

Ajagar Social Circle



ANNUAL REPORT 2015-2016

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, response to challenges, and 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 highlight of activities of the year:

1. REHABILITATION OF LIVELIHOOD OF FLOOD AFFECTED PEOPLE OF GOALPARA DISTRICT OF ASSAM

Implementation of “REHABILITATION OF LIVELIHOOD OF FLOOD AFFECTED PEOPLE OF GOALPARA DISTRICT OF ASSAM” was an outcome of the consistent effort of Ajagar Social

Circle to reach out the people. The devastating flood which occurred in September 2014 caused a panic situation as lakhs of people were affected by the flood, and many lost their households and assets. Goalpara as the worst-hit district affected 1.4 lakhs people and livelihood divested. In such situation of chaos Ajar Social Circle came up front with providing relief and assistance to the affected population boosted by the financial assistance from NavajbaiRatan Tata Trust, Mumbai to rehabilitate the flood affect people of Goalpara with the aim to improve their livelihood aspects, bring about an improved living standards through skill developing and developing institutional mechanisms for adapting approaches on sustainable livelihood, sanitation, drinking water, health, and hygiene. The objective of the project was immediately to improve the livelihood of the rural poor with efficient management of natural resources by enhancing productivity, profitability and diversity of farming system for vulnerable flash flood affected community in Goalpara District. In the long run, the organization wanted to improve the living standard of the families of chronical flood-hit villages of Goalpara District through skill building, developing an institutional mechanism among primary stakeholders for adapting approaches on sustainable livelihood, sanitation, drinking water, health, and hygiene.

The project aims to cover 25 highly affected villages under Balijana Development Block and Krishnai Development Block in Goalpara District. The area is located 25Km towards the South from the district Head Office where Ajar Social Circle had distributed relief during the flash floods. Most of the villagers depend on agriculture and daily wage labour. 36% of the total household are farmers, and 33% depend on a daily wage. Only 1.3% are service holders, and the rest depend on petty trade, mobile vendor, etc.

The project aims to provide livelihood rehabilitation support to 810 households during the project span of 2 years. Approximately, 70% of the beneficiaries will receive agriculture support to rejuvenate farm-based livelihood, and other 30% landless families will get livestock support.

The project will partner and work in close relation with the local government agencies/departments like the Agriculture, Animal Husbandry & Veterinary and Health departments for successful implementation and delivery of the project.

Some of the distinguished outcome of the project

- ❖ All total 80% sanitary toilet installed during this period.
- ❖ The farmers are getting Rs. 8000/- to Rs. 30000/- by producing cabbage, brinjal, tomato, cauliflower.
- ❖ Each cultivator getting 5 to 6 quintal potato in 0.5 bighas of land Rs 10/-per kg
- ❖ Each cultivator is getting 6 to 7 quintal paddy in 1 bigha of land Rs. 12.5/- per kg
- ❖ The goats and piglets are growing. Reproductions in goat rearing units are started.

CASE STUDIES

1. Karuna Barman now a happy person; he said, “I am grateful to NRTT, without the support of it, I will not be able to free myself from the debt.” He is a fifty years old born cultivator of Kisoridubi Part 1 village of Balijana Block. Although Barman is a cultivator, he does not have his own bull for cultivation and so needs to hire tractor & power tiller as per need. This time he has cultivated 7 bighas of land out of which 3.75 bighas tilling assistance was provided along with 24 kg seeds & training from NRTT. After harvesting, Barman got 8.8 quintals per bigha.
2. Sachachin Barman, a 55 years middle-aged cultivator of Puthimari village, became joyous when he got the support of tilling. Earlier he was using bullocks for cultivation but this time

using of tilling and seed support for 3.75 bighas his production doubled. Overwhelmed with joy, he said, "This time I am getting 7.2 quintals per bigha. This is a record. I have not able to yield so much before."

Let's Return to School

One of the most challenging projects undertaken by Ajagar Social Circle is "Let's Return to School", implementing in Lakhipur area. The project has successfully completed the 2nd year and able to achieve the targets and fulfill its main aim and objectives. The project minimized the dropout rate to 80% and never enrolled 100% under age 6 to 10 years. The project imparted training to 1190 numbers of drop out and irregular students with the help of 24 STC. All total 48 volunteer teachers are associating in this mission. While implementing the project, importance is given to ITE (Integrated Approach to Technology in Education). The four main objectives of the ITE approach are;

- Bridge the digital divide and foster digital citizenship
- Create learning interest, attendance, and retention
- Learning achievement
- Improve learning processes and pedagogy

A. Project Objective:

- ✓ Minimize the dropout rate
- ✓ Reduce the number of never enroll a student
- ✓ Mainstreaming the drop out children proving special training
- ✓ Help the teacher to develop children friendly TLM and ensure the uses.

B. Target group:

The project mainly targets those families which children age group between 6 to 10 years are a dropout from the school or never enroll in the school. Besides this, the project targets the village communities of the area to create awareness about the necessity of better education and bad impact of the dropout. The project will be targeted to activate the deferent type of committee available at the school level.

C. Details activities:

- I. Create awareness among the community:
Focus Group Discussion:
 - a. School Management Committee Mothers' committee, parent-teacher committee.
 - b. Youth club, Mahila Committee, religious leader and Panchayat Institution member
 - c. Other parent & Guardian
- II. Provide training the dropout and never enroll children

Set up Special Training Centre: section 4 of RTE makes specific provision for special training for age-appropriate admission for out of school.

- a. Total 24 numbers of Special Training Centre will set up for drop out and never enroll children. The capacity of the learning center will be for forty children of different age groups. Two numbers of trained up volunteer teacher will teach the children in each center. The learning center shall be well equipped with a student laptop, blackboard,

sports item, and children friendly TLM. A special training course (as per the mandate of RTE act.) will be developed and teach to the student. School time will be flexible as per the local situation of the village.

- b. Motivated the parent to enroll the never enroll children to send learning center: the volunteer teacher along with other project staff shall visit the house to house of the dropout and never enroll children and motivate the parent and ensure to bring back the children to the learning center.
- III. Mainstreaming the dropout and never enroll children
 - a. Drop out and never enroll children will be taught the special training course as per age group for the period as per their requirement. The students will be mainstreamed to the local primary school as per age group.
- IV. Provide children friendly education in govt. aided school
 - a. The project will work to minimizing the dropout rate. Attractive children friendly teaching module will be developed. Our volunteer teacher will teach in govt. aided school for a one hour in the school as per the convenient time of school authorities. Our volunteer teacher will help the school teacher of the selected school to develop student-friendly TLM so that the student can enjoy the joy of learning and become interested in continuing their learning.
- V. Activate the various school committees:

There is various type of committee like –School Management Committee, Mothers’ committee, the parent-teacher committee are available in each school. But most of the committees are inactive. Project team shall discuss with the various committee's member and try to aware of their role and responsibility.

Thus the project empowering the communities through education and help to reduce the number of drops out and never enrolled. Although the project covers 6 to 10 years, it has been observed that the most crucial phase for the children’s are 10 to 14 years, which need special attention. While interacting with the community and observing the surrounding, it has been found that the drop out rate increase between 10 to 14 years. At that age, the children are engaged in different work both domestic as well as industrial. Hence their parents are more interested to send their children to the workplace instead of sending them to school. We feel that an intervention is necessary to assist those children for the overall well being of society.

RECOVERY OF AFFECTED COMMUNITIES IN ASSAM

SUPPORTING THE RECOVERY OF CONFLICT AFFECTED COMMUNITIES IN ASSAM

Frequent conflicts in Assam, North-East, India has resulted in the implementation of HIP-2014. Since HIP-2014 was based on the food security issues of the conflict-affected

areas, so those areas were targeted, which were severely affected in the recent conflict and had the food security issues. The support was basically in the mode of Cash For Work(CFW), Unconditional Cash Grant(UCT) & Conditional Cash Grant(CCG). HIP-2014 was implemented in the KarbiAnglong, Chirang&Goalpara.

Cash For Work(CFW): CFW was carried out in all these above mentioned 3 districts. In Chirang CFW activity was done in 5 villages for 120 households. In KarbiAnglong CFW activity was done in 14 villages for 279 households. In Goalpara it was done in 11 villages for 295 household. The activity carried out in the CFW support were mostly repairing of the village road, canal repairing, construction of the bamboo bridge, repairing of the culvert, repairing of river dam and fishery contraction. A total no. of 1500 people were benefitted by the inclusion of 279 beneficiaries(household) in KarbiAnglong, 635 people were benefitted by the inclusion of 120 beneficiaries(household) in Chirang, and total no of 1494 people was benefitted by the inclusion of 295 beneficiaries(household) in Goalpara. Each beneficiary received a sum of INR 6290 for 37 days of CFW activity and for each beneficiary, i.e., INR 170/beneficiary/day.

Unconditional Cash Grant(UGC): UGC was provided to meet the immediate acute food insecurity. It was provided to the most vulnerable households including women-headed households; elderly without caregivers, head of the household physically challenged and IDPs or recent returnees who had been displaced until March 2014(mostly from the Rengma communities). In Chirang UGC was provided in 15 villages for 66 households, in KarbiAnglong UGC was provided in 17 villages for 282 households and in Goalpara UGC was provided in 9 villages for 29 beneficiaries. The amount that each UGC beneficiary received was INR 6290. The amount was basically provided so that they can purchase staple food such as rice, lentils, flour, milk, cooking oil, vegetables, meat, and eggs and also they can bear their other necessary expenses. It was observed that the UGC support has immensely supported to the beneficiaries. A total no. of 1452 people were benefitted by the inclusion of 282 beneficiaries(household) in KarbiAnglong, whereas total no. of 156 people were benefitted by the inclusion of 66 beneficiaries (household) and total no. of 80 people were benefitted by the inclusion of 29 beneficiaries (household).

Conditional Cash Grant(CCG): CCG was provided in KarbiAnglong and Chirang. CCG was provided to support agricultural households in recovering essential assets, such as tools, seeds, and livestock, to restart production to increase food security towards the end of the year. Most of the households in KarbiAnglong own small land holding for subsistence agricultural production. However, most of them lost their standing crops and also stored grains. Rearing small livestock requires very little space, and it is the most preferred asset for women. CCT support will be provided to the most vulnerable households whose shelter, crops, livestock, and petty business are either lost or damaged in Chirang. In KarbiAnglong CCG was provided in 19 villages for 560 households and in Chirang it was provided in 14 villages for 302 beneficiaries. The amount that each CCG beneficiary received was INR 5000. A total no. of 2938 people were benefitted by the inclusion of 560 beneficiaries (household) in KarbiAnglong and total no. of 1419 people were benefitted by the inclusion of 302 beneficiaries(households) in Chirang.

Gravity Fed Water Structure System: Improving the Lives of Conflict-affected communities at KarbiAnglong

ASC-RAC Project intervened and initiated the construction of a gravity-fed water supply system in two project villages, namely, Jhamre and NakoiTisso. The Gravity Fed Water Structure focused on improving the water system for the residents of Jhamre and NakoiTisso Village. This report covers the activities that took place for the Gravity Fed Water Structure. The Communities are delighted with the life-changing impact RAC Project, and ASC has had on conflict-affected communities in KarbiAnglong.

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.

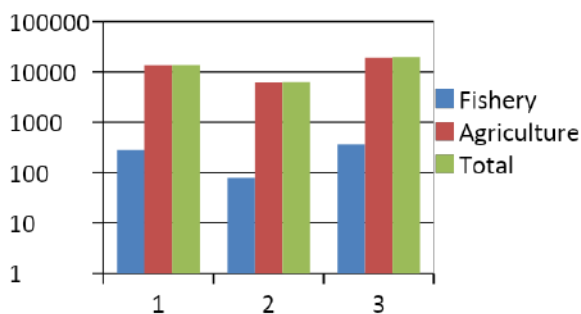


Floods Response: The organization immediately responded to flood and started to provide foods from its own source and later was financially assisted by various NGOs. After a brief survey of needs and damage, the organization with co-operation of other NGOs, donors, funders, and well-wishers provided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

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.

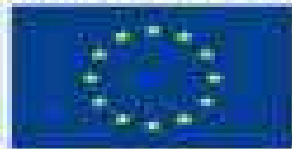


Ajagar Valley Academy: The Ajagar Valley Academy aims to be an institution of excellence, dedicated to imparting value based education & development of capable leaders in the future.

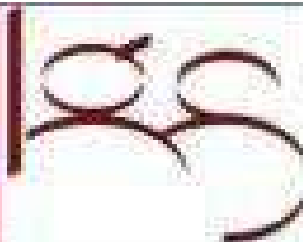


Our Donors, Funders, Well-wishers, Co-Partner, Sister Organization, and Bankers:

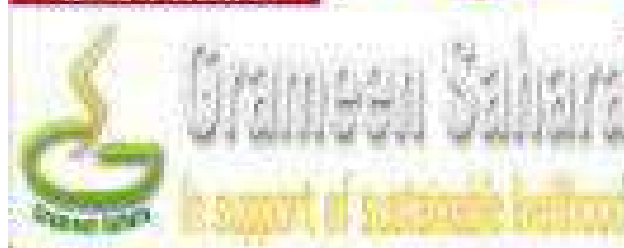
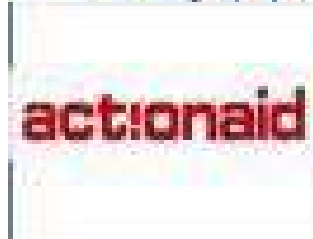
EUROPEAN COMMISSION



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)		
Lingage-32	4,034.27	
SHGD-38	22,223.65	26,257.93
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

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



