR	
As per Schedule "D"	10,436,885.13	As Per Schedule "G"	64,552,103.92
		CASH IN BANK	
		As per Schedule "H"	46,762,492.46
		I.T. SUSPENSE	
		As per Schedule "I"	228,476.07
		CASH IN HAND	
		As per Schedule "J"	983,857.17
Total	115,772,494.95	Total	115,772,494.95

Place : GUWAHATI
Date : 14.09.2015



In Terms of my report of even date

Sanjay
SANJAY KUMAR JAIN
Chartered Accountant
M No. 056418

Secretary
Secretary
Ajagar Social Circle
Agia, Goalpara

**AJAGAR SOCIAL CIRCLE : AGIA
GOALPARA, (ASSAM)**

ANNEXED TO & FORMING PART OF THE BALANCE SHEET AS AT 31/03/2015

SCHEDULE "A" HEAD OFFICE CAPITAL ACCOUNT

	By Balance b/d	3,269,197.90
	* Donation for Corpus	366,000.00
To Balance c/d	5,456,878.89	* Surplus as per I/E A/c 1,821,680.99
Total	5,456,878.89	Total 5,456,878.89

SCHEDULE "B" SECURED LOANS

AGVB, Goalpara Branch (Hypothecation of Assets & Personal Gurantee)	4,034.27	
Lingage-32	22,223.65	26,257.93
SHGD-38		
Assam Co- Op. Apex Bank Ltd (Against FDR lien & Shares of Assam Co-Op Apex Bank Ltd)		
Loan A/C No- 206512/1(Against lien of FDR of Rs 10,00,000/-)	3,861,995.00	
Loan A/C No-206511/10(Against lien of FDR of Rs 10,00,000/-)	1,474,414.00	
Loan A/C No- 206512/2(Against lien of FDR of Rs 10,00,000/-)	4,985,402.00	
Loan A/C No- 206512/3(Against lien of FDR of Rs 15,00,000/-)	10,000,000.00	20,321,811.00
Loan From Nedfi 3 (Against lien of FDR of Rs 15,00,000/-)	1,668,313.00	
Loan From Nedfi 4 (Against lien of FDR of Rs 30,00,000/-)	7,303,366.00	
Loan From Nedfi 5 (Against lien of FDR of Rs 30,00,000/-)	19,999,694.00	
Loan From Nedfi 6 (Against lien of FDR of Rs /-)	40,000,000.00	68,971,373.00
Total		89,319,441.93

SCHEDULE "C" UNSECURED LOANS

Loans From Members	893,160.00	
Members fund for AACP	399,000.00	
Members fund for MFI	7,673,420.00	
Members fund for Jupiter English School	202,750.00	
Members fund for Nursery Activity	128,500.00	9,296,830.00
Total		9,296,830.00

SCHEDULE "D" CURRENT LIABILITIES

Advance Received from Mercy Corps	359,243.00
Tata Education Trust (Advance)	5,689,627.00
Amount payable to Water sample Collector	1,170.00
Amount Payable to NEDFI RO Staff	10,000.00
ASEB, Goalpara	1,602,592.13
Ashok Das	75,000.00
Audit Fee Payable	81,000.00
Commission payable to Sub-Agents	4,409.00
Commission Payable to Spe. Persons	26,875.00
Honararium Payable to Volunteers DDR & IC	20,000.00
Honorarium Payable to Supervisor	18,000.00
Incentive payable to Office Bearer	12,000.00
Interest Payable	311,292.00
Office Rent Payable (Agia)	1,600.00
Office Rent Payable (Darrangiri)	1,500.00
Office Rent Payable (Goalpara)	3,250.00
Office Rent Payable (Head Office)	5,000.00
Professional Tax	3,058.00
Salary Payable	1,725,200.00
Salary Payable (Agia)	73,197.00
Salary Payable (Darrangiri)	48,461.00
Salary Payable (Goalpara)	49,810.00
Salary Payable	35,706.00
Security deposit from Customers	62,325.00
Service Tax Payable	2,472.00
Staff Salary Payable	186,337.00
Subsistant Payable to GPS Survey	18,000.00
TDS Payable	9,761.00
Total	10,436,885.13


Secretary
Ajagar Social Circle
Agia, Goalpara



**AJAGAR SOCIAL CIRCLE : AGIA
GOALPARA, (ASSAM)**

SCHEDULE "F" LOAN & ADVANCES

SD With ASEP	291,796.00
Amount Receivable from dist Admin	24,000.00
Office Rent Advance	5,000.00
TDS refundable from CRISIL Ltd	3,628.00
Salary Adv to Staff	2,000.00
Operational Cash Advances	6,443.00
Security Deposit (Office Rent)	31,500.00
Amount Receivable from ARIAS	397,650.00
Total	762,017.00

SCHEDULE "G" SUNDRY DEBTORS

Amount Receivable from LIC	806.00
Amount Receivable From Electricity Consumers	1,381,720.52
Loan Portfolio	63,122,970.00
Amount Receivable From Milk Consumers	42,607.00
Advance to Members	4,000.00
Total	64,552,103.92

SCHEDULE "H" CASH AT BANK

AGVB 7538/26	4,654.00
CBI 2815	58,933.00
SBI 11057802702	129,018.57
SBI 11057821588	219,114.00
CBI- 2329140623(2649)	40,445.00
AGVB CD63	4,634.00
FDR	18,919,440.00
AGVB CD -62/7299050000021(Agia Branch)	805,776.00
CBI 3149002349(Agia Branch)	2,065,862.00
CBI CD-29/2329160117(Head office)	17,890.85
AGVB Goalpara 15477(7306010009828)	1,093,209.00
Assam Co-opertive Apex Bank, Goalpara 1297(Goalpara Branch)	5,328.00
AGVB Darrangiri 7302050000021(Darrangiri Branch)	1,477,865.00
CBI Dudhnai Branch 3197177426(Darrangiri Branch)	2,521,086.00
Assam Co-opertive Apex Bank, Goalpara 12106(head Office)	10,012,866.00
Axis Bank 910020036923250 (Head Office)	3,443,921.04
CBI 232954794 (4961)	4,680.00
CBI, 2329150530(A/c No.4530)	4,804.00
CBI 2329154783(4960)	1,109.00
CBI-2329145281(4000)	78,257.00
CBI 3168592493	Nil
CBI A/C No-2329150336	5,098.00
CBI A/c No- 3326146111	5,692,140.00
Central Bank of India	119,671.00
CBI A/C 3255213020	28,832.00
CBI- 2329138807(2463)	6,816.00
CBI 3168592493	1,043.00
Total	46,762,492.46

SCHEDULE "I" I.T. SUSPENSE

Income Tax suspense (2009-10)	2,886.00
Income Tax suspense (2010-11)	8,714.00
Income Tax suspense (2011-12)	33,479.00
Income Tax suspense (2012-13)	33,735.76
Income Tax suspense (2013-14)	92,348.82
Income Tax suspense (2014-15)	34,920.00
Income Tax suspense (2015-16)	22,392.49
Total	228,476.07

SCHEDULE "J" CASH IN HAND

Ajar Social Circle (Head Office)	52,419.93
Ajar Diary	55,233.09
Ajar Nursery	496.00
Assam Agricultural Competitiveness Project	225.00
Ajar Micro Finance	771,010.00
Micro Insurance	633.00
Single Power point Supply	42,163.15
Jupiter English School	27,928.00
Assam State Road Project	8,690.00
Fresh water River prawn project	-
Lets Retrn to School	1,487.00
RAC Golaghat	23,572.00
Total	983,857.17


Secretary
Ajar Social Circle
Agia, Goalpara



AJAGAR SOCIAL CIRCLE : AGIA
GOALPARA, (ASSAM)

DETAILS OF INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2015

DETAILS OF GRANT RECEIVED

Grant from ARIAS Society	908,363.00
Grant from Action Aid (Flood Response)	600,212.00
Grant from Tata Education Trust (Lat's Return to School)	2,733,373.00
Grant from PWD Assam (Road Project)	349,201.00
Grant from Nedfi	60,000.00
Grant from Mercy Corps (RCAC Project)	8,668,244.00
Grant from Mercy Corps (RAC Project)	24,765,495.00
Grant From District Administration _ Goalpara	288,000.00
Grant from ANT	622,600.00
Total	38,995,488.00

DETAILS OF INTEREST RECEIVED

AGVB 7538	168.00
CBI, Agia Br. 2329138807(2463)	4,909.00
SBI 11057802702	8,338.00
SBI 11057821588	15,087.00
CBI- 2329140623(2649)	13,338.00
FDR	1,232,590.00
Ajagar Micro Finance	33,067.00
CBI 232954794 (4961)	224.00
CBI, 2329150530(A/c No.4530)	527.00
CBI 2329154783(4960)	253.00
CBI-2329145281(4000)	3,167.00
CBI 3166592493	220.00
CBI-3255213020	7,048.00
CBI A/C No-2329150336	4,667.00
CBI A/c No- 3326146111	76,969.00
CBI A/C 3255213020	9,441.00
CBI- 2329136807(2463)	2,446.00
RAC (HRAD Office)	41,591.00

Total 1,454,249.00


Secretary
Ajagar Social Circle
Agia, Goalpara



