



# Annual Report

2008-09



JEEVIKA

Bihar Rural Livelihoods Promotion Society



# Executive Summary

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The Government of Bihar (GOB), through the Bihar Rural Livelihoods Promotion Society (BRLPS) is spearheading an ambitious World Bank-aided Bihar Rural Livelihoods Project. It aims to promote rural livelihoods and enhance social and economic empowerment of rural poor, particularly women. The project JEEViKA envisages making significant strides in terms of building and nurturing quality institutions like that of SHGs and their federations.

The project would be stepping ahead its journey from the first phase and entering into the second phase with effect from 2<sup>nd</sup> October 09. Significant amount of spade-work has been taken up to ensure quality operationalisation of the project. Besides this, meticulous attempt has been made at establishing prudent accounting system at the SHG level. This shall go a long way in carving niche for the SHG as regards its feasibility to be a financially sustainable banking model.

Project is getting constant inspiration and support from similar project of Andhra Pradesh. This has led to cross learning across the state. As different mainstream financial institutions are the important stakeholder of SHG movement, every effort is made to have collaboration with them to give a fillip to the SHG movement, which historically in different parts of country, has proved to be an effective and successful tool for economic and social development. Nonetheless, milestones are yet to be arrived at & all efforts shall be made to facilitate a quality SHG movement in Bihar.

Till 31<sup>st</sup> March 2009, JEEViKA has promoted 4627 SHGs and 163 Village organizations (VOs). To increase the role of community participation in the project, a policy on Community Mobilisers (CMs) and internal CRPs has been developed and rolled out. 37820 SHG members, i.e, (64%) out of total 59102 SHG members were identified as someone who could not make signature. Out of these 20330 members have been trained to write / ink their names.

Mainstreaming of the groups, particularly, linking the groups with bank is one of the important components under the project. By the end of the financial year 08-09, 2502 groups have opened their bank accounts and out of them 559 groups have been credit-linked with different Banks. Total amount of loan extended by Banks has been Rs. 94.56 Lakhs. In addition to this 1146 groups have been provided with initial capitalization fund (ICF) amounting to Rs. 196.07 Lakhs.

Under the livelihoods component, project has resulted significantly in SRI on paddy productivity enhancement. Technical assistance services have been hired from PRADAN to undertake the assignment. Based on the learnings derived from the pilot year, 5146 farmers from 173 villages have grown the paddy crop through SRI, successfully. The average yield found to be 10 tonnes per hectare against 2.2 to 3.3 tonnes per hectare through traditional practice.

Better agronomy practice was also piloted through System of Wheat Intensification (SWI) with around 400 farmers. It was also well appreciated because the number of tillers in case of SWI was 22 to 26 in comparison to 2 to 5 in the traditional pattern.

In the social side, the inclusion of Health Risk Fund and Food Security – Rice Credit Line has been initiated to act as a shock-absorber in lean periods and health emergencies. 10 village organisations for HRF and 10 VOs for RCL have been supported on pilot basis with an amount of Rs. 5.0 Lakhs and Rs. 3,85,230 respectively.

In this year, the office set up an accounting system in all the 18 block level units were strengthened. BPIUs were equipped with required furnishings and instruments. At the same time, the accountancy was streamlined with installation of TALLY, intensive trainings and regular hand-holding support.







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# Project Locations

Based on the study related to Poverty and Social Assessment of Bihar, looking into the aspects viz. Poverty, Social Vulnerability, Livelihood Potential and Social Capital, eighteen blocks in six districts were included in the first phase. It would be expanding in further twenty four blocks in same districts and one block each in Madhepura & Supaul in its second phase.



## Phase - I

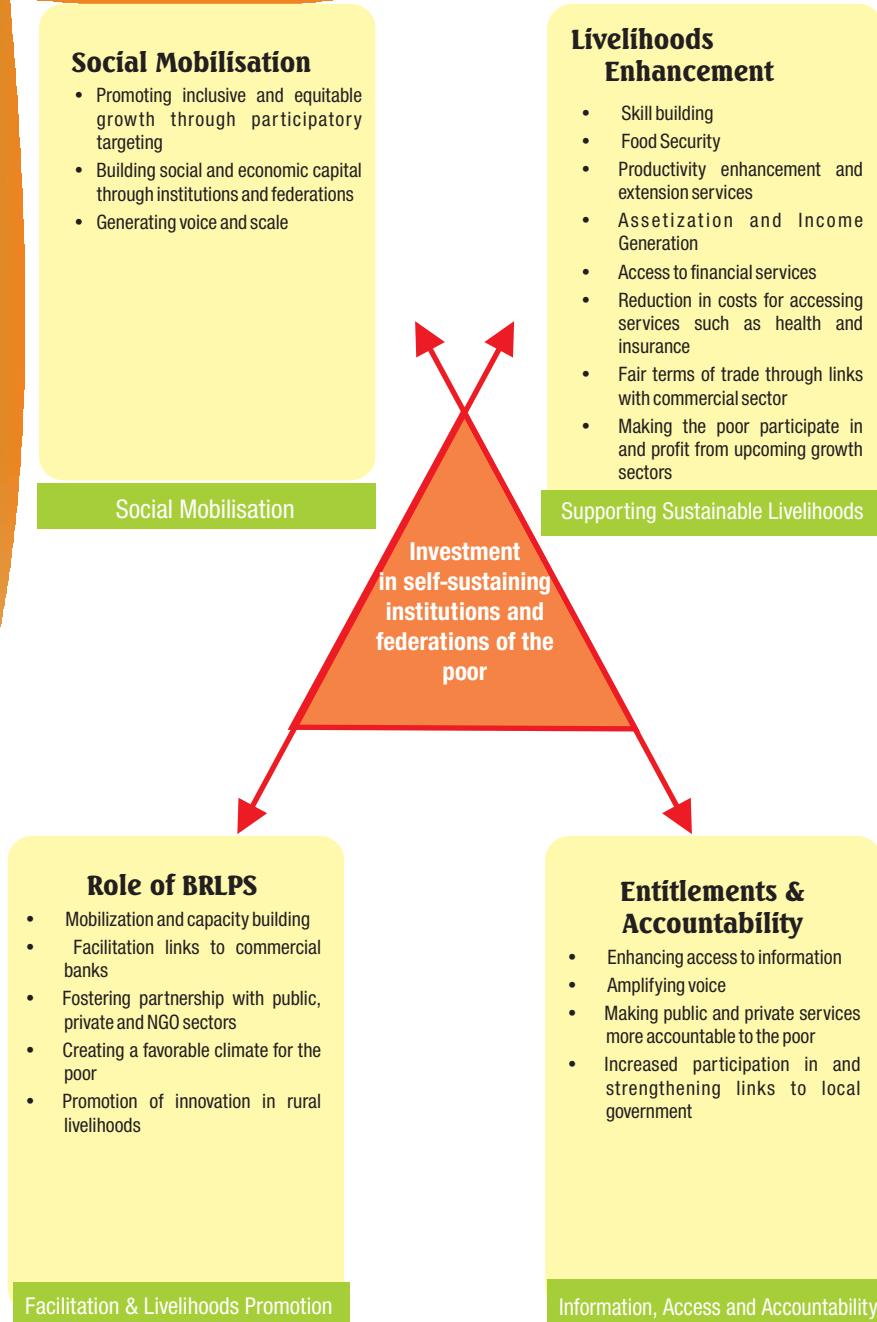
Work in 18 Blocks started in the first year of the project from 2<sup>nd</sup> Oct 2007.

## Phase - II

Work in 26 Blocks would start from the third year of the project i.e. 2<sup>nd</sup> Oct, 2009.

District	Total Block	Block in 1st Phase	Block in 2nd Phase
Purnia	14	Banmankhi Dhamdaha B. Kothi	Amour Bhawanipur Baisi Rupauli
Gaya	24	Bodh Gaya Dobhi Sherghati Khizirsaria	Amas Atri Barachatti Gurua Manpur Tankuppa Wazirganj
Nalanda	20	Harnaut Rajgir Sarmera	Asthawan Bihar Nagarnausa Rahui
Khagaria	07	Alauli Khagaria	Chautham
Muzaffarpur	16	Bochaha Minapur Musahari	Dholi (Moraul) Kurhani Sakra Saraiya
Madhubani	21	Rajnagar Benipatti Khajauli	Jainagar Jhanjharpur Lakhnaur Pandaoul
Supaul	11	-	Chhatapur
Madhepura	07	-	Kumarkhand

# Project Framework



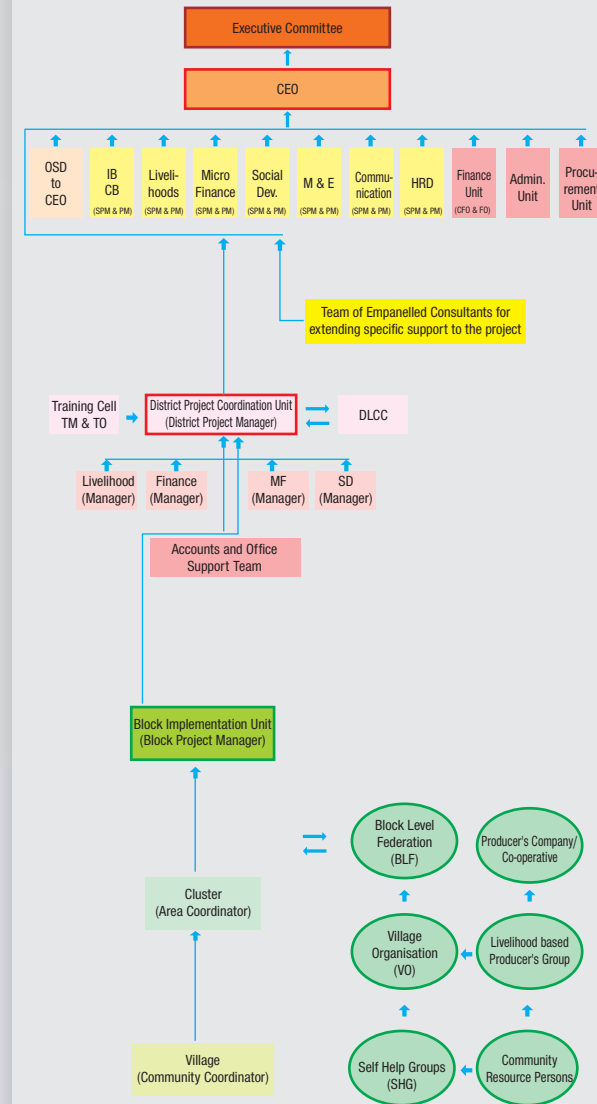
As per the project design, targeting of the poorest of the poor and poor has to be done considering the social vulnerability existing and spatial distribution of the villages based on discriminations.

The project in its period of five years envisages, covering :

- ★ 0.5 Million Poor Families
- ★ 4,000 Villages
- ★ 44 Blocks of Eight Districts viz. Nalanda, Gaya, Khagaria, Muzaffarpur, Madhubani, Purnia, Madhepura and Supaul..

- ★ **Project duration** 5 years.
- ★ **Total estimated Project Cost** US \$ 73 million.
- ★ **Total World Bank Financing** US \$ 63 million.
- ★ **Govt. of Bihar's Contribution** US \$ 7 million.
- ★ **Community's Contribution** US \$ 3 million.

## Implementation Structure





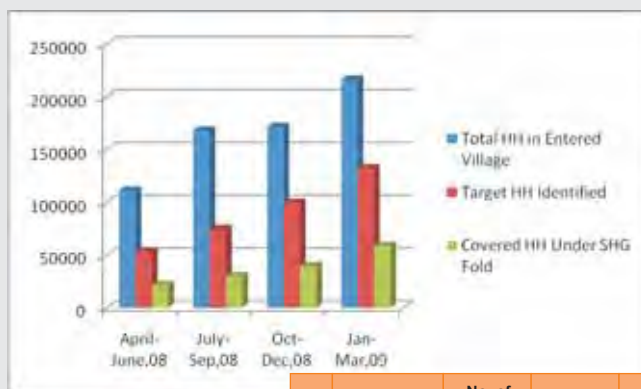
# The Journey of 2008 – 09

## Outreach

Till the end of the year, the project reached 411 villages from 155 Panchayats of 18 blocks.

132468 HHs have been identified as target HHs out of 216562 HHs in these villages, which constitutes 61% of the total. Out of these 411 villages 135 (32%) villages have been saturated- i.e. more than 80% of identified target HHs have been brought under the fold of SHGs, and 56 of them have been handed over to CMs.

The project started its operation with smaller villages during the beginning of the year and moved towards the bigger villages. During the Quarter-3, the average number of HHs in the entered villages was 414, which has gone up to 527 by the 6<sup>th</sup> Quarter.



Sl.	District Name	No. of Villages Entered	Total No. of Hhs	No. of Target Hhs (identified)	No. of Covered Hhs	% of Coverage
1	Muzaffarpur	80	65796	38750	9556	24.7%
2	Madhubani	47	40314	26064	9695	37.2%
3	Purnia	37	42758	26167	8800	33.6%
4	Nalanda	64	19126	10667	9147	85.8%
5	Gaya	164	31102	21169	14766	69.8%
6	Khagaria	19	17466	9651	7138	74.0%
		411	216562	132468	59102	44.6%

## Institution & Capacity Building

### PROMOTION OF SELF HELP GROUPS

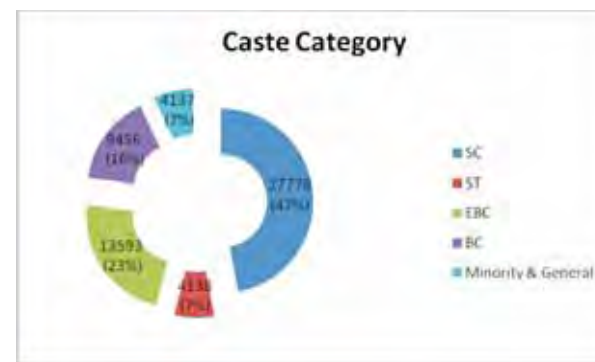
Self Help Group is the primary community institution, which the project is promoting. By end of March 2009, 4627 groups have been promoted with the highest number of groups i.e. 1361 in Gaya, followed by Muzaffarpur with 793 groups.

In terms of formation of groups the period of this financial year has been very crucial. The year began with a number of 737 groups and it reached a total of 4627 groups at the end. During this period, newly recruited ACs and CCs joined the Project and they also got training and exposure at SERP in Andhra Pradesh. Besides, the external CRPs teams from Andhra Pradesh and Internal CRPs from project area worked intensively.

### SHG's MEMBERS-A SOCIAL PROFILE

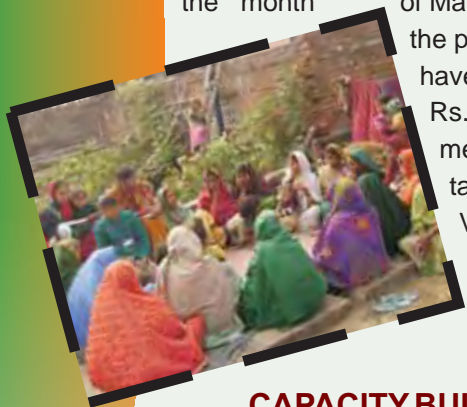
Out of 59102 SHG members in 4627 groups, 47% belong to scheduled castes (SC), 7% scheduled tribes (ST) and 23% extremely backward castes (EBC), which constitute socially and economically marginalized sections of the society. If one includes the memberships of backward castes (BC), the figure becomes 93%. The rest 7% belong to minority and general category.

While SC and BC are spread across all the locations, EBCs are largely from Nalanda and Madhubani. Muslim members have significant share in Muzaffarpur and Purnia.



## VILLAGE ORGANISATION

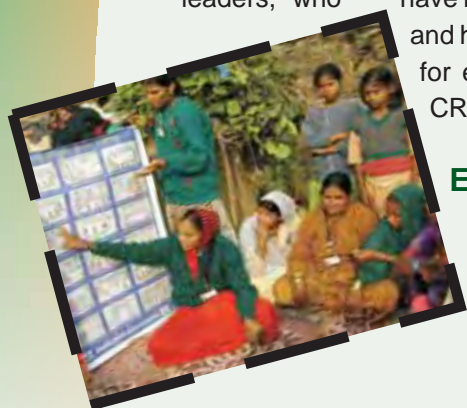
The promotion of VO and nurturing them was one of the major priorities of this year. During the various meetings and trainings the SHG members are inducted about the importance, objectives and roles and responsibilities of the VOs. At the end of the month of March 2009 163 VOs were formed and 1637 SHGs became the part of above mentioned VOs. Out of 163 VOs formed, 45 have opened their Bank accounts and have mobilized Rs.3,82,010/- as membership fee and share capital. The members of newly formed Village Organizations have been taken to mature and well performing VOs in immersion VOs. Now the project has made exposure, an integral part of VO formation.



## CAPACITY BUILDING OF COMMUNITY CADRE AND STAFF

### Community Resource Person

The community to community cross learning approach is the best vehicle for social mobilization and sustainability. Keeping this concept in mind, Community Resource Person concept in the project was initiated. These CRPs are community leaders, who have long experience as members of community organizations and have developed the conviction that SHGs are strong outfit for empowerment. These successful women in the role of CRPs have emerged instrumental in the new areas.



### External CRP

The external CRPs from SERP, Andhra Pradesh visited the project for the duration of a month and provided handholding support to project staff in the formation of

VOs and promotion of SHGs in JEEVIKA's project villages. During this visit newly identified CRPs, field teams including BPMs accompanied them in the field. Each team covered 2 villages per cluster during their month long stay in the project villages. With each team of external CRPs, identified. Two Internal CRPs were attached to work together. Total 107 CRPs from 25 VOs worked with the last round of external CRPs drive, held during Dec' 08 to Jan' 09.



### Internal CRP

By March 09, 253 internal CRPs have been identified and their services are being taken in the project. A separate policy guideline has been framed on selection criteria and process for internal CRPs, Job Descriptions, honorarium etc. In the month of March 2009, the project conducted an exclusive drive for internal CRPs. All 253 identified CRPs went through training and 250 of them participated in the drive. The internal CRPs drive was only of 15 days during which altogether more than 500 SHGs were formed. The average number of SHGs promoted by each team of internal CRPs is around 10 SHGs.

### Community Mobilizer

Community Mobilizer (CM) is preferably a woman from the community, who acts as a facilitator for the self help groups and identified by the community known as JEEVIKA-Mitra. A separate policy guidelines has been framed for the selection process, roles and responsibilities, capacity building and the honorarium of the CM. CM participates in all the weekly meeting of the assigned SHGs and helps in timely updating of all books of accounts. In this year, 346 CMs were identified and trained and out of 4627 SHGs 3281 are being managed by the 346 CMs. CMs are also involved in document preparation for Account opening, Micro Planning and Bank Linkages.



## Village Immersion and Induction Training to New Staff

Village immersion is the key component as part of induction of any new staff in the BRLPS. During the last quarter 7 CCs, 3 ACs 1 DTO and 1 BPM joined the society and all of them were immersed in the field for 15 days in Purnia, Madhubani and Nalanda districts. The village immersion helps the new recruit



in understanding of rural poverty, activity of project at the ground and his own role in this whole context. For all these staff, induction training was organised at Khagaria, which was focussed on poverty analysis, SHG and its meeting processes, village entry and social mobilisation, financial management and books of accounts, about the project and society rules and other related topics.

## Training cum Exposure Visit of DPCU & BPMs

All DPCU and BPIU staff are involved in forming quality SHG and nurturing them through trainings and Exposure visits. To initiate the process of VO, all the DPCU officials including DPC, DTC, DTO and the Block Project Mangers, altogether 23 staff, were sent to SERP from 13<sup>th</sup> to 29<sup>th</sup> August 08 to undergo the training on the process of Village Organization formation and their nurturing. The



training of 15 days incorporated field visit, interaction with the VOs and Mandal Samakhya of SERP. Similarly In the months of November and December, a team of project staff, comprising of DPC, DTC, ACs and CCs visited SERP, Hyderabad for a months' duration for village immersion to know the functioning of SHG and its related processes. Total 112 staff visited AP in two different batches.

## Training on Village Organisation to Staff

By the end of December 2008, 4 districts namely, Gaya, Madhubani, Muzaffarpur and Khagaria organised VO trainings for field staff. Total 121 CCs

and 24 ACs were trained on VO concept and its functioning. These trainings equipped staff to impart various modules of trainings to VO EC. Project Resource Persons (PRPs) from AP imparted these trainings.

## TRAINING MODULE & MATERIAL DEVELOPMENT

The training modules have been developed on 15 issues, and more importantly, it has been conceptualized in Bihar's socio-economic milieu. The methodologies suggested in the training module are mostly participatory in nature and use of games; role plays and other participatory training methodologies etc. have been encouraged. To impart the training to the SHGs and seek participation of the community, two sets of Flip charts have been developed after conducting field test.

## DEPLOYMENT OF PRPS FROM SERP

The contract Agreement has been signed with SERP for deployment of their Professional Resource Persons (PRPs) to 6 Districts and accordingly 6 PRPs were deployed in each DPCU. They worked with the Field teams in the pilot blocks for one year and supported in creating strong Resource Villages with strong Village Organisations. These villages have emerged immersion Village and training ground for other community Institutions created in other blocks.



## MOU WITH WOMEN DEVELOPMENT CORPORATION

As WDC is also operational in some of the areas in the 18 project blocks, need was felt to have a strategic alliance with them. The MOU with the WDC was signed and WDC agreed to hand over all the older SHGs promoted by their partners to the BRLPS. As per the strategy, meeting was conducted with the concerned NGO partners of WDC, WDC officials and BRLPS in Gaya, Khagaria and Nalanda. Total 367 SHGs promoted by them have been taken over. Some eligible field workers of those NGOs have also been inducted and are working as community mobilizers.

## BUILDING TRAINING POOL IN JEEViKA

This year has shown an important development in Institution Building & Capacity Building wing in the form of development of internal training pool of staff having a sound knowledge of different areas of IB concerning SHG, VO, MP and Books of Accounts. The necessity of building a training pool arose due to the reason that the project is expanding in a rapid way and there is need to build specialists. The personnel of training pool were identified from the existing staff. 82 have been mapped and identified for a Training Pool of which - 53 on SHG, 19 on VO, 28 on MP and 37 on Books of Accounts.

## SERP DIAGNOSTIC TEAM VISIT

A 4 senior member team from SERP visited the BRLPS from 13<sup>th</sup> to 20<sup>th</sup> November 2008 to conduct a qualitative diagnostic assessment of community institutions built by the JEEViKA project. In all, the teams visited 11 SHGs and 6 VOs in 4 districts. The team used the scientific sampling methods and concentrated on the processes, rather than the impact of the project. The team commended the working of SHG at the same time, some suggestions were also given.

## DEVELOPMENT OF VO MODULE & FLIP CHARTS

Modules on Village Organisation and its related Flip Charts have been developed wherein the role of VO in the area of community finance and social & economic development of the village has been identified. These would facilitate staff to provide basic as well as specific trainings to VO members.



# MICRO FINANCE

Under the thematic area of Micro-Finance, spirited efforts towards mainstreaming of community institution bore encouraging result.

## MOVEMENT IN THE DIRECTION OF CIF DISBURSEMENT

The project JEEViKA made concerted effort to bring better dynamism within the groups promoted by it. This essentially required opening of the bank accounts and capitalizing those groups through the provision of CIF at first. Effective measures were taken to prepare micro plans of groups in an extensive way which had been in slow growth stage. Handholding of the staff had been considered essential in order to enhance their capabilities. After detailed scrutiny of the MP process, and from the Loan Committee Meetings conducted in different blocks, suggestion was to conduct the loan committee at BPIU level and send the details for information. It was piloted in Damdaha Block of Purnia. Based on the learnings, it was handed over to the Block.

## Community Investment Fund

Community investment fund is the amount of project money disbursed through micro-planning process. By the end of the financial year, 1146 groups have gone through micro-planning process and have received Rs. 196.07 lakhs as initial capitalization funds. Nonetheless, the members, who took ICF at the first instance have started paying back. The returned amount is being ploughed back to other members of the group, as well, both directly through SHGs and through VOs.

## BANKING TRANSACTIONS

Putting in all the 18 blocks together, the project has been working with more than 20 bank branches of six Districts. Many of them are regional rural banks and single officer branches. Despite all constraints, out of total groups 4627, the 2502 groups have been able to open their bank accounts and 559 of them have been credit-linked with an amount of Rs. 94.56 lakhs.

During this year, efforts were made to improve the supply side response of banking institutions, particularly in the project blocks towards SHG financing. Initially the project faced lot of challenges in opening bank accounts and linking of groups. Issues related were – identity proof, defaulter members, documentation charge as stamp duty of Rs. 300/- to 100/-, signature of all members etc. To resolve these issues, following steps were undertaken :

### SLBC Meeting

To sort out the problem faced in carrying out banking activities, a presentation of the problems was laid before the State Level Bankers Committee meeting.

### Banking Activity

A banker's meet / workshop at the state level was organized in which 11 different Commercial Banks, World Bank Representatives and staff of BRLPS participated. The objective of the workshop was to reach a consensus on issues which were posing serious bottleneck in the progress of the project.

JEEViKA and the World Bank highlighted the uniqueness of JEEViKA, its distinction from other SHG projects and the opportunities for the commercial banks by improving the demand conditions for the financial products. The idea of piloting alternate channels to deliver financial services also came up in the meeting.

### Exposure Visit of Bankers To Andhra Pradesh

An exposure visit was organized of 36 different Bank Officials to the successful model of Andhra Pradesh from 11<sup>th</sup> to 16<sup>th</sup> December 2008.

During the exposure visit; bank officials from Bihar had a meeting with the Bank officials of Andhra Pradesh, visited successful SHGs and their federations, were exposed to community based recovery system etc.



The exposure also helped JEEViKA staff in building relationships with the respective bankers.

As a result, Bankers started taking interest in JEEViKA's work, and supported it with more vigour and enthusiasm.

### A CAMPAIGN - "MICRO FINANCE FORTNIGHT"

A fortnight (From 15<sup>th</sup> to 29<sup>th</sup> December) long campaign was dedicated to the preparation of documents for bank account opening and micro-planning process. It helped in escalating the issue and getting it resolved. It also helped JEEViKA staff to know, what are the documents required for bank account opening and what are alternatives, in case it is not available.

### EXPERIENCE AND LEARNING OF BANK LINKAGE DRIVE

While the attitude of the bankers had been broadly positive, there are areas that need improvement while initiating the process of bank linkage. Some of the learnings during the process are as under :

- ★ There is need to prepare the documents required for Bank Linkage well before.
- ★ Need to ensure stationery for bank linkage from Bank in advance.
- ★ Ready with the Rating sheet of the Bank and that of project's rating sheet.
- ★ (Need for liaison with all required authorities of the bank to activate financial linkage.
- ★ Bank linkage is not to be a drive mode it should be a routine work.
- ★ Due attention has to be paid for selection and assurance of recovery.

### CAPITALIZATION OF GROUPS



Districts	SHG Formed	Bank Account	MP Completed	Group Recd ICF	SHG Linked with Bank
Madhubani	757	318	211	159	48
Muzaffarpur	793	464	353	209	93
Nalanda	745	381	333	246	71
Gaya	1114	639	383	229	127
Khagaria	526	241	115	65	0
Purnia	692	459	316	238	220
Total	4627	2502	1711	1146	559

### SHG's Books of Record

The books of account of the SHG have been prepared after referring the books of account of other institutions which could address the need of MIS. Effort was made to make it as simple and as comprehensible as possible. The list of books of record is as below:

1. Meeting Transaction Sheet
2. Savings cum Loan Register
3. General Ledger
4. Minutes Register
5. Passbook of Individual

### Books of Account of VO

The books of account of the VO have been prepared keeping in view the same principles as was applicable for the SHGs book of account. Five books have been prepared for proper maintenance of financial record of VO. The books which are to be maintained are as below



1. Cash Book
2. General Ledger
3. Shareholding Register
4. Saving Ledger
5. Loan Ledger



### Micro Planning

The present micro planning has been an improvised version over the earlier micro credit plan followed by JEEViKA. The present process is a four step process which is as below:

1. Members profiling
2. Problem and need identification of individual members consolidated at group level after detailed discussion and analysis
3. Family investment plan and its prioritization
4. Issues and Resolutions

The full process has been documented and a format has been developed to capture in-depth information collected through this process.

### CAPACITY BUILDING OF STAFF ON SHG BOOKS OF RECORD & MICRO PLANNING

Books of account training were organized for the staff in different phases:

#### Capacity Building of DPCU staff

Four day training was organized at Patna in which 40 staff and 6 professional resource persons from SERP were given training on Basic accountancy, Cash-Book maintenance, General Ledgers and Receipt and Payment accounts.

#### Training of staff on the Books of Account & Micro Planning

Seven days long training was organized for the Area Coordinators and Community Coordinators, each constituting of 40- 45 participants, which trained a total of 238 staff of Gaya, Nalanda, Khagaria, Muzaffarpur, Madhubani and Purnia district.

# Livelihoods

## FARM SECTOR

### System of Rice Intensification (SRI)

Action Research and Study on Paddy Productivity Enhancement through System of Rice Intensification (SRI) was undertaken during the kharif season with 178 farmers against the target of 200 farmers with support from PRADAN. SRI, as a methodology, carried out in 14 villages of Harnaut and Bodh-Gaya block. 1500 farmers were oriented, trained and exposed to this methodology. Average incremental yield per acre was found to be 2.392 ton per acre and total additional paddy produced was 180.62 ton. in 75.51 acre. With SRI methodology, average paddy yeild was 10 tones per hectare against the 3.3 tones per hectare through traditional practice.

### Scaling up of SRI (System for Rice Intensification)

After the excellent performance of SRI during the pilot phase, the SRI was scaled up in 1361 acres with 5146 farmers against the target of 2000 farmers during the kharif season of the year 2008. Though there was a 45 days long dry spell during the panicle initiation stage of the paddy, the average yield through SRI practice was recorded as high as 7-10 tons per hectare. The highest yield was from the field of Sheila Devi in Baksauti Village of Dobhi block, i.e. 19.25 tons per hectare.

This scaling up of SRI was done through Village Resource Persons (VRP). Around 81 Rural Youths were identified and were given 4 rounds of training on SRI methodology. Each VRP was given the responsibilities to provide services to 30 to 120 farmers based on their skills and abilities.

Extension officers of the govt. depts. and scientists of Krishi Vigyan Kendra further strengthened the awareness process by visiting SRI villages during the campaigns.



### Workshop

A SRI workshop was organized at Biharsharif, Nalanda, where successful SRI farmers, Village Level Workers (VLWs), Block Agriculture Officers (BAOs), Agriculture Scientists of KVK, Scientist of Directorate of Rice Research, Govt. of India and BRLP staff participated. Three cluster level seminars were also organized in Chero, Dobhi & Jhikatiya in which the farmer with highest yield was awarded. To further create awareness, wall writing work carried out in 40 villages of all these clusters.

### Vermi-composting

In order to prepare sustainable & low cost vermi-compost pit, the project staff were imparted training and sent on exposure visit Singrauli Project of PRADAN, Madhya Pradesh. After the training, the vermin-composting has been carried out in 29 villages with 363 farmers in Gaya & Nalanda.

### Soil Testing

In order to know the nutrient status of the soil after the paddy cultivation through SRI, around 400 soil samples were collected and sent to soil testing laboratory for analysis.

### System of Wheat Intensification (SWI)

Based on the learnings of SRI, SWI was initiated with 405 farmers in Nalanda, Gaya and Purnia. SWI is a set of agronomic practices in Wheat like appropriate seed rate, sowing at proper spacing, control of water in the main field, timely weeding/hoeing to enhance the tillering process.



The wheat crop in the field is significantly different in terms of number of effective tillers, panicle length, size of the grain etc. from traditional crop of same variety and almost same inputs. In the traditional cultivation of wheat, the numbers of tillers ranging from 2 to 5 where as in SWI, the numbers of tillers were ranging from 22-56. Intra district exposure visits were carried out for 700 farmers belonging to SHG / Non-SHG households to Gaya and Nalanda. 100 SHG members from Madhubani, Khagaria & Muzaffarpur also visited the SWI plots in Nalanda & Purnia.

### Participatory Varietals Selection & Promotion (PVSP)

#### PVSP programme in Moong crop

Participatory Varietals Selection & Promotion (PVSP) was piloted with 673 farmers (223 of Purnea, 250 of Muzaffarpur and 200 of Nalanda) in 18 villages. The objective was to introduce & validate the methodology for selection of seed in a participatory approach. The Action for Social Advancement (ASA) was hired for the promotion of PVSP in Moong during the summer season. This selection was entirely based on the farmers' preference to experiment with a basket of choices before zeroing down to any particular variety. Three Village Resource Persons (VRPs) from Munger and 3 VRPs from Harnaut, Bochaha & Dhamdaha were identified and trained to implement the pilot.

#### Impact of PVSP Piloting



Moong (Green Gram) was selected for the pilot, as majority of the farmers practice Moong during the summer season. Finally 646 farmers participated in the PVSP mother and baby trial. 757 trials were conducted in 90 hectares of land with 646 farmers with four nos. of composite varieties. It was found that the most productive variety in the local context was TM-9937 in which about

66% farmers got yield more than 12 quintal /Ha which is more than 4 times of local varieties (89% of farmers got 2.1-2.8 quintal per hectare under the local variety). The next best variety was HUM-1 in which 50% farmers got yield more than 6.5 – 8 quintal per hectare.

#### PVSP programme in wheat crop

The PVSP programme in wheat crop was initiated in the winter season of 2008. Participatory Crop Appraisal-PCA with the farmers was organised to understand the priorities and preferences of crop characteristics. Based on the farmers' preferred traits, nine varieties were selected and procured for trials. These are basically high yielding "Composite Varieties" and are also suitable to the local climatic conditions. It was carried out with 1060 farmers in 14 villages of Purnia and 501 farmers in 11 villages of Khagaria. Mother Trial is carried out with only 47 farmers and the rest are Baby Trials.

### NON FARM SECTOR

#### Partnership with Asian Heritage Foundation

AHF has initiated a project in targeted clusters financially supported by the JSDF / World Bank. To get the benefit of the expertise, a MOU was initiated



with AHF. Three artisans cluster in Madhubani (Mithila painting and sujani) and Muzaffarpur (sikki) were identified and a 10 days design workshop was organised at Patna, where master artisans were trained on developing new market oriented products. A Product Development Workshop was organised in the Month of June 08 at Madhubani. A team of 9 artisans was selected as master trainers for production of 1000 pieces of Mithila art based modular wall paper.

In addition, 16 new semi-skilled artisans trained and also during design development workshop, 5 different new prototypes of products were developed. Four workshops related to Sujni Embroidery were organized, two for skill development of semi- skilled artisans and two for design development. 43 skilled artisans participated and developed three different product lines.



## Job Training & Placements For Youth

### Job Sector Communication Campaign

The Campaign was implemented in the five districts of Madhubani, Muzaffarpur, Nalanda, Gaya and Purnea to create awareness regarding the importance of skill building and better employability using Street Play developed in four different languages viz. Angika (Purnea), Maithili (Madhubani), Magahi (Nalanda) and Bajika (Muzaffarpur), Wall Paintings, 4 set of Posters, an Information Brochure and intensive village meetings. The campaign was rolled out in 40 villages.

### Partnership with Aide-et-Action

The project signed an agreement with the AeA for skill up-gradation and ensuring gainful employment to the youth of SHG households. Employability Potential Assessment study conducted and identified four potential trades for training i.e. Patient Care & Assistance, Hospitality & catering services,

Automobiles mechanic and Customer care & retail. Community Mobilization Drive was conducted jointly with AeA in the month of November '08. During the drive, 550 candidates turned up in Purnia district. The training of students for Patient care and automobile trades started from 26<sup>th</sup> November 08 and 1st Dec. 08 respectively. Total 107 students were enrolled for the training at the centre.



### Partnership with G4S Security Services (India) Pvt. Ltd.

An agreement with G4S Security Services (India) Pvt. Ltd. was signed to provide security jobs to the project target segment. G4S is primarily resource training cum placement programme under which BRLPS would be doing the community mobilisation. The cost of the assignment would be shared by the project, G4S and the trainee. The work with G4S was started in Bochaha block of Muzaffarpur district. After joint community mobilization drive, 16 completed forms were received.



## Social Development

### NON NEGOTIABLE NORMS & VO LEVEL ACTION PLAN

The project envisaged to inculcate at least one norm related to the social issue among the members of each SHG. The following norms had been taken into action by the SHGs/VOs:



- All children of SHG members would be sent to School / Anganbadi centre / Balwaadi Centre.
- All SHG members would always keep their house and courtyard neat and clean.
- All SHG members would ensure to their children to take bath and cutting of nails.
- All children of one year of age group and Pregnant women would be given immunization.
- All SHG members would learn to make their own signature.
- All common issues of the SHGs would be dealt by VO only.

### COMMUNITY EDUCATION INITIATIVES

#### Signature Literacy

The project started concerted effort on signature literacy for all SHG members. During the year the number of signature literate members rose from 2240 to 20330, out of total 37820 illiterates.

#### Community Balwadi Education initiated by Vos

Five community / Balwadi education centers started in Dhamdaha, Harnaut and Dobhi BPIUs of Purnia, Nalanda and Gaya District respectively. Initially, they were run by local SHGs and after the VO formation, handed over to respective VOs.

## HEALTH INTERVENTIONS

### Health Risk Fund

With a vision to support the SHGs members to meet their health emergencies, bigger health shocks and to save them from the loss of their working hand / assets under those circumstances, the concept of "Health Risk Fund" was introduced at VO level. Under the concept, each woman in the SHG would have monthly saving separately in the name of Health Risk Mitigation Fund and this savings would be submitted to VO on monthly basis. The amount of savings per member would be decided by SHGs. The project would contribute the fund against the savings made by SHGs at VO level.

A total of 1624 members of 135 SHGs from 10 VOs of 5 blocks participated under this pilot intervention, started from November 2008. By end of this financial year, the total cumulative saving of the 10 VOs was around Rs. 57000/-. The project released the first tranche of Health Risk Fund to the extent of Rs. 50000/- each to 10 selected VOs.

### Partnership With Janani

To improve access to basic health services at village level on reproductive health issues, the project signed an agreement with JANANI in January '09. The agency is to carry out training of Women Health Outreach Workers and make provision of medical consultancy services to the 40 villages of three pilot blocks in three different districts - Purnia, Muzaffarpur and Madhubani. Based on Block health profile, the agency had hired three mobile vans and medical expert team for operating the village level fortnightly health check up camps.

## ENTITLEMENTS

### Job Card

A two days job card campaign was organised with coordination of block level line departments in Dhamdaha BPIU. NREGS Block Program Officer and Panchayat Samiti members and BPIU staff jointly. All the 375 turned out members were given job cards during the campaign.

## Convergence initiative for Social Security Schemes

state level meeting was organised with six Deputy Directors from BRLP districts, chaired by the Director, Social Security. It was decided that in the BRLP districts, 10 to 20% of the targets for the scheme may be increased to accommodate additional applications.



## IEC Material related to Entitlement

Brochures developed on National Old age pension, Laxmibai Widow Pension and NREGS. The brochure on social security programmes was developed in consultation with the Director Social Security. Brochures and application forms were distributed to the eligible SHG members through VOs.

## FLOOD RELIEF AND SUPPORT WORK

BRLPS quickly responded to the flood affected families of Kosi river. The project staff extended their support to the district administration in Madhepura, Araria, Purnia and Saharsha Districts.

**Coordination work:** The team facilitated formation of Committees for managing different activities at rehabilitation camps. An external assistance cell was set up at Madhepura to co-ordinate the activities of NGOs / external agencies including the relief materials.

**Website developed for separated families:** A website was developed to assist the SAMBAL Project of Social Development, GoB ([www.vikasdwar.com/floodsmissing](http://www.vikasdwar.com/floodsmissing))

**Flood Affected Area :** 200 SHGs in all three operating blocks of Purnia were affected. Thus following flood relief activities were undertaken::

- ★ **First Aid kit:** All three BPIU teams were involved for giving medicines, halogen tablets, and bleaching powder to provide emergency health support..



- ★ **Water and Sanitation training and support** : Around 5000 hand pumps were purified through use of the bleaching powder. Through Community participation it was ensured that more than 10000 halogen tablets were used properly. Community was supported for getting ORS.
- ★ **Flood Relief materials**: The BRLPS had received flood relief materials from various agencies which was distributed among the flood affected .
- ★ **Emergency and rescue support** : JEEViKA field team had shown sensitivity by providing moral support to keep patience during this critical period.

## FOOD SECURITY (RICE CREDIT LINE)

The RCL is a community managed credit and food distribution mechanism, extended to the SHGs, to address the food requirement of the poor people in the communities. During 3<sup>rd</sup> quarter of this financial year, Rice Credit for Food Security activity was initiated in two VOs in Nalanda on pilot basis. In each VO, a Food Security Committee ( F S C) was formed to manage and run the activity properly.

During the last quarter, the programme was scaled up to 10 VOs from two VOs. Eight new VOs from Gaya, Nalanda, Purnia and Madhubani were added in the programme. The programme was designed to address household level food insecurity, particularly during stress and lean periods of the year. In all these eight VOs, members agreed to pay extra Rs.0.50 per Kg of Rice as additional charge, which includes service charges plus interest per cycle (3 months). Total of Rs. 3,85,230/- was made available, through which 676 members were covered.

## SAFEGUARD COMPLIANCE

As a matter of safeguard compliance, the project initiated to look into the issues of tribals separately, particularly in Purnia, as tribals are concentrated and consist around 5% of total district population. The project intervened in 15 out of total 59 villages in the three blocks. Altogether, 72 SHGs were formed, consisting of 1110 members. 13 groups are mixed (including tribal and non-tribal), where as rest 59 are exclusive tribal SHGs.

This year, the total saving of these groups was 1.77 lakhs with cumulative inter-loan amount of 5.19 lakhs. 49 groups were able to open their bank accounts and 27 of them credit-linked with an amount of Rs. 2.89 lakhs. The project disbursed Rs. 2.27 lakhs to 16 groups as initial capitalization fund. In addition, two VOs were also formed. Both of these VOs participated in Health Risk Fund and Food Security programme.

## ORGANISING SOLIDARITY EVENTS

**Women's day celebration**: 15 out of 18 BPIUs organized International Women's Day in which more than 10000 SHGs members gathered at different locations. At all the places, a women advocate, teacher and leaders from SHGs and Village Organizations were invited to address. At the end, all participants had taken oath that they would marry their girl child only after their attaining the age of 18 and would educate her at least until matriculation.

## Workshop on "Social Accountability Mechanism"

A Workshop was organized in collaboration with World Bank on 8<sup>th</sup> May participated by JEEViKA staff and IDF & Praxis representatives. It was agreed to prepare an action plan to roll out social accountability in the working areas of BRLPS.

## Workshop Organized on "Flood Preparedness and mitigation"

Two workshops in collaboration with BIPARD were organized at WALMI office on 19<sup>th</sup> and 20<sup>th</sup> June 08. Community leaders and BPIU from three Districts along with SPMU staff participated.

## REMITTANCE

As per pilot experiences migration of men of SHG members' household are were high in rural areas. They had traditional remittance system which is costly and time taking process. As an alternative, SHG members started remittance service through their SHG bank Account numbers.

# Monitoring & Evaluation

## BASELINE STUDY

The Agricultural Finance Corporation Ltd. (AFC), New Delhi conducted the Baseline Survey and submitted the reports for all the six project districts with data analysis under the framework. The project level base figure was placed in the result framework. The report was also shared with district teams so that they use it for their planning process.

## MIS DEVELOPMENT

Safal Solutions Pvt. Ltd, Secunderabad was hired to design and develop the MIS for the project. The design of both first and second set of features of rural livelihoods software/application (RLMIS) had been completed. MIS system is installed in all 18 blocks. Training to key staff in all six districts had been completed. Data Entry Operators in all the districts also joined and they were given training on MIS. All the BPIUs were provided with computer infrastructure, power back up support and other required infrastructure.



## Computerised Management Information System

To provide phase II of MIS support, an agreement was signed with Safal Solutions Pvt. Ltd. in January 09. This includes refining, deployment and providing rolling out support in addition to the website design and executive dash-boards.

## Detailed Assessment of the Software & Design

Immediately after signing of agreement, a two day workshop was held in the State Office for the detailed assessment of the existing software, areas of improvement and presentations were made on Indicators collected through one to one interaction with the State Level officials. The design of dashboard for the Executives was also finalised. Some changes were also decided in the phase I application related to modifications of screens and data entry

sheets. Another requirement of the IIInd phase MIS, is the redesigning of the Website. Accordingly, 1<sup>st</sup> design outlet was prepared.

Design template of the Dash Board Presented by the Consultant		
Micro - Finance - SPM DASH BOARD		
No. of SHG Formed		No. of Bank Linkages
Display		Display
No. of Bank Accounts Opening		No. of SHG Received CIF Loan
Display		
Table for Trend		
	2007-08	2008-09
No. of SHG Formed	100	150
No. of Bank Linkages	5	10
No. of Bank Accounts	75	120
No. of SHG Received CIF Loan	52	75



## Development In The Rolling Out Of The MIS

The SAFAL Solutions deployed their staff both at the District & State level. The agency had deployed 3 additional ITFTTs and placed at various points of Data entry.

## PROCESS MONITORING

The Sutra Consultancy Pvt. Ltd. - Bhubhneswar was selected for conducting process monitoring. An inception workshop was held on 19<sup>th</sup> January in which most of the staff of SPMU and few from district offices participated. During the workshop focus on the issue of targeting, and quality of community institutions promoted by BRLP was emphasised. The work has been initiated.

## PREPARATION OF ANNUAL ACTION PLAN AND BUDGET

During the last quarter, a substantial effort was invested in preparation of Annual Action Plan and Budget. For the first time, BRLPS went through a intensive and rigorous methodology to prepare the Annual Action Plan for the financial year 2009-10. A bottom up approach was followed in which all staff of the society participated at some or other level of the planning process.

A two days workshop was organized in each district, where CCs, ACs, BPMs and the staff of DPCU participated in setting up goals and strategy for the next year and reviewing their performance. Based on the experiences and learning, they worked out a detailed output plan for the next year. Similarly the annual budget was worked out. After consultative process at all levels, the plan & the budget were synchronised.

# Human Resource Development

During the year, focus was primarily on recruitment & rolling out the HRD manual. Substantial progress was also made in staff capacity building initiatives.

## ADDENDUM IN THE HRD MANUAL

Based on the experiences and the emerging needs of the project following addendum in the existing HRD manual were made.

- ★ Provision of advance to project staff for purchasing bicycle for mobility in the field along with fixed allowance against bicycle use for official purposes.
- ★ Broadening the definition of “Transfer” and elaboration of compensation to staff against the various interpretation of transfer in the project.
- ★ Elaboration of entitlements to staff for availing local travel allowance.
- ★ Increasing the loan amount for Motorcycle purchase by project staff and extending repayment period for such loan.

## STAFF CAPACITY BUILDING

Training	Participants
Governance and Accountability Action Plan Workshop – World Bank , New Delhi	CEO, SPM&M&E, PM-HRD and PM-SD
development dynamics and processes of forming as well strengthening Village Organisation-SERP, AP	Project staffs from DPCU and BPIU level
small entrepreneurship development-MART, Kolkata	1 SPM, 1 PM, 1 DPC, 1 DTC, 3 BPMs & 7 ACs
Village immersion program	Newly recruited AC and CCs
Livelihoods Promotion and Marketing Development-MART, Kolkata	SPM Livelihood and 13 project staff (1 PM, 1 DPC, 2 DTCs, 1 DTO, 2 BPM and 6 ACs)
Carbon Revenue: A source of funding	SPM Livelihoods, 2 DPCs and 1 AC
South Asia Workshop on Micro-planning-World Bank, Bhubaneswar	SPM CB, PM&M&E, 1 DTO and 2 CCs
Public Private Partnership-GTZ & MART	CEO and SPM HRD
Innovative Approaches in Livelihoods-Livelihoods Mission, Jaipur	SPM HRD and PM HRD
Bankers exposure Visit-SERP, AP	SPM (MF), SPM (SD), SPM (M&E), AO & PM LH
Artisan Institution building-AHF & ALC India	22 participants from BRLPS
Gender Sensitization-UNDP, Bhubaneswar	SPM – SD and 1 DTC

## OTHER MAJOR PROGRESS

### Restructuring of Position

Earlier, there were two posts of Procurement Assistant - one of them was elevated to Procurement Officer where as the other was converted to Office Assistant .

### Internship

During The Year, 13 Students From Kiiit School Of Rural Management (ksrm),

Bhubaneswar were invited to complete their project work with BRLPS. Nine out of them were under management training segment for three months and remaining four, under village study segment for 11 weeks.

## Revision of Recruitment Strategy of BRLPS

Based on the experience of last year, need was to modify existing recruitment strategy and introduce relevant provisions which could ensure purposeful recruitment on time. The revised proposal was submitted to EC for perusal and approval, and was approved, This largely covers the following :

- ★ it was suggested to restructure the DPCU team with introduction of new managerial positions in view of anticipated expansion of project operations. Accordingly roles and responsibility of team leader and training cell members were redefined. Apart from this, role revision was also introduced for bpm. Up-gradation of AC's work profile was another area where specific recommendations were made. At SPMU level, recommendations were made for strengthening thematic unit by introducing additional manpower at pm level with specific responsibility. Provisioning of revised pay scale for different positions was also suggested.
- ★ it was suggested to introduce innovative and effective ways of recruiting manpower. The introduction of “intern model” for CC selection was the highlight of the proposal.
- ★ widening of selection criteria was also proposed in view of targeting available universe of suitable individuals in best possible ways.

## Hiring of HR Recruitment Agency

Based on approval obtained from EC, as well as the world bank for initiating recruitment in advance to meet upcoming demand, a HR recruitment agency Srijan Infratech and Development Agency, New Delhi was hired. The agency is expected to recruit about 630 individuals on different positions in the light of recruitment policy of the society. The duration of the recruitment assignment is of one year.

## Implementing Insurance Coverage of Project Staff

As per provisions of HRD manual, an agreement with National Insurance Company was signed to cover hospitalization and accidental risk of all existing employees. The said insurance coverage would be effective from April 09.

## ADMINISTRATION

On 16th October, an extension of the BRLPS office was inaugurated by the Development Commissioner of Bihar, at the 2nd floor of the Vidyut Bhawan, Annexe-II Building. Along with him senior members of the World Bank Mission team, Managing Director of WDC and Chief Executive Officer of the BRLPS also lighted the lamp on the occasion.

With the expansion of BRLPS office, a library was also set up to support in knowledge enhancement and better archiving of the records. A web based programme was designed, in-house, for the library to provide interactive medium for the search of books, ordering and issuing of any book, periodicals and journals from the library.

14th Executive Committee Meeting was convened along side the 3rd General Body Meeting in the month of November to brief the members about the progress and the submission of annual reports and audited statement of accounts to the General body. Subsequently, the adopted "Annual Report" was sent to the Government and the Registrar as per the provisions of the bylaws of the Society.

Grievance Redressal Cell was made functional at state and each district level office. A dedicated telephone number is allotted to receive suggestions and grievance. Such numbers were advertised broadly, so that it could come within the reach of every stakeholder of the project. By 31<sup>st</sup> March 09, five grievances had been received and all of them disposed off timely.

Proposal for the extension of project to two flood ravaged blocks namely Kumarkhand in Madhepura district and Chhatarpur in Supaul district were passed in the 14th Executive Committee Meeting. Further, a letter in this regard was sent by the Govt. of Bihar to the Director, Department of Economic Affairs, Govt. of India to forward this proposal to the World Bank for getting their formal concurrence for commencing work in these two blocks.

## PROCUREMENT

### Revision of Procurement Plan

At the beginning of the project, a procurement plan for the first 18 months was prepared. However, several new activities have come during the process of implementation; therefore certain revisions were required in the same.

The revised procurement plan was prepared in which certain new items were incorporated, such as consultancy on SWI, Books for newly made Library, Extension of MIS, Consultancy of HR agency for the phase-II etc.

### Printing of Diary and Planner for the Year 2009

600 dairies were printed for the use of own staff. A planner for the year 2009 was also printed for SHGs and VOs with information related to grievance redressal.

### Completion of Post Procurement Review

Post procurement review for the period July 2007 to June 2008 was completed by the Third Party Administrator (TPA) i.e. Global Procurement Consultants Ltd. (GPCL), Mumbai on behalf of the World Bank.

They reviewed a total of 10 procurement files on random sample basis.

### Procurement Plan

Annual Procurement Plan for the year 2009-10 for Rs. 26.43 crores was prepared. A road map for establishment of office for 26 new blocks and 6 District offices was also included in the plan.

### Guidelines On Community Procurement

A guideline on community procurement has been prepared which would be circulated to every level of community institution.

## FINANCE

### Appointment of Internal Auditor & Fmtsc

M/s Roy Ghosh & Associates, Chartered Firm were appointed as Internal Auditor for the financial Year 2008-09. As on 31st March 09, they have completed the internal audit of first, second & third quarter and submitted their report. In their audit they have completed the audit of about 175 SHGs, 37 VOs along with all BPIUs and SPMU.

M/S N. C. Mittal & Co. Chartered Firm were appointed as FMTSC. They developed a training module for the accountants on preparation of Statement of Expenditure, Interim Financial Report, Budget, Bank reconciliation statement, Stock register, Advance register etc.

### Devolution of Administrative & Financial Authorities

The delegation of Administrative and Financial authorities to BPIU and DPCU level was finalized. In the delegation, focus had been centered around enabling BPIU and DPCU as independent functional units with their least dependence on SPMU. At the same time, proper space is also kept for check and balance on using the powers by respective positions.

### Installation of Tally 9

During the month of November, 08, accounting Software, Tally 9 was installed in all 18 BPIUs. However, both manual and through tally accounts, book-keeping systems are being practiced.

### Submission of IUFR

Quarterly IUFR for the period from January 08 to December 08 submitted to the World Bank. Minor comments regarding WBR No. were received which were duly addressed.

### Filing of Statutory Return

Statutory Returns like quarterly & Annual Return of e-TDS, VAT Returns, EPF Returns and Income Tax return of the Society for the Assessment Year 2008-09 was filed to the concerned department within the stipulated time limit.

### Training on Tally & Taxation

In the month of February'09, a training on tally, VAT and TDS was organised for all the BPIU accountants. The FMTSC, persons from tally solutions and Finance Officer of BRLPS worked as resource persons. Further, staff of FMTSC visited field offices to provide hands on support to the BPIU accountants.

### Statutory Audit

Statutory Audit of the society for the financial year 2008-09 was conducted by M/s U. S. Saha & Co., Chartered Accountant, Kolkata.

The observations were general regarding utilization of unused funds, TDS, Budget variance, Maintenance of Asset register and CIF register & O/s advances.

The suggestions given by the auditor was regarding the transfer of unutilized funds in the fixed deposit, carrying the physical verification of cash, proper cash management, Adjustment of advances & timely payment of statutory liabilities. Statutory Audit Report and Audited Financial Statements are annexed.

### FINANCIAL PROGRESS AT A GLANCE

Sl.	Components	Expenditure 1st Qtr.	Expenditure 2nd Qtr.	Expenditure 3rd Qtr.	Expenditure 4th Qtr.	Total Expenditure 2008-09
1	Community Institution Development (CID)	53.71	77.09	95.65	130.05	356.5
2	Community Investment Fund (CIF)	0.3	06.63	22.89	160.69	190.51
3	Special Technical Assistance Fund	03.59	32.37	0.28	45.02	81.26
4	Project Management	41.73	88.37	55.44	90.39	275.93
Gross Total		99.33	204.46	174.26	426.15	904.2

## Progress at Glance up to March'09

HEADS	Gaya	Nalanda	Muzaffarpur	Madhubani	Purnia	Khagaria	STATE
	Total Achievement till 31st March,09	Total Achievement till 31st March,09	Total Achievement till 31st March,09	Total Achievement till 31st March,09	Total Achievement till 31st March,09	Total Achievement till 31st March,09	Total Achievement till 31st March,09
<b>Instituion Building</b>							
No. of Panchayats	33	22	26	34	25	15	155
No of revenue villages entered	164	64	80	47	37	19	411
Total No. of households in the entered villages	31102	19126	65796	40314	42758	17466	216562
No. of target HHs identified	21169	10667	38750	26064	26167	9651	132488
No of village saturated	62	35	11	7	18	2	135
% Targeting	68	56	59	65	61	55	61
<b>SHG FORMED</b>							
No. of SHG promoted by BRLPS	1114	745	793	757	692	526	4627
Total mem in the SHG promoted by BRLPS ( No of poor mobilised into SHGs)	14766	9147	9556	9695	8800	7138	59102
<b>SAVING</b>							
Total Cummulative Amount mobilized by the Group	3251007	2027312	2188071	2708288	1190644	1623221	12988543
Total Cummulative Amount Mobilised per Group	2918	2721	2759	3578	1721	3086	2807
Total Cummulative Amount Mobilised per Member	220	222	229	279	135	227	220
<b>INTERLOANING</b>							
Total Cummulative number of loan	5894	6523	14005	13786	17065	6394	63667
Total Cummulative amount Interloaned	7815830	7396596	5090949	6585855	9182300	2828499	38900029
Total Cummulative Amount Interloaned per Group	7016	9928	6420	9994	13289	5377	52004
<b>REPAYMENT RATE</b>							
Repayment Rate	96%	84%	88%	93%	96%	89%	
<b>MICRO PLAN</b>							
No of Micro Plan Completed	383	333	353	211	316	115	1711
<b>INITIAL CAPITALIZATION FUND</b>							
Amount Disbursed under ICF	3628800	4560700	3593000	2499500	4164500	1160600	19607100
No. of Groups received ICF	229	246	209	159	238	65	1146
Amount of UC recd by BPIU	167	31	154	40	68		460
<b>BANK ACCOUNT &amp; LINKAGES</b>							
No. of SHGs having Bank A/C	639	381	464	318	459	241	2502
No of SHG 3 months old but not having Bank Account	122	100	124	231	132	69	778
No. of total Groups Credit Linked with Banks	127	71	93	48	220	0	559
Amount Loaned by Banks to SHG (In Rs. 000)	2252000	1565000	1542850	955800	3141100	0	9456750
<b>COMMUNITY MOBILISERS</b>							
Number of Book Keepers/CM identified	101	69	85	89	83	46	473
Number of Book Keepers/CM trained	115	57	68	72	68	41	421
Number of SHGs being managed by CM party	704	408	616	647	585	321	3281
<b>VILLAGE ORGANISATION</b>							
No. of Village organisation Formed	36	23	27	30	32	15	163
No. of SHG part of Village organisation	356	239	289	280	330	153	1637
Total individual members of VO	4534	2437	3489	3985	4261	1962	20668
Total ShareCapital mobilised	24190	25400	7550	136710	24260	12000	230110
Total membership fee mobilised	23320	20850	25860	28640	41050	12180	151900
No of VO Having Bank Account	12	8	12	3	10	0	45
<b>Social Development Initiatives</b>							
Total no of illiterate SHG members identified	7383	2483	6532	6983	8186	6253	37820
Total No of SHG members who can sign-	3684	1979	2545	3916	6062	2144	20330
No. of SHGs decided on Non negotiable Norms	644	248	552	167	329	107	2047
No. of Vos developed action plan on any social issues and got it implemented.	4	4	4	2	4	1	19



## Human Resource Status

Sl	Position	Required Numbers	Status till 31st Mar'09
<b>State Project Management Unit</b>			
1	Chief Executive Officer	1	1
2	State Project Manager	7	6
3	Chief Finance Officer	1	1
4	Procurement Specialist	1	1
5	Finance Officer	1	1
6	Administrative Officer	1	1
7	Project Manager	7	5
8	Procurement Officer	1	1
9	System Analyst	1	1
10	Accountant	5	5
11	Office Assistant	7	7
12	Cashier	1	1
13	Data Administrator	2	1
14	Procurement Assistant	1	0
15	PA cum Steno	2	2
	<b>Total</b>	<b>37</b>	<b>34</b>
<b>District Project Coordination Unit</b>			
1	District Project Coordinator	6	2
2	District Training Coordinator	6	5
3	District Training Officer	18	11
4	Accountant cum Office Assistant	6	0
	<b>Total</b>	<b>36</b>	<b>18</b>
<b>Block Project Management Unit</b>			
1	Block Project Manger	18	13
2	Area Coordinator	54	45
3	Accountant cum Office Assistant	18	16
4	Community Coordinator	270	196
	<b>Total</b>	<b>360</b>	<b>270</b>

## Audited Financial Statement

Sl	Position	Required Numbers	Status till 31st Mar'09
<b>State Project Management Unit</b>			
1	Chief Executive Officer	1	1
2	State Project Manager	7	6
3	Chief Finance Officer	1	1
4	Procurement Specialist	1	1
5	Finance Officer	1	1
6	Administrative Officer	1	1
7	Project Manager	7	5
8	Procurement Officer	1	1
9	System Analyst	1	1
10	Accountant	5	5
11	Office Assistant	7	7
12	Cashier	1	1
13	Data Administrator	2	1
14	Procurement Assistant	1	0
15	PA cum Steno	2	2
	<b>Total</b>	<b>37</b>	<b>34</b>
<b>District Project Coordination Unit</b>			
1	District Project Coordinator	6	2
2	District Training Coordinator	6	5
3	District Training Officer	18	11
4	Accountant cum Office Assistant	6	0
	<b>Total</b>	<b>36</b>	<b>18</b>
<b>Block Project Management Unit</b>			
1	Block Project Manger	18	13
2	Area Coordinator	54	45
3	Accountant cum Office Assistant	18	16
4	Community Coordinator	270	196
	<b>Total</b>	<b>360</b>	<b>270</b>

**U. S. Saha & Co.**  
CHARTERED ACCOUNTANTS

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### STATUTORY AUDIT REPORT

- We have audited the attached Balance Sheet of Bihar Rural Livelihoods Promotion Society as at 31<sup>st</sup> March' 2009, alongwith Income and Expenditure Account and the Receipt and Payment Account for the year ended on that date, annexed thereto, signed by us under reference to this report. The financial statements mentioned *supra* are the responsibility of the management of the Society and we are expressing an opinion on these financial statements based on our audit.
- We have conducted our audit in accordance with Auditing and Assurance Standards generally accepted in India. We believe that our audit provides a reasonable basis for our opinion.
- We report that :
  - We have obtained all the information and explanations, which, to the best of our knowledge and belief, were necessary for the purposes of our audit.
  - In our opinion, proper books of accounts, as required by Law, have been maintained by the Society so far as appears from our examination of those books.
  - The financial statements dealt with by this report are in agreement with the books of accounts.
  - In our opinion, the aforesaid financial statements comply in all material respects with the applicable Accounting Standards issued by the Institute of Chartered Accountants of India.
  - In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements, read with the Statement on Significant Accounting Policies and Notes to the Accounts, give the information required by governing Law and conditions of agreements made with financing bodies and also give a true and fair view, in conformity with the accounting principles generally accepted in India.
    - in the case of the Balance Sheet, of the state of affairs of the Society as at March' 31, 2009;
    - in the case of the Income and Expenditure Account, of the total expenditure for the year ended on that date; and
    - in the case of Receipt and Payments Account, of the total receipts and payments for the year ended on that date.
- We have broadly reviewed the books accounts and records maintained by the officials of the Society prescribed under relevant Law and stipulations of the governing agreements and are of the opinion that the prescribed accounts and records have been made and maintained.

**For U.S.Saha & CO.**  
Chartered Accountants  
  
**U. S. Saha**  
(Partner)  
M.No.015491

Place : Kolkata  
Date : 29.08.2009

**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 trust or institution**

We have examined the balance sheet of **BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY** as at 31<sup>st</sup> March' 2009 and the Income and Expenditure Account for the year ended on that date which is in agreement with the books of account maintained by the said Society.

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

In our opinion and to the best of our information, and according to information and explanations given to us, the said accounts give a true and fair view subject to our separate Annexure and Notes On Accounts attached herewith :-

- (i) In the case of the Balance Sheet, of the state of affairs of the Society as at 31<sup>st</sup> March' 2009, and
- (ii) In the case of the Income and Expenditure Account, of the total expenditure for the year ended on that date.

**For U.S.Saha & Co.**  
**Chartered Accountants**



*U.S. Saha*  
**U. S. Saha**  
(Partner)  
M.No.015491

Place : Kolkata  
Date : 29.08.2009

**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.	<b>90,413,641.17</b>
2. Whether the trust/institution * 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.	N.A.
3. Amount of income accumulated or set apart* /finally 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 * /in part only for such purposes.	NIL
4. Amount of income eligible for exemption under section 11(1)(c) (Give details)	NIL
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)	N.A.
6. Whether the amount of income 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	N.A.
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(1B) ? If so, the details thereof	N.A.
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-	N.A.
(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	N.A.
(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	N.A.
(c) has not been utilised for purposes 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	N.A.



**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/institution 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	N.A.
2. Whether any land, building or other property of the * trust/institution 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	N.A.
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	N.A.
4. Whether the services of the * trust/institution were made available to any such person during the previous year? If so, give details thereof together with remuneration or compensation received, if any	N.A.
5. Whether any share, security or other property was purchased by or on behalf of the * trust/institution during the previous year from any such person? If so, give details thereof together with the consideration paid	N.A.
6. Whether any share, security or other property was sold by or on behalf of the * trust/institution during the previous year to any such person? If so, give details thereof together with the consideration received	N.A.
7. Whether any income or property of the * trust/institution 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	N.A.
8. Whether the income or property of the * trust/institution was used or applied during the previous year for the benefit of any such person in any other manner? If so, give details	N.A.



**III. INVESTMENTS 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, number and class of shares held	Nominal value of the investment	Income from the investment	Whether the amount in col. 4 exceeded 5 per cent of the capital of the concern during the previous year-say, Yes/No
1	2	3	4	5	6
NIL	NIL	NIL	NIL	NIL	NIL
Total					

**For U.S.Saha & Co.**  
**Chartered Accountants**

  
**U. S. Saha**  
(Partner)

Place : Kolkata  
Date : 29.08.2009

**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY  
BALANCE SHEET AS AT 31 ST MARCH 2009**

Previous yr Amount (in Rs.)	Capital / Liabilities	Current yr Amount (in Rs.)	Current yr Amount (in Rs.)	Previous yr Amount	Assets	Current yr Amount (in Rs.)	Current yr Amount (in Rs.)
6,739,386.00	<b>Capital fund</b>	11,657,229.00	6,739,386.00		<b>Fixed Assets</b>		11,657,229.00
	<b>General fund</b>	206,462,000.00			(As per Schedule 3)		
	Fund from state Govt for the project				<b>Current Assets, Loans &amp; Advances</b>		
	Less- Revenue Expenditure incurred during the year.	83,642,186.60	12,516,753.50		Current Assets		112,889,090.82
	Add: Excess of Income Over Expenditure being brought forward	13,698,042.55	76,234.00		Bank As per Schedule -4)		128,150.75
	Less- Expenditure on Fixed Assets transferred to capital fund	4,917,843.00	1,399,746.05		Cash in Hand (As certified & per Schedule -5)		5,360,003.00
	<b>Current Liabilities (As per Schedule 1 &amp; 2)</b>	789,321.00			Funds in transit (As per Schedule 7)		13,992,089.96
					<b>Loan &amp; Advances (As per Schedule- 6)</b>		
20,734,119.55		144,026,562.95	20,734,119.55				144,026,562.95

In terms of our report of even date annexed

*Subodh Ram*  
Subodh Ram  
(Chief Finance Officer)

*Arvind Kumar Chaudhary*  
Arvind Kumar Chaudhary, IAS  
(Project Director-cum-Chief Executive Officer)

for U.S.Saha & Co.  
(Chartered Accountants)



**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY  
INCOME & EXPENDITURE ACCOUNTS FOR THE YEAR ENDING 31ST MARCH 2009**

Previous yr Amount	Expenditure	Current yr Amount (in Rs.)	Current yr Amount (in Rs.)	Previous yr Amount	Income	Current yr Amount (in Rs.)	Current yr Amount (in Rs.)
	<b>PHRD</b>				<b>Fund Received</b>		
603,966.00	Goods & Training	-			To the Extent utilized during the year		
748,496.00	In country training	-			Less: Expenditure in Fixed Assets	88,560,029.60	
11,484,013.00	Incremental cost	-			transferred to capital Fund Account	4,917,843.00	85,642,186.60
2,427,424.00	Preparatory study	-					
	Workshops/ Stakeholders consultation	-			<b>Miscellaneous Income</b>		
	<b>PPF Programme expenses</b>				Tender fees	6,000.00	
162,700.00	Recruitment expenses	-			Bank Interest	179,417.00	
1,146,671.00	Coop incl CIF	-			Excess of expenditure over Income	220.83	1,833,079.57
725,787.30	Coop. Model SHG	-			Miscellaneous income		20,532.00
686,556.00	Incremental office cost	-					
2,427,959.00	Office furnishing	-					
	Contractual and Deputational staff	-					
	<b>Main Project</b>						
1,773,443.00	Community institution Development (MP)	35,645,532.17					
379,100.00	Community investment fund (MP)	19,051,484.00					
10,219,280.50	Project Management Expenses (MP)	22,873,045.00					
468,289.00	Special Technical Assistance fund (MP)	8,125,737.00	85,495,798.17				
	<b>Fixed Assets</b>						
	Total Expenditure	4,917,843.00					
	Less- Fixed Assets transferred	90,413,841.17					
		4,917,843.00					
33,272,696.80		85,495,798.17	33,272,696.80				85,495,798.17

In terms of our report of even date annexed

*Subodh Ram*  
Subodh Ram  
(Chief Finance Officer)

*Arvind Kumar Chaudhary*  
Arvind Kumar Chaudhary, IAS  
(Project Director-cum-Chief Executive Officer)

for U.S.Saha & Co.  
(Chartered Accountants)



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Receipt & Payment Account for the year ending 31st March 2009

Receipts	Amount (Rs.)	Amount (Rs.)	Payments	Amount (Rs.)	Amount (Rs.)
Opening Balance			PHRD Programme		
Bank	12,518,753.50		In country training		
Share	76,234.00		Incremental cost		
Grants	1,399,746.05	13,994,733.55	Preparatory study		
			Workshops/ Stakeholders consultation		
And Received			Fixed Assets		
Govt of Bihar		206,462,000.00			
Other Income			PPF Programme		
Share fee			Coop.incl.CIF		
Bank Interest	1,833,079.57		CPR Model SHG		
Other Income	20,532.00	1,853,611.57	Incremental office cost		
			Office furnishing		
Outstanding Liabilities			Contractual and Deputational staff		
per schedule-2		769,321.00	Fixed Assets		
			Main Project		
			Community institution Development (MP)	35,645,532.17	
			Community investment fund (MP)	19,051,484.00	
			Project Management Expenses (MP)	22,673,045.00	
			Special Technical Assistance fund (MP)	8,125,737.00	
			Fixed Assets	4,917,843.00	90,413,641.17
			Repayment of Advance		
			WDC		
			ICDS		
			Opening Liabilities		296,691.00
			(As per Schedule 2)		
			Closing balance		
			Cash	128,150.75	
			Bank	112,889,090.62	
			Advance	13,992,089.58	
			Funds in transit	5,360,003.00	132,369,333.95
		223,079,666.12			223,079,666.12

In terms of our report of even date annexed

*Woodh Ram*

Woodh Ram  
Finance Officer

*Arvind Kumar Chaudhary*  
Arvind Kumar Chaudhary, IAS  
(Project Director-cum-Chief Executive Officer)

for U.S.Saha & Co.  
(Chartered Accountants)



31st March 2009

LOAN

SCHEDULE - 1

PARTICULARS	2007-08	2008-09
BSWDC	7,277.00	7,277.00
ICDS	-	-
Total (A)	7,277.00	7,277.00

CURRENT LIABILITIES

SCHEDULE - 2

PARTICULARS	2007-08	2008-09
Salary Deduction	126,845.00	2,863.00
Duties & Taxes	-	-
Security Deposit	67,000.00	67,000.00
Kumar Automation	21,154.00	-
Data com services	17,903.00	-
IT Zone	14,070.00	-
Sharp image Service	1,475.00	1,475.00
Shauraya Agency	35,037.00	50,191.00
A. N.G Trade	4,500.00	4,500.00
Dr. Reddy	1,430.00	1,430.00
Sundry creditors (Use Fabricators (p) Ltd.)	-	125,784.00
Performance Security Millennium Computers	-	100,000.00
Devendra kumar karn	-	3,800.00
Gangotri tour & travel	-	3,399.00
Ambient Pvt ltd	-	22,195.00
Nagraj tour	-	2,200.00
AVIWEB	-	4,100.00
Kumar Engineering	-	132,704.00
Graphic traders	-	5,100.00
Sarva system	-	1,600.00
Sanjay Printing works	-	21,409.00
Sumeet Enterprises	-	25,233.00
Snow Space Furnitures System pvt ltd	-	75,840.00
	-	-
	-	-
<b>BLOCK LIABILITIES</b>		
Rajgir	-	931
Khagaria	-	10000
Madhubani (Raj nagar)	-	1221
Arun kumar BPM (Benipatti)	-	5000
Dev kumar BPM (Benipatti)	-	5100
Ritesh kumar (Benipatti)	-	5000
Khazauli (Ritesh kumar)	-	5000
B. kothi	-	9046
Banmankhi	-	8166
Dhamdha	-	9049
Bodh Gaya	-	25668
Dobhi	-	22040
Sherghati	-	5000
<b>TOTAL (B)</b>	289,414.00	762,044.00
<b>TOTAL (A+B)</b>	296,691.00	769,321.00



## SCHEDULE: 3

## FIXED ASSETS

PARTICULARS	BALANCE AS ON 1.4.2008	ADDITION DURING THE YEAR	BALANCE AS ON 31.3.2009
		MAIN PROJECT	
Airconditioner	379,465.00	324,680.00	704,145.00
Computer	709,194.00	102,000.00	811,194.00
Laptops	615,240.00		615,240.00
Fax	51,968.00		51,968.00
Furniture	1,736,226.00	1,791,953.00	3,528,179.00
Mobile	59,800.00		59,800.00
Intercom	70,919.00	41,551.00	112,470.00
Vehicle	1,581,106.00		1,581,106.00
Photocopier	146,640.00		146,640.00
Printer	61,276.00		61,276.00
Software	64,588.00	6,999.00	71,587.00
Other office Equipment	356,630.00	1,564,969.00	1,921,599.00
Misc. Electronic Installations	62,327.00	23,310.00	85,637.00
LCD Projector	496,379.00		496,379.00
LCD TV	111,523.00		111,523.00
Digital Camera	72,800.00		72,800.00
UPS/Inverter	156,815.00	454,918.00	611,733.00
Scanner	6,490.00		6,490.00
Generator (MP )		110,504.00	110,504.00
Computer Accessories		2,905.00	2,905.00
Upgrading of com.sys/O.Equip		475,904.00	475,904.00
Cycle (MP)		5,250.00	5,250.00
Laptops Adaptor		12,900.00	12,900.00
	<b>6,739,386.00</b>	<b>4,917,843.00</b>	<b>11,657,229.00</b>



## CASH AT BANK

## SCHEDULE: 4

PARTICULARS	2007-08	2008-09
Corporation bank(HO)	22,867.00	32,229.00
Central bank of india(HO)	1,773,314.00	10,540,330.00
Canara bank (HO)	2,848,571.00	10,651,065.07
SBI (HO)	6,586,865.00	39,746,364.00
Punjab national bank	-	26,853,908.00
<b>Bank balance at block</b>		
Dhamdha	216,045.50	403,836.20
B. Kothi	-	408,342.00
Banmankhi	-	548,161.00
Khagaria	-	3,703,205.00
Khizirsarai	-	544,322.00
Alauli	-	3,205,647.00
Benipatti	-	445,137.05
Khazauli	-	1,567,494.00
Rej.nagar	216,037.00	350,156.00
Bochaha	180,378.00	1,844,294.00
Meenapur	-	1,682,378.00
Musahari	-	2,369,827.00
Rajgir	-	660,099.00
Sarmera	-	1,857,367.00
Hanaut	258,551.00	1,156,383.00
Bodh gaya	416,125.00	1,558,759.30
Dobhi	-	1,512,620.00
Sherghati	-	1,247,167.00
	<b>12,518,753.50</b>	<b>112,889,090.62</b>



## CASH IN HAND

### SCHEDULE: 5

PARTICULARS	2007-08	2008-09
Cash in hand (H0)	28,384.55	28,705.55
<b>Cash at Block</b>	-	-
Dhamdha	6,860.00	10,567.85
B. Kothi	-	0.50
Banmankhi	-	1,098.35
Khagaria	8,126.75	6,458.00
Khizirsarai	-	2,283.50
Alauli	-	4,668.00
Benipatti	-	3,181.00
Khazauli	-	1,563.00
Raj nagar	2,677.00	1,409.00
Bochaha	22,874.00	10,707.00
Meenapur	-	8,706.00
Musahari	-	25,093.00
Rajgir	-	458.00
Sarmera	-	3,620.00
Hanaut	546.00	6,376.00
Bodh gaya	6,765.70	12,733.00
Dobhi	-	523.00
Sherghati	-	-
	<b>76,234.00</b>	<b>128,150.75</b>



## ADVANCE

### SCHEDULE: 6

PARTICULARS	2007-08	2008-09
<b>Advance</b>		
Dhamdha	104,384.50	270,518.50
B. Kothi	-	112,169.00
Banmankhi	-	77,359.00
Khagaria	12,373.25	48,313.25
Khizirsarai	-	54,560.00
Alauli	-	32,600.00
Benipatti	-	116,806.00
Khazauli	-	53,412.00
Raj nagar	106,573.00	130,331.00
Bochaha	123,748.00	126,728.00
Meenapur	-	8,181.00
Musahari	-	46,210.00
Rajgir	-	49,123.00
Sarmera	-	46,285.00
Hanaut	85,654.00	70,698.00
Bodh gaya	204,821.30	136,628.83
Dobhi	-	26,914.00
Sherghati	-	21,214.00
Advance to staff	397,655.00	349,036.00
BPM Bodh Gaya	890.00	-
BPM Madhubani	869.00	869.00
BPM Muzaffarpur	4,815.00	-
BPM punea	(132.00)	(132.00)
Telephone (Security Deposit)	137,250.00	137,250.00
KSRM Advance	-	3,000.00
Vehicle Advance	-	8,000.00
Arun Kumar (Sweeper Advance)	-	200.00
Devendra prasad Advance	-	1,000.00
Dharmendra kumar (Sweeper)	-	300.00
CRP(SERP)	106,695.00	10,943,652.00
Air tel Security Deposit	8,000.00	8,000.00
Pardan	30,000.00	-
Misc Advance	2,150.00	-
Sunrise travel	80,000.00	300,000.00
EPF Advance	(6,000.00)	55,095.00
FMTSC CO Team leader	-	3,430.00
Global Travel Agency	-	8,000.00
Harendra kumar office boy	-	1,500.00
Hindustan tourist bureau	-	150,000.00
KDK software	-	5,720.00
Md Iqbal Driver (Adv)	-	5,166.00
Millennium Computer	-	80,000.00
Nagraj tour and travel	-	1,000.00
Safal solution	-	3,000.00
Prawati Enterises	-	1,200.00
Security Deposit Assets	-	1,800.00
Shauraya Agency	-	1,000.00
Use Fabricators Advance	-	600,000.00
Vijay prasad Driver advance	-	1,058.00
	<b>1,399,746.05</b>	<b>14,097,194.58</b>
Inter block transfer(A)	-	105,105.00
<b>BALANCE TO BE TRANSFERRED</b>	-	<b>13,992,089.58</b>



Inter block Transfer	A
To Sarmera by Harnaut	10,500.00
To sarmera by Rajgir	3,000.00
To Alauli by khagaria	1,770.00
To Khagaria by Alauli	15,000.00
TO BOCHAHA BY Mushari	1,735.00
To Banmankhi by B kothi	20,000.00
To Banmankhi by Dhamdha	37,900.00
To Bodhgaya by Dobhi	3,200.00
To Bodhgaya by khizersarai	6,000.00
To Bodhgaya by Serghati	6,000.00
<b>Total</b>	<b>105,105.00</b>

FUNDS IN TRANSIT	SCHEDULE: 7
Dhamdaha	978,000.00
B.kothi	1,710,000.00
Banmankhi	1,283,500.00
Khizirsarai	300,000.00
Beni patti	25,103.00
Raj nagar	1,063,400.00
<b>Total</b>	<b>5,360,003.00</b>



## Community Institution Development

PARTICULARS	Amount (Rs.)
Dhamdha	2,670,334.90
B.kothi	959,256.50
Banmankhi	1,281,768.65
Khagaria	1,988,780.75
Khizirsarai	977,387.50
Alauli	1,100,581.00
Beni patti	1,073,233.00
Khazauli	1,010,274.00
Raj nagar	2,457,339.00
Bochaha	2,573,364.00
Meena pur	756,100.00
Musahari	2,039,403.00
Rajgir	1,395,245.00
Sarmera	817,854.00
Harnaut	2,064,788.00
Bodh Gaya	4,928,006.57
Dobhi	1,559,619.00
Sherghati	1,111,464.00
SPMU	4,880,733.30
	<b>35,645,532.17</b>





## Community Investment Fund

PARTICULARS	Amount (Rs.)
Dhamdha	1,863,500.00
B kothi	740,000.00
Banmankhi	766,500.00
Khagaria	418,600.00
Khizirsarai	778,500.00
Alauli	742,000.00
Beni patti	923,000.00
Khazauli	397,000.00
Raj nagar	1,340,080.00
Bochaha	2,363,000.00
Meena pur	33,000.00
Musahari	669,500.00
Rajgir	1,940,000.00
Sarmera	657,000.00
Harnaut	1,960,000.00
Bodh gaya	867,250.00
Dobhi	704,400.00
Sherghati	1,188,900.00
SPMU	699,254.00
<b>Total</b>	<b>19,051,484.00</b>

### Project Mgt Capital Cost

PARTICULARS	Amount (Rs.)
Block Level Capital cost	1,189,356.00
District Level Capital cost	110,504.00
State Level capital cost	3,617,983.00
<b>Fixed Assets</b>	<b>4,917,843.00</b>

Project Mgt Expenses 22,673,045.00

Special Technical Assistance fund 8,125,737.00



## Reconciliation of Statement of Expenditure with expenditure as per Audited Financial Statement for the year ended 31st March 2009

Particulars	Rs. in Million	Rs. in Million
Expenditure as per Audited Financial Statement 2008-09		90.41
Less :- Statement of Expenditure sent to World Bank		
Ist Quarter ( Ref. No. 140/08/1237 dt 29/10/08)	9.93	
IInd Quarter ( Ref. No. 140/08/1958 dt. 12/01/09)	20.45	
IIIRD Quarter ( Ref. No. 140/08/2318 dt. 05/03/09)	17.42	
IVth Quarter ( Ref. No. 140/08/535/09 dt. 24/06/09)	42.62	
<b>Difference</b>		<b>90.42</b>
90% of total expenditure eligible for reimbursement from World Bank		<b>-0.01</b>

*Subodh Ram*

Subodh Ram  
Chief Finance Officer  
BRLPS

Patna  
August 14, 2009

*Arvind Kumar Chaudhary*

Arvind Kumar Chaudhary  
CEO-Cum-Project Director  
BRLPS

For U.S. Saha & Co.  
(Chartered Accountants)



## NOTES ON ACCOUNTS

### METHODS AND CONCEPTS OF ACCOUNTING

- The Accounts have been maintained on Double Entry system adopting Cash Basis of accounting.
- Each transaction has been carried out in a transparent manner and also recorded in the respective Books of Accounts and vouchers / receipts or other records stipulated for that purpose.

### ACCOUNTING POLICIES

Apart from the fundamental accounting assumptions i.e. Going Concern, Prudence the accounting policy of the Bihar Rural Livelihood Promotion Society will be as follows-

- **Fixed Assets and Depreciation**

Fixed Assets acquired have been valued at cost including all direct costs i.e., purchase price, transportation expenses, installation charges and other expenditure incurred for bringing the fixed assets in working condition, including expenditure incurred prior to its first use. Memorandum records are maintained to exercise physical control over the assets.

No depreciation has been charged on the fixed assets in the financial statements.

- **Interest Earned On Grant**

Interest earned on deposits from bank during the project period are treated as project fund and will be utilized for the project purpose.

- **Valuation of Stocks**

Materials and office supplies acquired for the program are charged as expenditure at the time of its payment. Memorandum Stock Register is maintained to control over the store items .

- **Expenditure Incurred by Technical Service Agencies and Support Organizations**

MOUs have been entered with the Technical Service Agencies and Support Organizations. Payment against such contracts which are output based are charged to expenditure since these are linked to completion of pre-determined milestone.

- **Revenue Recognition**

Grant received from State Government has been recognized as income to the extent of the expenditure made during the year with the balance being shown as a liability. For expenditure incurred on Fixed Assets, a corresponding amount has been transferred to the Capital Fund.

- **Accounting of Fund Disbursed to SHGs**

Funds released to SHGs under CIF are charged to the Income & Expenditure Account by the Society. As per Project Implementation Plan the said disbursement amount will be considered as loan. But SHGs will return the said amount to the VOs / BLFs and no transaction will be held between SHGs and the Society at the time of refund of loan and rotation. Hence, the Society has charged the amount under Income & Expenditure during the year of disbursement. The Society is a non-profit organization registered under the Societies Act, 1860 and is promoted by the Government of Bihar to address rural poverty in the state of Bihar in joint collaboration of Government of Bihar and the World Bank. The World Bank has extended credit to the Government of Bihar for the project. The project aims to enhance social and economic empowerment of rural poor by creating Self Managed Community Institutions.

*Subodh Ram*

Subodh.Ram  
Chief Finance Officer

*Arvind Kumar Choudhary*

Arvind Kumar Choudhary, IAS,  
Project Director –cum- Chief Executive Officer

Patna

Wednesday, August 14, 2009

**BIHAR RURAL LIVELIHOOD PROMOTION SOCIETY**  
**VIDYUT BHAVAN, ANNEXE- 2, 1<sup>ST</sup> FLOOR, BAILY ROAD, PATNA**

**STATEMENT ON SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO THE**  
**ACCOUNTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2009.**

1. **Accounting Convention**

- 1.1 Financial Statements are prepared in accordance with the Generally Accepted Accounting Principles including Accounting Standards in India.
- 1.2 Preparation of the financial statements in conformity with the Generally Accepted Accounting Principles requires the management to make estimates and assumptions that affect the reported amounts of assets and liabilities on the date of financial statements and reported amount of revenues and expenses for the year. Estimates are based on assumptions that management believes are reasonable under the circumstances.

2. **Fixed Assets and Depreciation**

The Society has capitalized on Historical Cost Convention and has not provided depreciation on the same.

3. **Revenue Recognition**

The objectives of the Society do not provide for any revenue generation. Since the Society is formed with the objective of benefiting the public at large, there is no scope of revenue receipts.

4. **Provision of Expenses**

Capital expenditure incurred by the Society is capitalized on Historical Cost Convention, whenever actually paid. Administrative and establishment expenses of the Society in respect of government liabilities are recognized on accrual basis in the Books of Accounts.

5. **Government Grants**

Grants received from the government has been included in the General Fund of the Society. Fund received from Government or other financing agencies in the form of loan are shown as Loan Fund in the Balance Sheet.

*Subodh Ram*

Subodh.Ram  
Chief Finance Officer

Patna  
Wednesday, August 14, 2009.

*Arvind Kumar Chaudhary*

Arvind Kumar Chaudhary, IAS,  
Project Director –cum- Chief Executive Officer

**S. Saha & Co.**  
CHARTERED ACCOUNTANTS

Phone 2215 835  
2215 878  
228, Kamalalaya centre, 2nd Floor  
156A, Lenin Sarai  
Kolkata - 700 01  
E-mail : ussahaco@hotmail.com  
ussaha710@indiatimes.com

**Audit Report**

**Addressee: - Bihar Livelihoods Promotion Society, Patna, Bihar.**

**Introductory Paragraph**

We have audited the accompanying financial statements of the Bihar Rural Livelihoods Project (financed under World Bank Credit No.Q5310/IDA as of March 31, 2008 for the year(s) then ended. Our responsibility is to express an opinion on these financial statements based on our audit.

**Scope Paragraph**

We conducted our audit in accordance with National Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statements presentation. We believe that our audit provides a reasonable basis for our opinion.

**Opinion Paragraph**

In our opinion, the financial statements give a true and fair view of the Sources and Application of Funds and the financial position of Bihar Rural Livelihoods Promotion Society for the year ended 31<sup>st</sup> March 2009, in accordance with relevant national standards.

In addition, (a) with respect to SOEs, adequate supporting documentation has been maintained to support claims to the World Bank for reimbursements of expenditures incurred; and (b) which expenditure are eligible for financing under the Loan/ Credit Agreement (Ln/Cr. Q5310/. (c) The SOE submitted and procedure and internal controls involved in their preparation can be relied upon to support the withdrawals.

**For U.S.Saha & Co.**  
**Chartered Accountants**



**U. S. Saha**  
(Partner)  
M.No.015491

Place : Kolkata  
Date : 29.08.2009

**Audit Report**

**Addressee: - Bihar Livelihoods Promotion Society, Patna, Bihar.**

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**For U.S.Saha & Co.**  
Chartered Accountants



**U. S. Saha**  
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**For U.S.Saha & Co.**  
Chartered Accountants



**U. S. Saha**  
(Partner)  
M.No.015491

Place : Kolkata  
Date : 29.08.2009

**Annexure - III**

**Management Letter**

To,  
Project Management,  
**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY**  
Vidyut Bhawan, Annexe - II, 1<sup>st</sup> Floor,  
Bailey Road, Jawaharlal Nehru Marg,  
Patna - 800001

In connection with our audit of the financial statements of the BRLPS Project for the year ended 31<sup>st</sup> March 2009, we familiarized ourselves with Project documents the internal guidelines and circulars applicable during the period under audit. We also reviewed the business of the Project and evaluated the accounting systems and related internal controls of the Project in order to plan and perform our audit.

This Letter to Project Management includes observations noted during the course of our audit examination in the following areas :

**1) Matters having a significant impact on the implementation of the Project.**

- a) The percentage of expenditure actually incurred by the Society during the year 2008-09 are at variance with the budgeted percentage and percentage prescribed in the World Bank Guidelines. Instances are given below.

Heads of Expenditure	Percentage in World Bank Guideline	Budgeted Percentage	Actual Percentage
Community Institution Development (MP)	25%	46.19%	41.69%
Community Investment Fund (MP)	57%	21.02%	22.28%
Project Management Expenses (MP)	10%	18.59%	26.53%
Special Technical Assistance	8%	14.20%	9.50%

- b) We observed that expenditure under Community Investment Fund made during the year were Rs.1,90,51,484/-, out of which a sum of Rs.1,60,69,896/- were disbursed to the SHG's only in the fourth quarter. The disbursement in 1<sup>st</sup>, 2<sup>nd</sup> & 3<sup>rd</sup> quarters were Rs.30,000/-, Rs.6,63,059/-, Rs.22,88,529/- respectively. We suggest that SPMU should take appropriate steps for formation and development of SHG's during the whole year equally.



- c) The engagement of contractors / consultants for procurement of goods and services are made mainly through single source basis. We suggest that the Society should follow the procurement procedure through multi-source basis as prescribed in the procurement manual as well as the World Bank Guidelines which may ensure competitive rate and also quality of performance.

- d) We also observed that most of the consultancy agreements do not contain any penalty clause in case of delayed performance or unsatisfactory performance which we suggest to be considered in future.

Besides above in goods / service contracts, guarantee period including warranty clauses are to be provided.

Time is the essence of contract. Hence, it is to be ensured in service contract that all assigned tasks are fulfilled / completed within the agreed period of time to achieve the objective of the Project.

- e) It was also observed that some of the agreements had expired and not renewed in time. Pending renewal provisional payments have been made to the Agricultural Finance Corporation Ltd.

**f) Parking of funds :-**

Grants received in the Head Quarter have remained blocked in current account unutilized should be transferred to Flexi Deposit Account / Term Deposit Receipt to utilize the fund more economically and effectively. We observed the same situation prevails in the BPIU's also.

Instances of blocking of funds are furnished below:-

Particulars	Amount (Rs.) as on 31.03.2009
SPMU	8,78,23,896.07
BPIU - Khagaria	32,03,205.00
BPIU - Alauli	32,05,647.00
BPIU - Mushari	23,69,827.00

**g) Physical Verification of Cash :-**

Physical verification of cash were not carried out at block offices even at the end of the year.

We suggest for introduction of surprise physical verification of cash including year end balance.



**Opportunities for Strengthening Financial Management Records, System and Controls, Together with Recommendations for Improvement.**

**a) Asset Register :-**

Proper asset register has not been maintained in most of the blocks.

Physical Verification of Fixed Assets at block level has not been carried out during the year 2008-09.

Fixed Asset Registers at block level do not contain the name of the supplier, reference letter under which the same has been received from SPMU and signature of the custodial responsible person except Fixed Asset Register of BPIU Rajgir.

**b) Utilisation Certificate Register :- (CIF Register)**

Despite having receipt utilisation certificates from SHG's, the same has not been posted in register maintained at Sherghati block in the district of Muzaffarpur.

In number of cases utilization certificates have not been obtained from SHG's where funds were disbursed to the SHG's during the year. We suggest that BPIU management should take appropriate steps to collect the utilization certificate for better control of SHG's activities.

**c) Cash Management**

Accounts (Cash Book & Bank Book) are kept in system (tally) and the same is maintained manually also. Manual Cash book / Bank book has not been updated days together – Sherghati, Khizirsarai block offices.

Manual Cash book / Bank book has not been signed and authenticated by the BPM and accountant in Sherghati block.

Cash book should be closed on daily basis.

Accounts have been changed twice in Sherghati block. We suggest for approval of competent authority before change of the accounts. We suggest introduction change control mechanism with the approval of competent authority to be put in place.

At Harnaut Block 33 cheques were drawn in favour of SHG's on 13.03.2009 which were cancelled on the same date without remitting the same to the SHG's.



**d) Old Balances :-**

Thorough scrutiny of old outstanding balances under various heads of accounts is needed to establish the validity of those being carried over in the books of accounts from year to year.

**e) Confirmation of Year End Balances :-**

Confirmation of balances of loans and advances, deposits are required to be obtained.

**f) TDS :-**

TDS was not deducted from the following payments to SERP

I)

Sl. No.	Amount	Cheque No.	Date
1.	33,14,920.00	256291	16.04.2008
2.	40,00,00.00	404642	31.12.2008
3.	33,14,920.00	404641	13.12.2008

It was stated that the consultant (SERP) would submit tax exemption certificate issued by the Income Tax Department, but no such TDS exemption certificate was held on record.

II)

Name	Amount (Rs.)	TDS	Rate	Date of deduction	Date of deposit
Sanjay Kumar Mishra	28,000	2,884	10.03%	03.10.2008	29.12.2008
Siddhartha	4,27,990	9,698	2.00%	16.10.2008	19.12.2008
BSTDC	1,11,620	2,530	2.00%	16.10.2008	19.12.2008

In the above cases their was delay in deposit of taxes.

**g) Outstanding Advances :-**

Following advances have remained unadjusted since 1<sup>st</sup> day of April' 2008.

Name	Opening balance as on 01.04.2008	Advance taken during the year	Advance adjusted during the year	Closing balance as on 31.03.2009
Jeeet Kumar -DPC	10,000	29,000	22,000	17,000
s Xess-DTC	10,000	0	0	10,000
ndian Kumar-BPM	10,000	0	0	10,000
Kumar	5,000	5,000	0	10,000
ndra Singh_SPM-	6,128	31,950	7,536	30,542



Name	Opening balance as on 01.04.2008	Advance taken during the year	Advance adjusted during the year	Closing balance as on 31.03.2009
Julien Vikas Sanga-DTC	15,000	0	0	15,000
Rajesh Kumar Bhagat	20,000	0	4,000	16,000
Rajiv Ranjan-BPM	5,000	0	0	5,000
Ram Binod Lal	540	2,20,030	1,64,840	55,730
Ritesh Kumar-DPC	30,000	18,200	18,000	30,200
Santosh Kumar	700	0	0	700
Debraj Behera	22,714	1,48,950	1,39,546	32,118
Uttam Kumar Das	25,635	1,37,330	1,35,084	27,881
Arun Kumar	869	5,000	5,000	869
Sunrise Travels	80,000	8,56,000	6,36,000	3,00,000

From the above statement we observed that in some cases there was no transaction made during the year and opening balance remain same as on the date of closing. Besides, the SPMU has advanced some amount inspite of the opening balance in their account and the closing balance became higher than the opening balance.

### 3) Status of Maintenance of Project Books and Records.

Books of Accounts of BPIU are maintained properly with reference to initial documents like receipt voucher, cash and bank vouchers and ledgers which are linked with the transactions during the year.

In a few cases vouchers were not serially numbered particularly in Meenapur and Sherghati.

Other registers such as stock register, letter received and issue register, traveling expenses, advance register etc. though maintained but not updated in most of the BIPU offices.

We have observed overwriting in the attendance register maintained at Sherghati block under Muzaffarpur District.

Separate journal registers are not maintained at block offices :- We suggest for maintenance of the same for better projection of the expenses and exercising internal control



### 4) Accuracy of Project Financial Statements.

The project accounts have been prepared in accordance with the accounting principles defined in the Project Finance Manual which gives a true and fair view of the financial position of the project at the year end.

Funds released to SHGs under CIF are charged to the Income & Expenditure Account by the Society. As per Project Implementation Plan the said disbursement amount will be considered as loan. But SHGs will return the said amount to the VOs / BLFs and no transaction will be held between SHGs and the Society at the time of refund of loan and rotation. Hence, the Society has charged the amount under Income & Expenditure during the year of disbursement.

The accounts have been prepared on cash basis and the extent of amount paid against procurement of assets are capitalized.

### 5) Compliance with Prescribed Procurement Procedures.

Refer to Sl. No. 1 (C).

### 6) Status of Prior Audit Recommendations.

It was reported that CIF was to be released in a phased manner in the line with the strength of the CBOs. Two critical factor are influencing the flow of CIF.

- The Micro Credit Plans (MCP) which has to be prepared by all SHG members.
- On achieving the graduation indicators or readiness filters.

But the Society has already disbursed CIF without implementing the MCP. It is advisable to amend the PIP accordingly – this is yet to be implemented.

Formation of village organization and block level federation were to be accelerated: - No. of village organizations and block level federations have not reached the desired level.

The matters contained in this Management Letter are intended solely for the information of Project management, for such timely consideration and action as Project management may deem appropriate. They have all been considered by us in formulating the audit opinion expressed on the project financial statements in our audit report dated 29.08.2009 and they do not alter the opinion expressed in that audit report.



**7) Conclusion :-**

The Society is engaged in implementation of GoB's vision and mission to improve rural livelihoods by enhancing social and economic empowerment of the rural poor. It is one of the stupendous tasks for the Management to change the mindset of the poor in the background of the present social vulnerability of the poor and spatial distribution of the Village based discriminations.

The key to success of achieving the goal / objective is mainly dependant on timely achieving the milestones envisaged in the programme. Monitoring performance indicators for all concerned will be important tool for the Management to achieve the overall goal.

The initial success is quite encouraging. We have observed that there is remarkable attitudinal change as evidenced through the activities of members of self help groups. The main tasks will be to keep the new found interest and enthusiasm of SHG members' ever-growing.

A word of caution comes to our mind that after the recent drought there may be migration of poor women from their village to other places in search of employment and revenue earnings. In such situation there may be delay in repayment of loan which has to be arrested.

We are sure that the executives and others associated of the society with their respective expertise and missionary zeal will be able to achieve the goal and transform the social and economic power of the targeted people.

We wish to take this opportunity to thank Project Management for the courtesy and cooperation extended to us.

**For U.S.Saha & Co.**  
Chartered Accountants

  
**U. S. Saha**  
(Partner)  
M.No.015491

Place : Kolkata  
Date : 29.08.2009

Page 7 of 7

**Abstract of Annual Budget 2009-10**

Sl.	Componen t	Rs. In Lacs					% ag	% as per WB
		Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total		
1	Community Institution Developme nt	461.09	537.60	1134.55	1090.42	3223.66	32.91	25
2	Community Investment Fund	761.59	934.08	1107.55	1602.15	4405.38	44.98	57
3	Special Technical Assistance Fund	136.00	299.71	334.20	215.55	985.46	10.06	8
4	Project Managemen t Cost	294.21	330.37	257.85	297.94	1180.38	12.05	10
	<b>Grand Total</b>	<b>1652.90</b>	<b>2101.77</b>	<b>2834.14</b>	<b>3206.06</b>	<b>9794.87</b>	<b>100.00</b>	<b>100</b>





JEEViKA

**Bihar Rural Livelihoods Promotion Society**

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