

# Annual Report

## 2010-11



### JEEVIKA

## Bihar Rural Livelihoods Promotion Society









## Executive Summary

The end of the FY 2010-11 marks the completion of three & half years of the Bihar Rural Livelihoods Project (BRLP), for which the BRLPS was conceptualized initially. During the current year, the society scaled up its operations in 11 new blocks with support from Bihar Kosi Flood Recovery Project (BKFRP) making the total number 55. The funding support from National Food Security Mission (NFSM) for System of Rice Intensification (SRI) & System of Wheat Intensification (SWI) and UNICEF for Total Sanitation Campaign (TSC) were also initiated in the year. The achievements of this year have been very good and can be termed as a turning point for the society managing multiple supports from various agencies. The brand JEEViKA is now extended to the model rather than the project.

Remarkable progress was seen in the areas of SHG formation, micro-plan preparation, Bank account opening, Capitalization of groups and VO formation & their nurturing. Till March'11, JEEViKA has promoted 36386 SHGs and 1877

VOs. These institutions have been nourished for being instrumental in implementing larger convergence issues. Also, the efforts have been initiated to register VOs as primary federations under the "Bihar Self Supporting Co-operative Societies Act".

On the capitalization side, the constant working on demand, supply and enabling environment could prove SHGs as bankable clients. Till March, 28017 SHGs started relationship with banks through opening of accounts and 12258 got credit-linked to the tune of nearly Rs. 50 crore. The community professional mechanism was extended in this area also with introduction of "Bank Mitra" and its further ratification in the SLBC, giving momentum to the movement.

The interventions of Health Risk Fund (HRF) and Food Security Fund (FSF) were also universalised this year. 1458 VOs have started additional saving for Health, out of which 978 were supported with HRF. In farm sector, the SRI & SWI scaled up with larger number of SHG HHs. 48521 farmers adopted SWI and got an



average yield of 5 ton/ha. 19911 SRI farmers got an average yield of 5.03 ton/ha in severe drought situation. Subsequently, the methodology was tried in vegetables, pulses and other crops and shown similar incremental results, thus accepted as System of Crop Intensification (SCI).

Dairy interventions are taking shape quickly with the support of COMFED and the Dairy Consultants. Cumulatively, the project has formed 122 Dairy Cooperative Societies (DCSs) comprising 6864 SHG members. There are additional members who have been linked to existing Co-operatives. Altogether, the members pour around 22596 litres of milk/day in the DCSs. Apart from that, the partners & supporting agencies like EDA, Shakti Sudha, Sakhi, AHF, ITC, G4S, AeA, DRF, Vardhaman Yarns, PRADAN & ASA have strengthened the initiatives in livelihoods sector.

On the project management side, MIS has been operational and phased out the manual Monthly Planning & Progress Report (MPPR). The challenge of integration, managing huge data and to make the MIS more robust, user friendly (both for staff and CBOs) and its effective sustainable practice is an important challenge. Strategic capacity building will provide a base for replicating this model in a larger area.

The annual action plan for the FY 2011–2012 has been prepared following a bottom up process. The enthusiasm, particularly of the BPIU team members, was quite inspiring and motivating. The year 2011-12 is declared as Livelihoods Year, as there is a need to move to the next stage, where more focused approach would be required for income enhancement.

Apart from the above, the project received a series of senior dignitaries in its work field this year. The Chief Minister spent a good time with the CRPs explaining to him the training module and subsequently the Chief Minister motivated others to replicate the community driven model. The President of World Bank along with senior WB & IFC Heads had interaction with the community and described this as a silent revolution. Several other international personalities including British Parliamentary Committee, Professors from Columbia & Ethiopia Universities have visited the project.

The efforts of JEEViKA have been appreciated at the national level and it received the prestigious Skoch Challengers Award in the category of State of the Year –Livelihoods. The most significant point is, JEEViKA was called by Her Excellency, the President of India to present the successful initiative of SRI and SWI through which food security has been ensured in the poorest families. The best practices of community driven extension mechanism were shared in the meeting chaired by Her Excellency and attended by eminent personalities like Prof. M. S. Swaminathan, Sri Mihir Shah, Sri Abhijeet Sen & others.

Now, the model of Poverty Alleviation through quality community institutions is on a plane of high expectations. The learnings from similar projects are helping in conceptualizing the National Rural Livelihoods Mission, where JEEViKA has to play a resource role apart from finding opportunity to scale its operations with multiple assistance and to dream poverty less Bihar. We bank on the social capital we create. The challenge would be to get this enthusiasm going and moving on to the next orbit of the performance, effectiveness and efficiency.



# JEEViKA Locations

Based on the study related to Poverty and Social Assessment of Bihar and looking into the aspects viz. Poverty, Social Vulnerability, Livelihoods Potential and Social Capital, eighteen blocks in six districts were included in the first phase of World Bank supported Bihar Rural Livelihoods Project (BRLP) in 2007. It was expanded to further twenty four blocks in same districts and one block each in Supaul and Madhepura in 2009 under second phase of BRLP.

In 2010, Government of Bihar initiated Bihar Kosi Flood Recovery Project (BKFRP). JEEViKA model of poverty alleviation was initiated in 13 Kosi flood affected blocks of Saharsa, Supaul and Madhepura under the fourth component of the project i.e. Livelihoods Restoration and Enhancement. Two blocks already taken in the fold were transferred to Kosi project with effect from July 2010. Work started in the rest eleven blocks in December 2010, after the General Assembly Elections were over.

District	Total Blocks	BRLP Phase-1	BRLP Phase-2	BKFRP
Gaya	24	Bodh Gaya Dobhi Sherghati Khizarsarai	Amas Atri Barachatti Gurua Manpur Tankuppa Wazirganj	
Nalanda	20	Harnaut Rajgir Sarmera	Biharsharif Nagarnausa Rahui Noorsarai	
Muzaffarpur	16	Bochaha Minapur Musahari	Dholi (Muraul) Kurhani Sakra Saraiya	
Madhubani	21	Rajnagar Benipatti Khajauli	Jainagar Jhanjharpur Lakhnaur Pandaul	
Khagaria	07	Alauli Khagaria	Chautham	
Purnia	14	Banmankhi Dhamdaha B. Kothi	Amour Bhawanipur Baisi Rupauli	
Saharsa	10	-	-	Patharghat Sonbarsa Sourbazar
Madhepura	13	-	Kumarkhand	Madhepura Sadar Udakishunganj Bihariganj Gwalpara Murliganj
Supaul	11	-	Chhatapur	Basantpur Pratapganj Triveniganj



# JEEViKA Framework

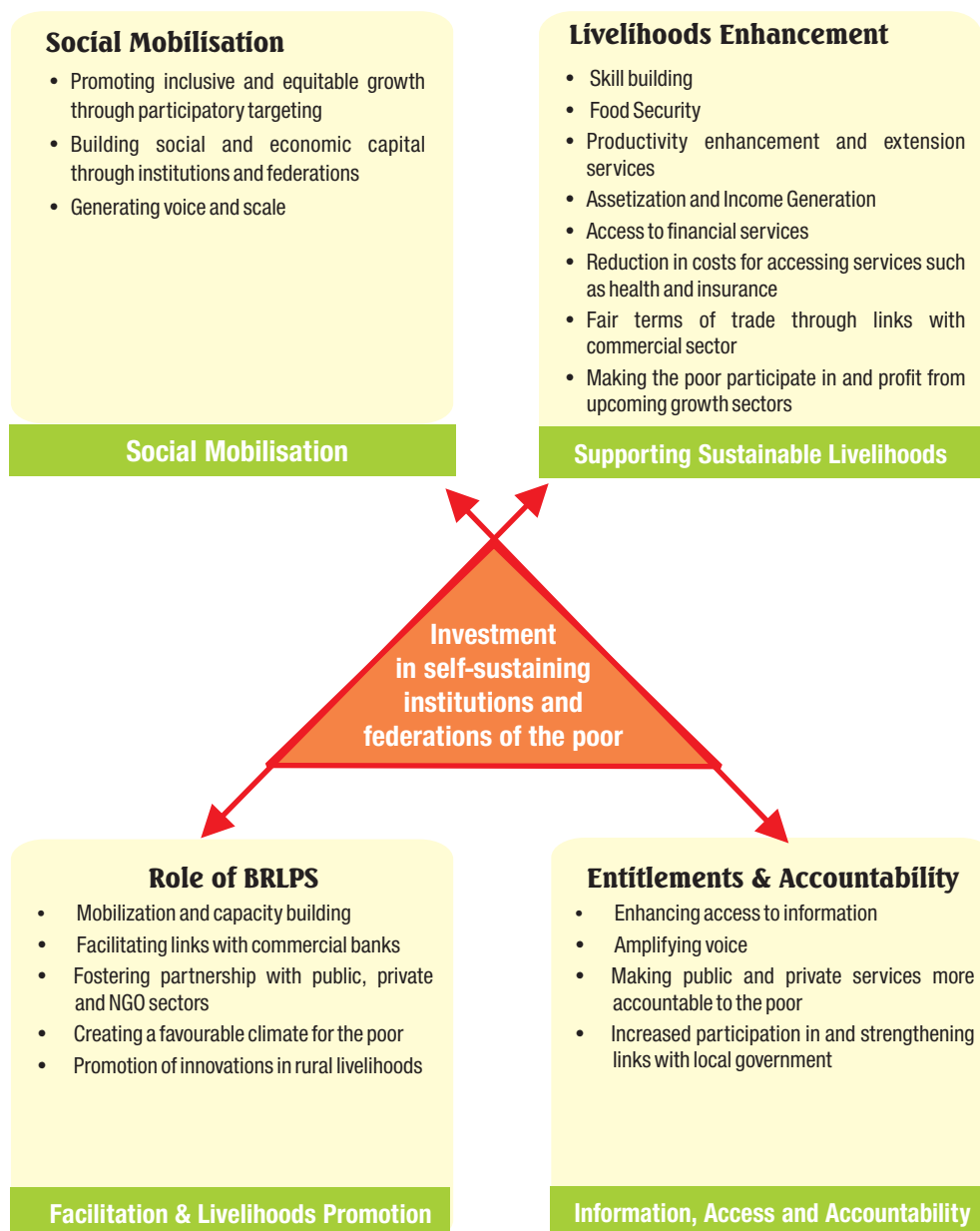
## BIHAR RURAL LIVELIHOODS PROJECT

- **Project duration** - 5 years
- **Total Project Cost** - ₹ 306.60 Crore
- **World Bank Financing** - ₹ 264.60 Crore
- **Govt. of Bihar Share** - ₹ 29.40 Crore
- **Community Contribution** - ₹ 12.60 Crore
- **Target** - 5.9 Lac poor families

## BIHAR KOSI FLOOD RECOVERY PROJECT

Component 4: Livelihoods Restoration & Enhancement

- **Project duration** - 3 years
- **Total Project Cost** - ₹ 164.00 Crore
- **World Bank Financing** - ₹ 139.40 Crore
- **Govt. of Bihar Share** - ₹ 24.60 Crore
- **Target** - 1.6 Lac Poor families





# Institution & Capacity Building

During this year, the project reached 735 new villages in 55 blocks. The cumulative number of villages rose from 1450 in 2009-10 to 2185 by the end of 2010-11. Major focus areas in IB & CB included formation of Self Help Groups (SHGs) through internal CRP drives and saturation of the villages, formation and quality nurturing of the Village Organisations (Vos). The strengthening of the Community Cadres was also on the high end.

## PROMOTION OF COMMUNITY INSTITUTIONS

Self Help Group is the primary community institution, which the project is promoting. By end of March 2011, a total number of 36386 groups have been promoted with the highest number of groups i.e. 7916 in Gaya, followed by 7827 groups in Muzaffarpur.

In terms of formation of groups the period of this financial year has been very crucial. The year began with a number of 19175 groups and it reached a total of 36386 groups at the end. Similarly these SHGs were federated into 1877 VOs by end of the year.

## INTERNAL CRP DRIVE

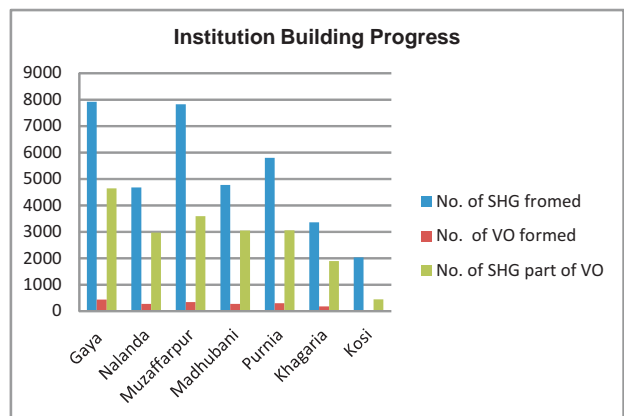
The project has been successfully practicing with an Internal CRP strategy, so as to build up own cadre of community resource for nurturing of community institutions in the villages. It has been proved that community to community cross learning

approach is the best proven means for social mobilization and sustainability.

In the year 2010-11, a total number of 209 teams of CRPs were engaged across all project districts. This resulted in the formation of 4360 groups and identification of Community Mobilisers.

## INTERNAL CRP ROUND FOR VO

Best CRPs were sorted out on the basis of their active participation in VO activities. After training, field immersion & exposure, VO fostering and



Particulars	Gaya	Nalanda	Muzaffarpur	Madhubani	Purnia	Khagaria	Kosi	State
No. of SHG formed	7916	4678	7827	4773	5801	3360	2031	36386
No. of VO formed	443	274	349	276	304	185	46	1877
No. of SHG part of VO	4646	2974	3590	3050	3060	1896	449	19665



formation were carried out by them. 104 VOs were formed through 54 teams of VO CRP.

### VO REGISTRATION

It has been decided to register the VOs and BLFs under 'Bihar Self Supporting Cooperative Societies Act 1996'. For Registration of the VOs formed under aegis of BRLPS, services of consultant has been taken who is having enough field level experience in framing by-laws, imparting training and registration of primary cooperatives in the context of Bihar. By the end of this year 21 VOs were registered.

### DEVELOPMENT OF COMMUNITY PROFESSIONALS

The sustainability factor of the model is purely dependent upon the community managed systems. To facilitate the process of development, the Community Mobilisers at SHG level, Book Keeper at VO level and the Community Resource Persons strategy was focused. Identification of these cadres, nurturing them through various rounds of trainings and hand-holding at various levels were key processes adopted. Put together, 10839 community professionals including Cms, VO BKs and CRPs were identified, trained and put in place.

### DEVELOPMENT OF MASTER TRAINER CRPs

Community to Community learning is the best way to build capacity of the institutions. 86 teams comprising of 278 members of MT CRPs were prepared to impart trainings to weak SHGs. ToTs were imparted to diagnose the weak groups and their capacity building. Subsequently, these Master Trainers trained 5422 SHGs on various modules.

### TRAINING TO THE COMMUNITY INSTITUTIONS

Training being one of the major tools of capacity building, four modules for SHG trainings and three modules for VO trainings were ensured across all eligible CBOs. In many a places, Master Trainer CRPs were instrumental for peer learning and dissemination of best practices. Put together, 14,240 SHGs and 1007 VOs were trained during the year.

### DEVELOPMENT OF VO TRAINING MODULE

VO Training Module was developed in sync with Bihar Self Supporting Cooperative Act'1996. The module was designed and developed at CBO level for conducting training of the promoter members and executive members of the VOs. On the basis of the training module, the participants have acquired good understanding about the formation, preparation of bye-laws and documentation for the registration.

### TRAINING TO STAFF

For capacity building of the staff, various training and exposure programmes were organised which

include Induction and Training of SHG concepts to Managers, Induction training to staff- managers, Basic training on SHG concept and management to staff - Area Coordinator and Community Coordinator, Training of trainers (ToT) on VO registration and Training of trainers (ToT) on VO concept and management

### TRAINING OF TRAINERS ON PARTICIPATORY TRAINING METHODOLOGY

104 training cell and training pool staff attended the training programme at Shahbhagi Shiksha Kendra, Lucknow in four batches on participatory training methodology. These staff are directly involved in imparting training to community and project staff.

In this training, 86% participants are from training pools; mainly Area Coordinators and Community Coordinators and the rest 14% are from the district training cell.

### TRAINING TO OTHER PROJECTS

The project supported other projects including Madhya Pradesh District Poverty Initiatives Project (MPDPIP) and Nepal Rural Water Supply and Sanitation (NRWSS) Project for training and capacity building of their staff. MPDPIP supported with exposure visit and on site support in their project areas. The training modules, flip charts, Books of Records of BRLPS were also replicated in their project for strengthening their SHGs, Village Level Federations and smoothening Micro-Finance operation.

Exposure of NRWSS team to Madhubani and Muzaffarpur trained them on community institution building and developing the guidelines and Community Operation Manual. Given the proximity to Bihar, and similar cultural and lingual similarities with the bordering areas, BRLP's experience of implementing the Livelihoods project in Bihar, the NRWSS project team also found keen to explore the possibilities of working together over long term by way of Community Resource Persons in Bihar extending mentoring support to the Community Resource Persons in Nepal.





# Micro Finance

As community institutions are the base of the project, this year emphasis had been on putting across system of proper bookkeeping, financial literacy and credit counseling, capitalization of the groups and policy advocacy at the banking side. Micro Finance team made tremendous efforts to achieve the targets both on quantitative and qualitative aspects.

## TRAINING TO STAFF

Much emphasis was laid down by providing training and knowledge to the newly recruited Project staff. Trainings were conducted on SHG books of records and VO books of records.

## TRAINING TO CMs AND VO BOOK KEEPERS

A trainers pool was created at the block level to ensure effective training and hand holding on SHG books of records to community mobilizers. A total of 97 staff were used as trainers to impart training to community mobilizers.



Newly identified Book keepers were trained on uniform VO Books of records. Re-orientation program was also organised for the existing VO book keepers on books of records.

## TRAINING ON FINANCIAL LITERACY AND CREDIT COUNSELING

The project has tried to initiate a chapter on financial literacy and credit counseling (FLCC). This is initiated with a view to counsel people against the risk of over borrowing. Altogether 30 people have been trained on issues of FLCC at state level with the help of Access Development Services.

## TRAINING TO COMMUNITY CADRE ON MICRO PLANNING AT DISTRICT LEVEL

The Micro Plan (MP) process has its importance as the community participates in the totality and the decisions are arrived at through the process of discussions, availability of resources etc. It is in this context that training of community mobilizers was done on issues related to Micro-Planning. Altogether 384 community mobilizers have been trained on issues of Micro Planning and they are expected to conduct Micro Planning in more sustained and participative way with the community institutions and individuals.

## PREPARATION OF FINANCIAL STATEMENTS FOR VILLAGE ORGANIZATIONS

The project is paying a lot of attention towards streamlining the process for VOs. In the context, it is important that Book Keepers are adequately trained and they work towards updating the books of records. To support the whole process, MF managers and FMTSC members worked towards ensuring preparation of financial statements of Village Organizations. Around 722 Village Organizations prepared the receipt and payment

accounts till March 2011. This will certainly encourage to develop the habit of reporting in the VOs.

### GROUNDING OF MANUAL FOR ICF

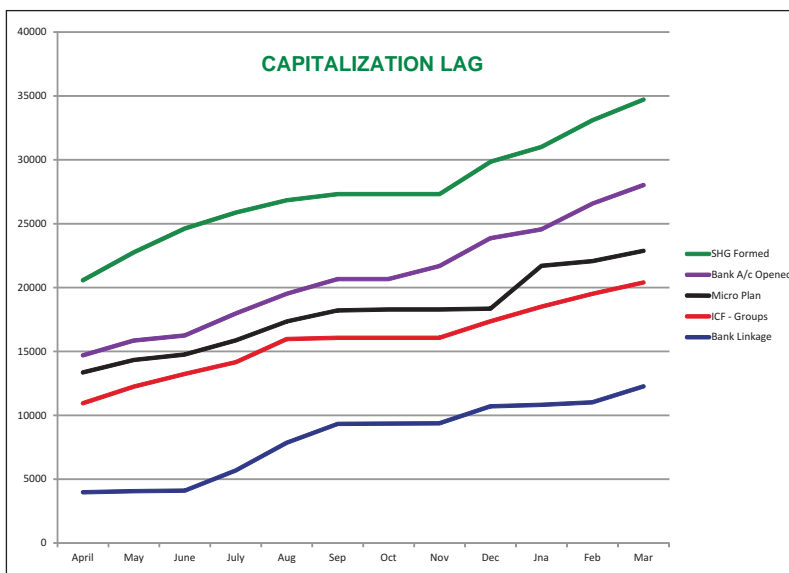
As the project is escalating, the scaling up operation for the quality and accuracy is to be maintained at highest priority. Keeping that in view, effort has been made to prepare the community operation manuals related to Initial Capitalization Fund (ICF) both for Self Help Groups and the Village Organizations. This manual contains the details of the processes required to be put in practice by project team and community institutions. At the same time, manual has been prepared to support the functioning of Bank Mitras in the project.

### PLACEMENT OF BANK MITRAS

The project has managed to make a policy intervention to facilitate the financial transaction process of the groups with banks in a smooth way and got the policy of Bank Mitras ratified by a committee formed by SLBC on SHGs and Financial Inclusion. Bank Mitras have been provided training on bank account opening, the role and responsibilities of Bank Mitra etc so that the work done by them gets due recognition and this gets success across the board. In addition, refresher training was provided to the existing Bank Mitras, who have been functioning in different bank branches. The review of the work, during the refresher training had been very satisfactory in terms of support extended to SHG members in the bank premises by them.

### JEEVIKA PORTFOLIO WITH DIFFERENT BANKS

The forwarding steps of the organization is a evident of the growth as regards the number of accounts



opened with banks, attempt had been made to track the portfolio with respect to the accounts opened. Emphasis had been on account opening and capitalization of groups. As a strategic move, credit linkage programmes were organised at various places with participation of senior bank officials and administration.

### CREDIT LINKAGE OF SHGs

Now the Banks are very supportive, as they are ensuring that savings accounts of SHGs are opened without any delay. The project had been very successful in streamlining the process of liasoning with Banks to open the savings account. The greater challenge was to ensure the capitalization of groups through Credit-linkages. It is in this regard that project decided to increase its effort towards credit linkage and has been successful in doing so. Up to March 2011, 12258 groups got credit-linked with Banks.

### TRAINING ON MICRO-INSURANCE RELATED TO AAM AADMI BIMA YOJANA AND JAN SHREE

Overall 151 project staff belonging to different cadres of Community Coordinators, Area Coordinators, Block Project Managers, Training Officers and Managers were trained on AABY and Janshree policies of the Insurance.

### SUPPORT ROLE TO MPDPIP IN DESIGNING THE BOOKS

The Project has been providing the hand hold support for Madhya Pradesh District Poverty Initiative Project in the designing, framing and maintaining of the Books of records for SHGs and VOs.

Sl.	Bank Name	No. of SHG's Savings A/C Opened	No. of SHG's Bank Credit Linkage Done	Bank Credit Linkage Amount in Rs. Lac
1	State Bank of India	5364	2023	754.91
2	Madhya Bihar Gramin Bank	3480	1530	511.8
3	Bank of Baroda	1282	343	100.2
4	Punjab National Bank	4028	1724	770.1
5	Central Bank of India	1963	1135	495.8
6	Uttar Bihar Gramin Bank	6095	3158	1380.31
7	Union Bank of India	444	137	40.93
8	Bihar Kshetriya Gramin Bank	1657	731	335.05
9	Bank of India	1924	1136	497.4
10	Allahabad Bank	386	70	10.5
11	United Bank of India	693	131	54.1
12	Uco Bank	516	47	17.25
13	Canara Bank	185	93	26.15
Total		28017	12258	4994.5



# Livelihoods

## SYSTEM OF RICE INTENSIFICATION (SRI)

In spite of prevalence drought situation in the year 2010-11(Kharif), the SRI was taken up by 19911 SHG members in the land areas of 1412 hectare, the highest yield recorded was 13.6 tons per hectare and the average yield was recorded as 5.03 tons per hectare. This SRI intervention had made a remarkable expansion in production of 3854.76 tons of paddy resulting cumulative monetary income of Rs 3.85 Crore. This has been ensuring the Food Security among the marginalized households of the area.

## SWI AND IDENTIFICATION OF VRPs

During Rabi season System of Wheat Intensification (SWI) was implemented with 48521 SHG households in 892 hectares of land. Average tiller count was 40 whereas highest tiller count was 80. The wheat productivity enhanced to 5 ton/hectare against traditional 2.4 ton/ hectare.

The best 1784 practicing farmers were identified by organizing “Kisan Diwas” in the villages. During this course of events, 1095 number of Village Resource Persons & 200 potential project staff were identified as Resource Persons to lead SWI in the State.

## PARTICIPATORY VARIETAL SELECTION & PROMOTION (PVSP) PROGRAMME

PVSP was carried out with 1699 SHG members in 39.39 hectares of land in Purnia and Khagaria districts where 7 varieties of (Moong) Green Gram were tried and appropriate varieties were chosen.

## SYSTEM OF CROP INTENSIFICATION (MOONG, RAPESEED, VEGETABLE)

Based on the successful pilot in System of Crop Intensification (SCI) in Moong & Rapeseed; 2400 SHG members have taken up System of Moong Intensification in 363.6 hectares and 425 SHG members have taken up System of Rapeseed Intensification in 11.184 hectares. System of Crop Intensification (SCI) in Green Gram has been taken up in Khagaria & Madhubani, Rapeseed in Gaya & Muzaffarpur and SCI in brinjal is being done in Gaya.



## DAIRY INTERVENTION

Dairy has been one of the major focussed sources of livelihood. The Project often organized trainings, awareness and vaccination for cattle concerning the dairy operations during the year. 122 Dairy

Cooperative Societies are effectively functioning in Nalanda, Kahagaria and Muzaffarpur. As a whole 6864 SHG members have been linked with the Dairy Cooperative Societies, which on average produces 22596 liters of Milk per day, which is being procured from these 6864 SHG members through the newly formed and existing Dairy Cooperative Societies.

#### **VERMI COMPOST PIT**

The Vermi Compost pit has also been proved to be success for the farmers. Now they are using the organic manure for their personal agricultural as well as selling purposes. Nearly 4000 Vermi-Compost pits have been prepared by the SHG members, which produce 4 quintal of vermin compost per pit.

#### **WOMEN FARMERS PRODUCERS COMPANY**

This year another remarkable activity has been noticed by the WFPCs namely JEEVIKA Mahlia Agri Producers Company Limited (JMAPCL) Khagaria and Aranyak Agri Producers Company Limited (AAPCL) Purnia as they had generated substantial profit by increasing the business turnover through adding up different business approaches. Till date the WFPCs had been involved in seed production of Wheat, Green Gram & Paddy, which produced nearly 30 tons of seed and marketed to more than 10,000 SHG members for SWI, SRI, and SMI.

#### **NON FARM LIVELIHOODS**

A non-farm activity mostly covers the Sujani, Sikki and Mithila Arts in the Project areas. These activities have been nowadays successful in creating their own markets and sales. The producer groups related to Sujni arts have come together and formed a cooperative society of 30 members. The members have been imparted trainings and got registered under self Supporting Cooperative Society Act, 1996.

From Madhubani district total number of 56 artisans have been engaged in Sikki working at Ramia village. The formation of their Cooperative Society is being processed. Nearly 125 members for Mithila Arts have formed the Cooperative Society and submitted Memorandum of Association and by-laws for registration under Bihar Self Supporting Cooperative Society Act, 1996.

#### **G4S SECURITIES AS A JOB**

This year the batch containing 45 candidates from Khizirsarai Block have been successfully provided mentoring on basic arithmetic and life skill knowledge so that they can be prepared and be

capable enough to qualify the final selection process of G4S. Out of these 45 candidates, 13 candidates were placed in the concerned organization at Orissa.

#### **NATIONAL COLLOQUIUM ON SYSTEM OF CROP INTENSIFICATION**

A three days National Colloquium on System of Crop Intensification (SCI) was organized from 28<sup>th</sup> February to 2<sup>nd</sup> March 2011, in which Hon'ble the Dy. Chief Minister, Shri Sushil Kumar Modi, the Minister of Agriculture, Shri Narendra Singh and the Minister of Rural Development, Shri Nitish Mishra were also present to have a view of various perspectives of SCI methodology. They also shared their views on the occasion and provided some valuable insight for benefitting small farmers through the model of SCI methodology. Shri B. K. Sinha, Secretary-MoRD, Shri T. Vijaykumar, Joint Secretary, MoRD, GoI, Mr. Ashok Kumar Sinha, APC, Bihar, Mr. Santhosh Mathew, Principal Secretary, Rural Development, GoB, Sri Parmesh Shah, Lead Rural Development Specialist, World Bank also took part in the Colloquium. Prof. Norman Thomas Uphoff from Cornell University, USA; Dr. Erika Styger having worked in Africa and Ms. Susan Burnell Edwards, Director-Institute for Sustainable Development-Addis Ababa, Ethiopia showcased the best practices in SCI. This was great learning opportunity for the Project to know how to use the SRI methodology in almost all the crops which may be termed as System of Crop Intensification (SCI). The second objective of the Colloquium was to disseminate the SCI methodology and encourage its use by all the small-holders of the country. Besides, System of Rice Intensification (SRI) is a methodology of aerobic paddy cultivation, which reduces the Green House Gas emission such as Methane and Nitrous Oxide and to get the carbon credit by expanding the SRI area.





# Social Development

## HEALTH RISK FUND (HRF)

Health threats are always a major obstacle for the poor Households. At present across the project mobilization and facilitation of health saving has been initiated with 1458 VOs. Total contribution of community comes to Rs 91.2 Lacs, whereas 979 Vos have been provided HRF to the tune of Rs. 14 crore 68 lac 50 thousand.

## SANITATION AND HYGIENE

With joint collaboration of UNICEF, PHED/ District Water and Sanitation Committee (DWSC), BRLPS had taken a step forward for the promotion and implementation of Total Sanitation Campaign Program in seven Blocks of the Gaya, Nalanda and Purnia. At the end of the year, 174 new sanitary toilets had been constructed with the initiation of 12 VOs. Agreement between the nodal VOs and the DWSC has been processed for the implementation of TSC in the four identified Blocks. Trainings had also been provided to 20 masons for the constructions of the Toilets. Revolving fund to meet the expenses for construction as per rates prescribed by the government is also providedz.

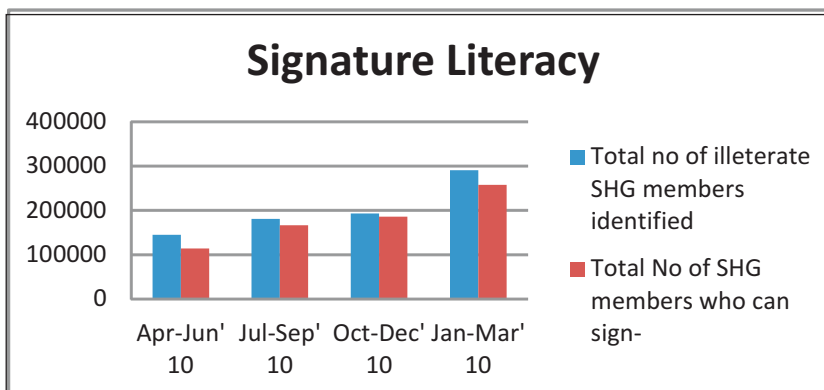
## FOOD SECURITY

Food security in the project is an innovative approach which helps in ensuring food availability for the households throughout the year. Food Security Initiative is a community managed credit and food distribution mechanism. Food grains are

collectively procured with a grant from the project to the VOs. Vos provide grains to the members on credit as per their demand and its subsequent assessment. The repayment rate of credit for food security is more than 90 percent. The growth hype has been observed in the participation of the VOs for the Food Security. Many VOs had participated and availed Food Security at their village organizations.

## SIGNATURE LITERACY FOR SHG MEMBERS

The project focusses the community to cover up maximum number of SHG members to be signature literate. VOs maintain the register for the members to keep a track on the illiterate members. The total intervened achievement on signature literacy is 181667 women. Nearly 80% members in 360 Vos are now capable of signing in place of putting of thumb impression. All members who had learnt to sign, use to put signature in their weekly meeting minutes, this gives them regular practice.



### SOCIAL SECURITY SCHEMES

In order to secure benefits of government schemes relating to old age people and widows of the village, the project had linked SHG members with old age pension and widow pension schemes of government. Workshops in Nalanda, Khagaria & Purnia have been organized to mobilize support for social security programme. In this regard, Overall 5431 social security applications have been sanctioned and around 18359 SHG members are linked with old age and widow pension schemes.



### MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA)

Muzaffarpur has been effectively providing facilitation for the community members to access the wage employment through MGNREGA Programme. In convergence with the District Rural Development Agency, the program is implemented in three blocks of Muzaffarpur i.e. Bochaha, Musahari, and Minapur. Initially it has been initiated in 35 villages of 41 Panchayats at respective blocks and till total number of 5181 SHG members of 31 VOs are getting the entitlements of the wage employment Programme. A total amount of Rs 4,03,94,798 had been paid through bank account to the respective members.

### PUBLIC DISTRIBUTION SYSTEM (PDS)

PDS has been successfully operated by three authorized licensed Village Organizations in Gaya district and twelve other VOs are expected to get license. The District Administration was also supportive in scaling up the operations and extending hand hold to transmit the PDS work effectively and efficiently. The VOs are now managing the challenges and expectations of the village community have gone up.



### INTERNATIONAL WOMEN'S DAY

Women's empowerment is important for the project. There has been significant progress towards development of women. In order to awaken and empower, the celebration of International Women's Day-2011 in project districts proved to be example of the magnitude of women's development through various interventions.

### VO ACTION PLANS

Based on the frequently discussed agenda issues of VOs, the project has started to facilitate preparing VO's action plan and accordingly project has identified few proposals of VOs to provide further facilitation, financial and convergence support to VOs. The identified needs include PDS management cost, one time asset cost or teaching material cost for Balwadi, Rotation money for installation of sanitary latrine. All these supports are given under social CIF.

### TRIBAL SAFEGUARD

Project has focused for 100% inclusion of the tribal communities in its working villages. Other than this, promotion of community cadre is one area where project tried to include ST community members.

### BALWAADI EDUCATION

Balwadi education is provided to the poor children who are unable to attend the school. JEEViKA took initiative in providing education for the children. The Saraswati VO of Dobhi block, Gaya has donated a small land to run the Balwadi in Maraha village & in Prakash VO, 35 children are enrolled and are regular with their studies. 47 children were enrolled in the Balwadi run by Chandani VO in Dhamdaha, Purnia and they are planning to establish Balwadi in another 3 VOs.



# Communication

In view of increasing role of “Communication” in JEEViKA, the strategy has been reviewed and restructured with definite goal. Some of the initiatives, which have been completed during the year, are as follow:

## DOCUMENTATION OF EXPERIENCES

An arrangement was made to document the entire process of cultivation of wheat through SWI techniques. Shootings were done at each stage of crop cycle in both audio-visual (AV) and print format. Finally, a detailed process document in form of report and 45 minutes long film, along with a shorter version of 15 minutes, has been prepared. All these materials are being used in scaling up of SWI activities in new villages and areas.

In the last few years, the project has completed a number of successful interventions. Documenting the same would work as good inspirational materials for others. To collect these stories, an intern model was adopted. Local students pursuing Mass Communication studies had been engaged to document these stories. More than 100 successful cases have been collected.

## DEVELOPMENT OF COMMUNICATION MATERIALS FOR SRI SCALING UP

With a view to further expand the success of SRI technique in remaining parts of the project areas, a detailed illustrative Flip Chart containing all packages of practices has been developed and disseminated. The material is being used in the training of VRPs and farmers. Since the flip chart

would be limited in circulation, a hardboard pamphlet on SRI package of practices with few successful case studies has also been developed. The SRI flier is to be disseminated in large number among the farmers and members of community organizations.

## ACTIVATION OF CLOSED USER GROUP (CUG)

To simulate free flow of communication, CUG in mobile was introduced in the month of July for the project staff and partners. To provide better synchronization and assistance among the staff, the unlimited access services were provided with a handset to all.

## PROCESS DOCUMENTATION OF SRI

The System of Rice Intensification technique has been quite successful for three consecutive seasons. To document the process and the learnings, various documents, flip charts and fliers have been prepared with the new outlook which holds a brief description about the SRI process and procedures. These materials were supplied to the field staff and also provided to the visitor organizations. These prove to be very helpful in dissemination as a resource sharing with other organizations. Similarly AV process documentation of SRI was also initiated.

## PROCUREMENT POSTER FOR COMMUNITY

**SHG:** A complete descriptive poster was developed for the guideline for the SHGs' level. This provides brief information about the process and procedure of the purchase of any commodity for the community.





**Village Organization:** A vivid poster was developed providing brief information about the services, supply and purchase procedure of the commodity at the village organizations' level.



**SONG COMPOSITIONS ON PROJECT THEMES**  
 Music is a powerful tool to disseminate the innovative concepts. Keeping this in mind, ten songs and 10 jingles on various project interventions like food, health, community cadres, institution building etc were developed, field tested and then produced with musical tracks. The songs have been developed with folk tunes normally used in the rural context of the state and community versions are incorporated in it. The CDs are prepared and being disseminated to be used as village entry tool and also for empowerment and awareness generation programmes in the villages.

**CORPORATE FILM PRODUCED**  
 The project has achieved milestones with reference to its results framework. The federations of the community have started taking sustainable livelihoods options of their own and empowerment is clearly reflected through their social actions. The project interventions, impacts and the milestones set in the path of poverty alleviation were captured through an audio visual medium and produced as a JEEViKA Corporate Film 2011 in both English and Hindi versions. The film was presented during the

visit of the President, World Bank and would be used at various forums in the coming year.

**JEEViKA DIARY & CALENDAR 2011 DEVELOPED**

All the project staff and the community cadre should have a similar document for their use throughout the year. Keeping this in mind, JEEViKA Diary 2011 with all required information was developed and designed in time. Additionally, it has information on all international days and photographs from the field. Aiming at 'we-feeling' among all the CBOs promoted by the project, JEEViKA Calendar 2011 was developed. The most significant presentation is its content design, which depicts and displays the concept and process in the version of the achievers.



**EXPOSURE TO VISITORS**  
 The learnings of the project were shared at large through organizing the exposure of the other projects in JEEViKA areas. During the year, the teams from Rajasthan DPIP, Catholic Relief Security (CRS), Poverty Alleviation Fund (PAF) - Nepal and Madhya Pradesh DPIP, another team from Nepal and FICCI (Sonbhadra, U.P) visited project areas, in which the materials and experiences were shared.

The community driven approach was also exposed to the team of NERLP during official visits of the Ms. Jayashree Mukherjee, Joint Secretary, DONER and subsequently Regional level officials of NERLP. With a view to get a practical experience of Institutional Model devised in BRLPS.

**APPRECIATION BY PRESIDENT OF INDIA**

Her Excellency, the President of India invited JEEViKA on 11<sup>th</sup> Aug, 10 for presentation on rainfed farming: its opportunities and challenges with specific reference to the System of Rice Intensification (SRI) and System of Wheat Intensification (SWI). The Project received a lot of appreciation in the President's Secretariat. A three minutes film was developed as an alter version of the twenty minutes for SWI and Corporate film, for presenting the SWI and JEEViKA concepts before the President in short time.



## Events

### CM AND DEPUTY CM INTERACT WITH COMMUNITY INSTITUTIONS OF JEEVIKA

In keeping with the keen interest of the Chief Minister in socio-economic empowerment process in JEEViKA, an exclusive interaction session was organized with the women group members and community cadres at Sanjhagat village of Dhamdaha Block in Purnea District. During the interaction, the community cadres explained the process of capacity building with the use of flip charts, which impressed the CM to the extent that he himself reinforced his point of view by using the same flip chart during his motivational address. The interaction prolonged for nearly 90 minutes.

In another programme, the Deputy CM graced the occasion in which 306 groups were credit-linked, amounting Rs. 1.5 Crore with the support of Bank of India. An institutional partnership in the form of MoU was also signed between BOI and BRLPS on the occasion. More than 5000 women participated in the programme, which was also attended by Minister, Road Construction, Executive Director of Bank of India and a few other dignitaries.

### WORLD BANK PRESIDENT ZOELICK'S INTERACTION WITH THE COMMUNITY

World Bank President Robert B. Zoellick had a day long visit to Bihar on 12<sup>th</sup> January. The President had a plan to visit the community institutions in Gaya district. Due to unfavourable weather conditions and limited flying visibility, the visit could not be possible. As a fall-back arrangement, the project organised a

community meeting of the VO members at Patna. President Zoellick had a close interaction with the community members of the Project. He discussed with the Village Organization members on poverty alleviation issues with community driven mechanism for sustainable livelihoods.

- Social & Financial responsibilities of the CBOs and sustainable extension mechanism of community cadres were shared by the VO members. Individual case studies were also discussed by the community.
- A presentation of the agri and allied sectors & initiatives in select art and craft areas along with services in food, health and financial matters was also made. The SRI, WFPC, PDS, FSF, HRF etc. were also discussed in various stalls.

During the visit of President Zoellick, an MoU was signed for WB's support for BKFRP under which the



Livelihoods Restoration part has to be scaled up by JEEViKA in 13 flood affected blocks of three districts in Kosi area.

### WORLD BANK COUNTRY DIRECTOR VISITS THE COMMUNITY INSTITUTIONS

The World Bank Country Director Mr. Roberto Zagha visited the Ganga JEEViKA Gram Sangathan on 4<sup>th</sup> January 2011 and had glimpse of the empowerment of the poorest of the poor community.



- An elaborate discussion at the Village Organisation level with the members and the community cadres detailed out the functioning of the federation model and their sub-committees on various interventions and initiatives on food, health, convergence and social inclusion etc.
- Three families shared their experiences during this visit, which reflected the results and impact at their household levels.
- Project interventions ranging from agriculture to Non-farm, Financial services to access to entitlements were shared through the stalls on nonfarm, agri-allied & services.

### BRITISH PARLIAMENTARY COMMITTEE EXPOSED TO COMMUNITY

A team of British Parliamentarians visited the Village Organisation in Bhusia village of Gaya district on 11<sup>th</sup> March. Members of the International Development



Committee of Department for International Development, Govt. of UK, which oversees the impacts of the projects supported through IDA Fund. In this regard, they discussed the JEEViKA model of sustainable livelihoods promotion with the SHG households and the Village Organisations and found it empowering and effective.

The Parliamentarians were also impressed with the impact of the improved technique of farming, dairy and women farmer producers' company models. The demonstrations on the services rendered by the community institutions with nonfarm activities were also seen.

### JEEVIKA RECEIVED SKOCH CHALLENGER AWARD 2011

Bihar Rural Livelihoods Project – JEEViKA has received the prestigious Skoch Challengers Award 2011 in the category of State of the Year – Livelihoods representing the Government of Bihar's successful initiative, Chief Executive Officer, Bihar Rural Livelihoods Promotion Society, Sri Arvind Kumar Chaudhary received the award from Dr. C. Rangarajan, Chairman, Economic Advisory Council to the Prime Minister on 25<sup>th</sup> March during Silver Jubilee Skoch Summit titled Reinventing India at Hotel Sangri-La, New Delhi. The summit was also addressed by Sri Sam Pitroda, Advisor to the Prime Minister on Public Information Infrastructure & Innovations.

The efforts of JEEViKA was showcased and appreciated amongst the national level policymakers during the ceremony, where Deputy Chairman of the Planning Commission, Sri M. S. Ahluwalia was conferred the award for Lifetime achievement. ICICI Bank, Govt. of Gujarat, Punjab National Bank, Canon India and ABM Knowledge ware were also awarded along with JEEViKA in the organizational category for banking, e-governance, financial inclusion and fellow traveler respectively.





# Monitoring, Evaluation & Learnings

## MID TERM REVIEW

MTR had been conducted in three phases so as to assess the Project achievements till date. During the MTR the World Bank analyzed the MIS data and reviewed the reports, impact & assessment reports on FSF, HRF, Agriculture & Dairy interventions financial management, governance and institution building aspects in the VOs.

## MIS

The greatest challenge in rolling out of MIS is of converting the historical data into the real time data. Synchronization of MIS data base has been decentralized and is being done at the BPIU levels with the support of ITFTs. At present databases of 80% clusters from the field are being synchronized by the ITFTs. There are some corrupted databases which are rectified and synchronized at the SPMU level. The issues related to synchronization of offline and online data, had been finally resolved, and now it can be done faster.

## HR-MIS MODULE

The HR-MIS had been developed. Data in HR-MIS was validated and found that corrections were needed. For the sake of editing of data validations were done. 49 issues were addressed (testing by Safal team, PM-HRD) and resolved within the period. It has been targeted to complete the data of BPIU, DPCU and SPMU for the testing of HR-MIS.

## TRAININGS

Project had always emphasized on Training process for the effectiveness of member staff. MIS trainings were conducted for the SPMU staff, thematic managers, BPMs, DEOs, and CCs/CMs for MIS applications and its use. Refresher trainings has also been conducted timely for the ITFTs and Book Keepers on VO MIS, SHG DIDI sheet and MIS data entry. ITFTs had been provided training on synchronization so that the MIS Synchronization could be done from the field itself and accurate data could be collected.

## PROCESS MONITORING

The Sutra Consultancy Pvt. Ltd. has been finalized for the assignment of process monitoring. The report covers comprehensively about the targeting process. The basic focused areas monitored was on participatory self assessment tools for SHGs and VOs, Process of rolling out of formal books of accounts at SHG and VO levels and their maintenance, Assessment of Health risk fund and food security fund and training process of newly recruited staff and DEOs.

## IMPACT ASSESSMENT STUDY

Impact assessment study has been conducted on Agricultural interventions, SWI & SRI in the Project. It has been carried out with out-sourced study by Mr. Manu Sinha and Mr. Gopal Krishna Rao.





# Human Resource Development

## RECRUITMENTS

The status of recruitments for year 2010-11 consists of various posts, managerial and field level for the project at SPMU, DPCU and BPIU level. This year recruitment process is taken up with “Srijan Inreatch and Development Agency (SIDS), New Delhi” and through the process of campus recruitment from reputed professional colleges/institutions like XISS, CIMP, KSRM. The recruited candidates had joined BRLPS and had undergone through the village immersion after completion of ten days residential induction training cum orientation program conducted at SPMU.

## STAFF PARTICIPATION FOR CAPACITY BUILDING

A formal MoU has been signed with a management institute, Chandragupta Institute Management, Patna. “Management Development Program” has been organized for managerial staff. This program focused to develop the management skills of the staff. The contents for MDP program was conducted in two modules subjected to “Human Resource & Organizational Development” and “Project Management & Financial Management”.

## REVISION OF SALARY

In view of increasing cost of living and the demand of the project staff, a committee was constituted for the salary fitment. The salary of the staff was revised in the light of new salary structure approved by the Executive Committee of BRLPS which is effective from April 2010.

## PERFORMANCE APPRAISAL & PROBATION CONFIRMATION

In the light of provisions in the HRD Manual, annual performance appraisal for all staff is carried out. Appraisal is done on the basis of objective indicators at the team level and the individual performance is also assessed. Up to a maximum of 15% of the salary is paid as incentive.

Performance Appraisal for the year 2009-10 were done and incentives were paid.

## MANPOWER STATUS UP TO 31<sup>ST</sup> MARCH

Unit Level	Total Position	Status till 31st March 2010	Progress during the Year		Status till 31st March 2011	Staff Strength in %
			Staff joined	Staff Left		
SPMU	58	39	11	3	47	81
DPCU	126	51	28	1	78	62
BPIU	1207	803	214	13	1004	83
Total	1391	893	253	17	1129	81



# Administration, Procurement & Finance

## **ADMINISTRATION**

JEEViKA was expanded to 11 new blocks in three districts of Kosi region. A team of 1 AC and 3 CCs has been placed in each of the 11 new BPIUs to make it functional. To oversee, handhold and coordinate the activities in BPIUs, a DPCU has been established in Saharsa District. A District Project Manager and three District thematic Managers have been placed there to support the BPIUs functions. In this connection a workshop had also been conducted in Saharsa. District level officials of different departments were also present to share the experiences and further to extend their support in the activities of JEEViKA.

## **PROCUREMENT**

### **PROCUREMENT PLAN (FY-2010-11) and CONTRACT MANAGEMENT GUIDELINE**

Procurement had been planned for the year 2010-11; the total plan for the year was 30.70 Crore. Contract Management Guidelines by the project for smooth monitoring of contracts within the project have also been prepared.

### **CONTRACTS WITH PARTNER AGENCIES**

Various new contracts had been signed with the partner agencies for hiring their services for the project during the year through procurement process. Agreements were signed with Sutra Consulting Services for process monitoring

assignment and PRADAN for agri interventions in SWI. A supplementary contract has been made with existing MIS partner Safal Solutions Pvt. Ltd. for additional services and for e-book-keeping of SHG/VO books of records in the blocks. EDA Rural System Pvt. Ltd. has been hired for Beekeeping and Honey selling interventions. The contract periods had been extended for the individual consultants for Dairy, Micro Finance and IB & CB for period of Six month which were effected from January and March' 2011 respectively.

SIDS was hired for getting the efficient man power for the expanding project area at Kosi project and M/s. Dynamic Ex-army servicemen Sentinels Pvt. Ltd. has been hired for 3<sup>rd</sup> & 4<sup>th</sup> grade employees at SPMU level. To improve and develop the managerial skills of the staff CIMP, Patna was hired for the "Managerial Development Program". A contract has also been made with CIDC, New Delhi for Trainings, Testing, Certification and Placement in construction sector.

### **HIRING OF INTERNAL AUDITORS, STATUTORY AUDITORS AND FMTSC**

Internal Auditors for the year 2010-11 have been hired for Project districts, M/s. O.P.Tulsyan & Co. for Muzaffarpur and Madhubani, M/s. Roy Ghosh & Associates for Purnea and Khagaria, M/s. P.Jyoti & Co. for Gaya & Nalanda and M/s. Vinod Ajay &

Associates for Patna Headquarter.

M/s. Mukharji Biswas and Pathak, Chartered Accountants after due approval of the Executive Committee have been hired as a Statutory Auditor for the year 2010-11.

For FMTSC, M/s. P.Punnet & Co., CA had been hired and contract was signed for their services.

#### TRAININGS ON PROCUREMENT

A training module on Procurement including community procurement has been prepared and circulated to all concerned for imparting training to the members of BLFs/VOs/SHGs. This was followed by conducting two days' training programme on procurement and issues of community procurement. Practice sheet of SHG books of records has also been printed for training purposes for the year. Approx 19,000 SHG books of accounts have been printed and distributed in all the BPIUs for the SHGs.

#### PROCUREMENT FOR KOSI REGION

New BPIUs and DPCU in Kosi region are functioning and process for procurement of Offices Goods (furniture and fixtures) has been ensured.

#### FINANCE

#### FINANCIAL MANAGEMENT CAPACITY BUILDING

Trainings have been organized for project staff on financial management at BPIUs, DPCUs and SPMUs levels. It has been designed to increase the efficiency and effectiveness in financial affairs. Technical trainings were also provided to build a strong hold on Tally accounting package for the accounting accuracy. Newly joined staff as office assistant were also given training on settlement of TA claims and maintenance of manual cash books. A

training was organized on income tax/VAT and accounting for Finance Managers, & Accountants at BIPARD for regular updating with rules and norms of the financial management.

#### STATUTORY COMPLIANCE

The current status of the eTDS return till March 11 has been processed for consolidation. TDS of IT and VAT till Feb 11 have been deposited. EPF and GPF amount has also been deposited till Feb 11.

#### INTERNAL AUDIT

Internal audit for the FY 2009-2010 is completed and report has been submitted whereas Status of IUFR for the period September to December 10 has been sent to CAA&A and IUFR for the period July to December 10 has been sent to WB and IUFR up to 4<sup>th</sup> quarter is under process of consolidation.

#### STATUTORY AUDIT

Statutory Audit for the year 2009-10 has been completed and report submitted to the World Bank and the Finance Department.

#### FINANCIAL PROGRESS AT A GLANCE : BRLP

Sl.	Components	Expenditure 1st Qtr. (Rs. In Crore)	Expenditure 2nd Qtr. (Rs. In Crore)	Expenditure 3rd Qtr. (Rs. In Crore)	Expenditure 4th Qtr. (Rs. In Crore)	Total Expenditure 2010-11
1	Community Institution Development (CID)	4.99	6.9	7.01	8.74	27.64
2	Community Institution Fund (CIF)	9.87	19.21	8.92	38.55	76.53
3	Special Technical Assistance Fund	0.12	0.32	0.24	0.46	1.14
4	Project Management	1.99	1.59	2.5	2.85	8.93
<b>Grand Total</b>		<b>16.97</b>	<b>28.02</b>	<b>18.67</b>	<b>50.6</b>	<b>114.26</b>

#### FINANCIAL PROGRESS AT A GLANCE : BKFRP

Sl.	Components	Expenditure 1st Qtr. (Rs. In Crore)	Expenditure 2nd & 3rd Qtr. (Rs. In Crore)	Expenditure 4th Qtr. (Rs. In Crore)	Total Expenditure 2010-11
1	Community Institution Development (CID)	-	0.48	0.43	0.91
2	Community Institution Fund (CIF)	-	0.63	2.08	2.71
3	Special Technical Assistance Fund	-	-	-	-
4	Project Management	-	-	0.03	0.03
<b>Grand Total</b>		<b>-</b>	<b>1.11</b>	<b>2.54</b>	<b>3.65</b>

## PROGRESS AT GLANCE UP TO MARCH 2011

HEADS	Gaya	Nalanda	Muzaffarpur	Madhubani	Purnia	Khagaria	Koshi	STATE
<b>Instituion Building</b>								
No of revenue villages entered (Online MIS)	674	370	337	200	210	100	86	1977
No of village saturated (Online MIS)	94	111	70	0	14	6	0	295
<b>SHG FORMED</b>								
No. of SHG promoted by BRLPS (Online MIS)	7235	4297	5967	4347	4923	3002	1866	31637
Total mem in the SHG promoted by BRLPS ( No of poor mobilised into SHGs) (Online MIS)	95284	54317	73537	58338	65750	43069	24420	414715
No of member / group	13.2	12.6	12.3	13.4	13	14.3	13.1	13
<b>SAVING</b>								
Total Cummulative Amount mobilized by the Group (Online MIS)	35946400	20028900	36128900	28198600	29124700	23838800	7102900	180369200
Total Cummulative Amount Mobilised per Group	4968	4661	6055	6487	5916	7941	3806	5701
Total Cummulative Amount Mobilised per Member	377	369	491	483	443	554	291	435
<b>INTERLOANING</b>								
Total Cummulative number of loan (Online MIS)	100658	63113	73250	99054	102768	69840	35708	544391
Total Cummulative amount interloaned (Online MIS)	67359500	60420000	80276000	72072700	70854400	67495600	1960960	420439160
<b>Repayment Rate</b>								
Repayment Rate - Interloaning (Online MIS)	79	57	67	74	60	65.47	64.78	72.49
<b>MICRO PLAN</b>								
No of Micro Plan Completed - Ist Round (Manual)	4658	3338	4314	3396	3423	2489	775	22393
No of Micro Plan Completed - IInd Round (Manual)	0	359	35	0	0	126	0	520
<b>INITIAL CAPITALIZATION FUND</b>								
Amount Disbursed under ICF (Online MIS)	1.49E+08	116898000	137223900	86299100	117714200	65302900	11313400	684147400
No. of Groups received ICF (Online MIS)	3258	2461	2906	1817	2298	1341	300	14381
Avg. Amount Loaned per SHG	45855	47500	47221	47495	51225	48697	37711	47573
Amount of UC recd by BPIU (Manual)	51175100	0	8675499	4022043	65041125	29550086	29550086	158463853
<b>BANK ACCOUNT &amp; LINKAGES</b>								
No. of SHGs having Bank A/C (Online MIS)	2896	1790	1461	1215	1743	35	21	9161
No of SHG 3 months old but not having Bank Account (Online MIS)	3436	2363	4151	2970	3095	2817	1413	20245
% Bank Account opened against the SHG Formed	40	42	24	28	35	1	1	29
No. of total Groups Credit Linked with Banks (Online MIS)	560	506	407	422	742	310	9	2956
Amount Loaned by Banks to SHG (In Rs. 000) (Online MIS)	13566700	15014000	9443100	9377800	23623600	8120700	88600	79234500
Avg. Amount Loaned by Banks per SHG	24226	29672	23202	22222	31838	26196	9844	26805
<b>COMMUNITY MOBILISERS</b>								
Number of Book Keepers/CM identified (Manual)	1110	436	813	689	1026	570	45	4689
Number of Book Keepers/CM trained (Manual)	974	381	724	613	937	570	45	4244
Number of SHGs being managed by CM partly (Manual)	7792	3368	5792	4837	7496	5067	400	34752
No of SHG / Trained CM	8	9	8	8	8	9	9	8.2
<b>Village Organisation</b>								
No. of Village organisation Formed (Online MIS)	218	130	175	128	148	123	46	968
No. of SHG part of Village organisation (Online MIS)	2094	1296	1836	1179	1603	1166	449	9623



## HUMAN RESOURCE STATUS

SI	Positions	Required No.	Status till 31 <sup>st</sup> Dec. 10	Progress during the quarter		Status till 31 <sup>st</sup> Mar. 11
				Joining of staff	Staff Left	
<b>State Project Management Unit</b>						
1	CEO	1	1	-	-	1
2	OSD to CEO	1	1	-	-	1
3	CFO	1	1	-	-	1
4	AO	1	1	-	-	1
5	SPM	9	7	-	1	6
6	Procurement Specialist	1	1	-	-	1
7	Finance Officer	1	1	-	-	1
8	Project Manager	12	8	-	-	8
9	Procurement Officer	1	1	-	-	1
10	System Analyst	2	2	-	-	2
11	Data Administrator	2	1	1	-	2
12	DTP Operator cum Designer	1	1	-	-	1
13	Project Associate	9	0	7	1	6
14	Accountant	5	5	-	-	5
15	Office Assistant	6	6	-	1	5
16	Cashier	1	0	1	-	1
17	Procurement Assistant	1	1	-	-	1
18	PA cum Steno	2	0	2	-	2
19	Store Keeper	1	1	-	-	1
		<b>58</b>	<b>39</b>	<b>11</b>	<b>3</b>	<b>47</b>
<b>District Project Management Unit</b>						
1	District Project Manager	9	3	2	-	5
2	Training Manager	9	4	2	-	6
3	Manager Livelihoods	9	6	-	-	6
4	Manager Social Development	9	6	-	1	5
5	Manager Microfinance	9	6	2	-	8
6	Manager Jobs	9	0	8	-	8
7	Manager Communication	9	0	5	-	5
8	Manager M&E	9	0	4	-	4
9	Finance Manger	9	1	3	-	4
10	Training Officer	27	13	2	-	15
11	Accountant	9	6	-	-	6
12	Office Assistant	9	6	-	-	6
	<b>Total</b>	<b>126</b>	<b>51</b>	<b>28</b>	<b>1</b>	<b>78</b>
<b>Block Project Management Unit</b>						
1	Block Project Manager	55	36	8	1	43
2	Chief Executive -WFPC	2	0	1	-	1
3	Livelihoods Specialist	27	0	11	-	11
4	Area Coordinator	188	136	36	3	169
5	Accountant	55	19	22	-	41
6	Office Assistant	55	17	22	-	39
7	Community Coordinator	825	595	114	9	700
	<b>Total</b>	<b>1207</b>	<b>803</b>	<b>214</b>	<b>13</b>	<b>1004</b>

**Mookherjee Biswas & Pathak**  
Chartered Accountants

5 & 6 Fancy Lane, Kolkata-700001  
Phone : 2248 1733, 2243 8542, 2242 1789  
Fax : (033) 2248 0080  
Website : www.mbpkol.com  
E-mail : mbpkol@vsnl.net

**Mookherjee Biswas & Pathak**  
Chartered Accountants

### AUDITORS' REPORT

To the members of Bihar Rural Livelihoods Promotion Society

We have audited the accompanying Balance Sheet of Bihar Rural Livelihoods Promotion Society (BRLPS) as at March 31, 2011, the Income and Expenditure Account and Receipts and Payments Account for the year ended on that date. These financial statements are the responsibility of the management of the society. Our responsibility is to express an opinion on these financial statements on our audit.

We conducted our audit in accordance with 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 statement presentation. We believe that our audit provides a reasonable basis for our opinion.

It is the policy of the enterprise to prepare its financial statements on the cash receipts and disbursements basis. On this basis income and the related assets are recognised when received rather than when earned, and expenses are recognized when paid rather than when the obligation is incurred.

Based on our audit, we report that:

- 1) 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.
- 2) In our opinion proper books of account, as required by law, have been maintained by the society so far as appears from our examination of those books.
- 3) The financial statements dealt with by this report are in agreement with the books of account.
- 4) In our opinion, and to the best of our information and according to the explanations given to us the said financial statements give a true and fair view

i) in the case of Balance Sheet, the assets and liabilities arising from cash transactions of the Society as at March 31, 2011 and,



5 & 6 Fancy Lane, Kolkata-700001  
Phone : 2248 1733, 2243 8542, 2242 1789, Fax : (033) 2248 0080, Website : www.mbpkol.com, E-mail : mbpkol@vsnl.net

15<sup>th</sup> September, 2011

Project Management,  
Bihar Rural Livelihoods Promotion Society,  
Vidyut Bhavan, Annex II 1st Floor,  
Bailey Road, Jawaharlal Nehru Marg  
Patna 800 001

Dear Sirs,

#### Management Letter

Audit for the year ended 31<sup>st</sup> March 2011

Further to our comments given in management letter dated 30<sup>th</sup> August 2011, we state that we have verified more than 20% of the total CIF advance given to SHGs/ VCs during our audit for the financial year 2010-11.

For Mookherjee Biswas & Pathak  
Chartered Accountants



*S Mukherjee*  
(S Mukherjee)  
Partner

Branch Office : A-13, Bejoy Deep Building, 41, Sevoke Road, Siliguri 734 401, Phone : (0353) 253 8512, 252 93087



**BRLPS**

**Bihar Rural Livelihoods Promotion Society  
Consolidated Balance Sheet as on 31st March 2011**

(Amount in Rs.)

Capital / Liabilities	Schedule No.	As at 31st March 2011	As at 31st March 2010	Assets	Schedule No.	As at 31st March 2011	As at 31st March 2010
Capital Fund	1	23,185,612.75	18,518,912.75	Fixed Assests	5	23,185,612.75	18,518,912.75
Restricted Funds	2	292,928,288.04	227,057,604.64	Current Assets, Loans & Advances			
Loan	3	7,277.00	7,277.00	Current Assets			
Current Liabilities	4	1,261,969.50	1,011,099.00	Cash in Hand	6	483,371.55	461,426.90
				Cash at Bank	7	264,064,573.99	203,751,325.99
				Fund in Transit	8	77,962.00	4,700,000.00
				Loans & Advances	9	29,571,627.00	19,163,227.75
<b>Total</b>		<b>317,383,147.29</b>	<b>246,594,893.39</b>	<b>Total</b>		<b>317,383,147.29</b>	<b>246,594,893.39</b>

Significant Accounting Policies & Notes on Accounts

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In terms of our report of even date

For and on behalf of  
Mookherjee Biswas & Pathak  
Chartered Accountants  
Firm Registration No: 301138E

  
(S. Mukherjee)  
Partner  
Membership No. F 59159  
Place : Patna  
Date : 30th August, 2011



For and on behalf of  
Bihar Rural Livelihoods Promotion Society

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

  
Subodh Ram  
(Chief Finance Officer)




**Mookherjee Biswas & Pathak**

ii) in the case of Income and Expenditure Account the income and expenses paid during the year then ended on the receipts and disbursements basis and,

iii) in the case of Receipts and Payments Accounts, of the Receipts and Payments for the year ended on that date

**For Mookherjee Biswas & Pathak**  
Chartered Accountants  
Firm registration No 301138E

  
(S Mukherjee)  
Partner  
Membership No 059159

August 30, 2011  
Patna



**Bihar Rural Livelihoods Promotion Society**  
Consolidated Income & Expenditure Account for the year ended 31st March 2011

Expenditure	Schedule No.	For the year ended 31-3-2011					For the year ended 31-3-2010					(Amount in Rs.)				
		BELP	NSFM	UNICEF	SRLM	KIOS	BELP	NSFM	UNICEF	SRLM	KIOS	For the year ended 31-3-2011	For the year ended 31-3-2010			
<b>Other Project Expenditure</b>																
Community Extension Development	10	275,11,681.38		146,039.00		8,944,377.00	282,99,847.38	176,17,677.00			1,17,17,738.38	3,79,647.33	146,039.00	8,944,377.00	282,99,847.38	176,17,677.00
Community Extension Fund	11	752,12,248.00	6,79,647.33			27,12,473.00	882,447,728.22	424,681,798.00			1,17,17,738.38	6,79,647.33	146,039.00	8,944,377.00	882,447,728.22	424,681,798.00
Special Technical Assistance Fund		11,39,000.00					11,39,000.00	11,39,000.00			11,39,000.00			11,39,000.00	11,39,000.00	
Project Management Cost	12	87,275,120.00				276,274.00	87,344,674.00	88,873,790.00			87,344,674.00			88,873,790.00	87,344,674.00	
Subtotal		1,18,89,146.38	6,79,647.33	146,039.00		9,220,851.00	1,28,28,243.58	1,28,28,243.58			1,17,17,738.38	7,49,294.66	146,039.00	9,220,851.00	1,28,28,243.58	1,28,28,243.58
<b>Fixed Asset Expenditure</b>																
Fixed Asset Expenditure During the year		6,22,547.00				122,100.00	6,34,647.00	6,34,647.00			6,34,647.00			6,34,647.00	6,34,647.00	
Fixed Expenditure		1,14,28,866.38	6,79,647.33	146,039.00		9,34,951.00	1,29,33,247.00	1,34,628,395.00			14,74,002.00	7,49,294.66	146,039.00	10,19,842.00	1,40,876,742.00	1,40,876,742.00
Transfer from Bihar Rural Livelihood Project		4,25,540.00				122,100.00	4,37,640.00	4,37,640.00			4,37,640.00			4,37,640.00	4,37,640.00	
<b>Total</b>		1,29,43,532.38	7,49,294.66	146,039.00		9,35,073.00	1,33,65,883.58	1,39,006,690.00			1,26,90,020.38	7,49,294.66	146,039.00	9,35,073.00	1,45,253,484.58	1,45,253,484.58

Significant Accounting Policies & Disclosures

In terms of our report of date 28/08/2011  
For and on behalf of  
Memberships Bureau & Parish  
Chartered Accountants  
Firm: Registration No. 0011382  
D. Mishra  
Partner  
Membership No. F 00119  
Place: Patna  
Date: 28th August, 2011

For and on behalf of  
Bihar Rural Livelihoods Promotion Society  
Anand Kumar Choudhary, IAS  
(Project Director cum Chief Executive Officer)

Subodh Kumar  
Secretary  
(Chief Finance Officer)



**Bihar Rural Livelihoods Promotion Society**  
Consolidated Receipts & Payments Account for the year ended 31st March 2011

Receipts	Schedule No.	For the year ended 31-3-2011					For the year ended 31-3-2010					(Amount in Rs.)				
		BELP	Grant	NSFM	SRLM	KIOS	BELP	Grant	NSFM	SRLM	KIOS	Total for the year ended 31-3-2011	Total for the year ended 31-3-2010			
<b>Opening Balance</b>																
Cash in Hand	8	461,438.00				461,438.00	128,130.75				128,130.75	128,130.75	128,130.75			
Cash at Bank	9	281,452,131.00	10,00,000.00			281,452,131.00	112,889,899.43				112,889,899.43	112,889,899.43	112,889,899.43			
Fixed Assets	10	4,79,000.00				4,79,000.00	4,79,000.00				4,79,000.00	4,79,000.00	4,79,000.00			
Loans & Advances	11	78,10,127.72				78,10,127.72	11,385,887.33				11,385,887.33	11,385,887.33	11,385,887.33			
Subtotal		275,78,696.72	10,00,000.00			275,78,696.72	157,684,717.51				157,684,717.51	157,684,717.51	157,684,717.51			
<b>Receipts</b>																
Grant Received from Government of Bihar		1,28,00,000.00				1,28,00,000.00	95,00,000.00				1,28,00,000.00	95,00,000.00	1,28,00,000.00			
Grant from Govt. of India																
Grant from Agriculture Dept. (NSFM)			1,00,00,000.00			1,00,00,000.00					1,00,00,000.00		1,00,00,000.00			
Grant from UNICEF			1,00,00,000.00			1,00,00,000.00					1,00,00,000.00		1,00,00,000.00			
Other Income																
Bank Interest	12	14,74,002.00				14,74,002.00	14,74,002.00				14,74,002.00	14,74,002.00	14,74,002.00			
Subsidy Income	13	17,264.00				17,264.00	17,264.00				17,264.00	17,264.00	17,264.00			
Other Receipts																
During the year		1,42,84,266.00				1,42,84,266.00	1,16,95,266.00				1,42,84,266.00	1,16,95,266.00	1,42,84,266.00			
Subtotal		1,42,84,266.00				1,42,84,266.00	1,16,95,266.00				1,42,84,266.00	1,16,95,266.00	1,42,84,266.00			
<b>Total</b>		1,29,43,532.38	7,49,294.66	146,039.00		9,35,073.00	1,33,65,883.58				1,26,90,020.38	7,49,294.66	146,039.00	9,35,073.00	1,45,253,484.58	1,45,253,484.58

Significant Accounting Policies & Disclosures

In terms of our report of date 28/08/2011  
For and on behalf of  
Memberships Bureau & Parish  
Chartered Accountants  
Firm: Registration No. 0011382  
D. Mishra  
Partner  
Membership No. F 00119  
Place: Patna  
Date: 28th August, 2011

For and on behalf of  
Bihar Rural Livelihoods Promotion Society  
Anand Kumar Choudhary, IAS  
(Project Director cum Chief Executive Officer)

Subodh Kumar  
Secretary  
(Chief Finance Officer)





BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY			(Amount in Rs.)
Schedules to the Balance Sheet			
Schedule 1	As at 31st March 2011	As at 31st March 2010	
<b>Capital Fund</b>			
Opening Balance	18,518,912.75	11,657,229.00	
Add Transferred during the year being Capital			
Expenditure in nature	4,666,700.00	6,861,683.75	
<b>Sub Total A</b>	<b>23,185,612.75</b>	<b>18,518,912.75</b>	
<b>Schedule 2</b>			
<b>Restricted Funds</b>			
<b>From World Bank (Through Govt of Bihar)</b>			
Opening Balance	216,728,604.64	131,600,013.93	
Fund from State Government for the project	1,200,000,000.00	924,000,000.00	
Less: Expenditure incurred during the year	(1,123,137,197.38)	(822,009,724.56)	
Less: Expenditure on Fixed Assets transferred to Capital Fund-Bihar Rural Livelihoods Project	(4,535,541.00)	(6,861,683.75)	
Less: Expenditure on Fixed Assets transferred to Capital Fund-Kosi Flood recovery Project	(131,159.00)	-	
Less: Expenditure of Kosi Project	(36,222,014.00)	-	
<b>Sub Total A</b>	<b>261,702,693.26</b>	<b>216,728,604.64</b>	
<b>UNICEF</b>			
Opening Balance	329,000.00	-	
Fund received from UNICEF	1,030,771.00	329,000.00	
Less: Expenditure	(140,029.00)	-	
<b>Sub Total B</b>	<b>1,219,742.00</b>	<b>329,000.00</b>	
<b>From Govt. Of India (SRLM)</b>			
Opening Balance	15,000,000.00	-	
Fund from NFSM	23,785,500.00	-	
Less: Expenditure	(9,799,643.22)	-	
<b>Sub Total C</b>	<b>13,985,856.78</b>	<b>-</b>	
<b>Total (A+B+C+D)</b>	<b>392,928,288.04</b>	<b>227,057,604.64</b>	
<b>Schedule 3</b>			
<b>Loan</b>			
Bihar State Women Development Corporation (BSWDC)			
As at 31st March 2011	3,277.00	3,277.00	
As at 31st March 2010	3,277.00	3,277.00	
<b>Total</b>	<b>3,277.00</b>	<b>3,277.00</b>	



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY			(Amount in Rs.)
Schedules to the Balance Sheet			
Schedule 4	As at 31st March 2011	As at 31st March 2010	
<b>Current Liabilities</b>			
<b>Particulars</b>			
<b>SPMU</b>			
Sundry Creditors	97,160.50	65,126.00	
Duties & Taxes	-	708.00	
Security Deposit	-	83,848.00	
Retention Money	31,833.00	75,868.00	
Performance Security	552,640.00	255,205.00	
Salary Deduction	187,853.00	67,108.00	
Insurance Premium	5,720.00	7,361.00	
Salary Payable	1,002,164.50	558,424.00	
<b>BPLU</b>			
Khagaria	252.00	-	
Alaifil	5,548.00	-	
Chautham	6,607.00	-	
B.Kodi	-	2,300.00	
Barnanahi	31,512.00	-	
Dhamulla	3,322.00	-	
Amour	19,177.00	-	
Biasi	1,454.00	-	
Bhawanipur	3,694.00	-	
Mushari	303.00	687.00	
Boochela	-	1,289.00	
Mehnapur	-	256.00	
Sakra	2,480.00	-	
Saraiya	7,333.00	-	
Harnaut	2,445.00	7,773.00	
Rajgir	1,751.00	6,472.00	
Biharsharif	-	4,557.00	
Ruhai	193.00	5,035.00	
Nooraul	79.00	213.00	
Siemra	4,715.00	-	
Bodhgaya	19,412.00	783.00	
Serghati	124.00	6,590.00	
Khizaranai	-	24,177.00	
Debbi	1,500.00	8,738.00	
Amak	651.00	10,785.00	
Mangur	1,250.00	315.00	
Wazirganj	1,850.00	8,150.00	
Tankoppa	-	7,092.00	
Gurua	7,800.00	-	
ARI	1,263.00	-	
Raj Nagar	880.00	6,294.00	
Benipati	31,172.00	482.00	
Khazansil	4,660.00	5,873.00	
Jainagar	2,101.00	6,941.00	
Bhanjharpur	-	603.00	
Lachhaur	-	3,475.00	
Pandaul	285.00	119,993.00	
<b>Total</b>	<b>164,013.00</b>	<b>3,475.00</b>	



**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY**  
Schedules to the Balance Sheet

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		(Amount in Rs.)
Schedules to the Balance Sheet		
DECU		
Machhoul		21,104.00
Claya	15,283.00	148,771.00
Muraflaypur	1,714.00	34,317.00
Purnia	21,782.00	107,248.00
Nalanda	44,197.00	24,842.00
Khagaria	11,238.00	-
(C)	94,414.00	336,282.00
<b>SUB TOTAL BRLP</b>	<b>1,260,591.50</b>	<b>1,011,099.00</b>
<b>KOSI</b>		
Tax Deducted At Source	150.00	-
Value Added Tax	829.00	-
Employees Provident Fund	399.00	-
(D)	1,378.00	-
<b>Total (A+B+C+D)</b>	<b>1,261,969.50</b>	<b>1,011,099.00</b>

Schedule 5  
Fixed Assets

Particulars	(Amount in Rs.)		
	Balance as on 01-04-2010	Addition during the year	Balance as on 31-03-2011
<b>Bihar Rural Livelihoods Project</b>			
Airconditioner	704,145.00	69,680.00	773,825.00
Computer	918,264.50	-	918,264.50
Laptops	615,240.00	-	615,240.00
Fax	180,433.00	39,300.00	219,733.00
Furniture & Fixture	5,778,868.50	2,533,410.00	8,312,278.50
Mobile Phone	75,900.00	-	75,900.00
Intercom	115,315.00	-	115,315.00
Vehicle	1,581,106.00	-	1,581,106.00
Photocopier	146,640.00	191,672.00	338,312.00
Printer	825,703.00	498,706.00	1,324,409.00
Software	590,347.00	164,989.00	755,336.00
Other Office Equipment	2,342,860.00	13,077.00	2,355,937.00
Misc. Electronic Installations	106,966.75	25,092.00	132,058.75
LCD Projector	576,927.00	-	576,927.00
LCD TV	111,523.00	-	111,523.00
Digital Camera	414,737.00	71,871.00	486,608.00
UPS/Inverter	616,533.00	1,820.00	618,353.00
Scanner	197,368.00	78,261.00	275,629.00
Generator	110,504.00	-	110,504.00
Computer Accessories	381,997.00	114,486.00	496,483.00
Upgrading of Computer System/O.Equipment	721,964.00	154,633.00	876,597.00
Cycle	28,406.00	40,178.00	68,584.00
Laptop's Adaptor	18,900.00	-	18,900.00
Fan	65,867.00	142,160.00	208,027.00
Sign Board	57,622.00	19,038.00	76,660.00
Office Refurmishing	1,234,776.00	222,059.00	1,456,835.00
Stabilizer	-	32,875.00	32,875.00
Coolers	-	122,234.00	122,234.00
<b>Total (A)</b>	<b>18,518,912.75</b>	<b>4,535,541.00</b>	<b>23,054,453.75</b>
<b>Bihar KOSI Flood Recovery Project</b>			
Furniture	-	75,030.00	75,030.00
Printer	-	8,275.00	8,275.00
Other Office Equipment	-	4,859.00	4,859.00
Misc. Electronic Installations	-	9,470.00	9,470.00
Digital Camera	-	32,825.00	32,825.00
Computer Accessories	-	700.00	700.00
<b>Total (B)</b>	<b>131,159.00</b>	<b>131,159.00</b>	<b>131,159.00</b>
<b>TOTAL (A+B)</b>	<b>18,650,071.75</b>	<b>4,666,700.00</b>	<b>23,316,771.75</b>



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		(Amount in Rs.)
Schedules to the Balance Sheet		
DRDCU		24,053.00
Peria		13,438.00
Khagaria		4,314.00
Gaya		13,629.00
Nalanda		807.00
Muzaffarpur		12,479.00
Madhubani		29,295.50
		20,239.00
	(C)	108,532.50
KOSI Project		
Chhatrapur		759.60
Kumarband		1,720.00
	(a)	2,479.60
DPCU		
Saharsa		614.00
	(b)	614.00
	(D = (a)+(b))	3,093.60
<b>Total (A+B+C+D)</b>		<b>483,371.55</b>
		<b>481,426.90</b>

*[Handwritten signature]*



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		(Amount in Rs.)
Schedules to the Balance Sheet		
Schedule 6		
Cash in Hand		
Particulars	As at 31st March 2011	As at 31st March 2010
Bihar Rural Livelihoods Project		
(A)		
SPAMU	62,569.05	32,769.55
	62,569.05	32,769.55
BFCU		
Dhansdaha	10,996.50	1,321.00
B. Kothi	2,798.00	30.00
Huamankhi	17,923.00	22,584.35
Amour	19,575.00	-
Batali	6,120.00	-
Bhawanipour	5,304.00	-
Ropauli	1,999.00	-
Khagaria	31,377.00	4,567.00
Alaoli	2,914.00	231.00
Chhatrapur	-	3,425.00
Kumarband	-	1,792.00
Brenipwail	7,281.50	5,782.00
Khajauli	14.00	38,802.00
Rajmager	3,873.00	3,002.00
Jymager	545.00	913.00
Bhujharpur	3,393.00	-
Lakhisar	1,100.00	-
Pandoul	10,712.00	3,925.00
Beechaha	20,144.00	22,511.00
Mingpur	17,493.00	41,094.00
Musbahari	559.00	9,182.00
Sakra	5,614.00	25,272.00
Sanaha	13,747.00	13,353.00
Mumal	5,950.00	21,211.00
Kurbani	3,062.00	4,556.00
Rajgir	4,311.00	5,699.00
Sarmara	23,410.00	3,342.00
Harnaui	10,611.00	12,238.00
Bihar Sarif	12,195.00	6,899.00
Nagarmausa	2,677.00	679.00
Rahul	7,463.00	6,858.00
Ashawan/Nooratal	3,495.00	2,906.00
Boohi Gaya	4,598.00	4,287.00
Debbi	2,321.00	643.00
Suarghati	10,138.00	7,717.00
Khairnari	9,638.00	12,479.50
Amas	3,529.00	865.00
Atri	4,923.00	16,092.00
Wazirganj	508.00	19,790.00
Gurwa	5,476.00	12,483.00
Tuekurga	219.00	8,669.50
Barechani	3,306.00	6,959.00
Mangpur	8,693.00	26,338.00
	399,177.00	379,079.35
	(B)	



**BRLPS**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		(Amount in Rs.)
Schedules to the Balance Sheet		
Schedule 7	As at 31st March 2011	As at 31st March 2010
Cash at Bank		
Particulars		
Bihaar Rural Livelihoods Project, UNICEF, SRLM, NFSM		
SEPMU		
Corporation Bank (HO)	94,545.00	33,266.00
Central Bank Of India (HO)	1,566,337.07	2,065,714.00
Canara Bank (HO)	3,223,358.07	3,223,358.07
SBI (HO)	598,311.00	1,084,336.00
State Bank of India	1,419,994.00	5,358,831.00
Punjab National Bank	344,041.00	266,800.00
Madhya Bihar Gramin Bank	271,216.00	941,932.00
Union Bank of India	475,805.00	-
Central Bank (SRLM)	15,000,000.00	-
(A)	18,396,255.07	12,974,237.07
BPFI		
Dharmdaha	8,013,780.40	5,055,516.40
B. Kothi	11,650,000.00	5,517,340.00
Arnaar	1,714,024.00	2,508,135.00
Baldi	1,419,994.00	730,871.00
Barninabki	6,003,011.00	1,892,957.00
Bawanpur	850,796.00	1,830,211.00
Rupauli	9,235,744.00	4,654,024.00
Khagaria	19,358,709.80	13,692,092.80
Chartham	5,541,745.00	3,737,181.00
Alauli	7,728,410.00	12,553,440.00
Chhatrapar	-	2,105,243.00
Kumarband	-	2,942,975.00
Beriyani	3,603,437.05	5,304,948.05
Khajauli	4,192,821.00	5,819,139.00
Rajnagar	7,696,425.00	6,272,908.00
Jaynagar	2,191,817.00	510,687.00
Jainbharpur	1,929,073.00	3,400,699.00
Lakhtaur	2,253,963.00	4,392,780.00
Paedoul	4,951,813.00	1,253,776.00
Bochaha	11,702,141.00	19,913,408.00
Minsar	9,957,819.50	579,888.50
Munahani	9,385,266.00	8,438,307.00
Sohra	1,365,899.00	326,309.00
Saraya	1,111,285.00	2,287,760.00
Murali	2,015,271.00	2,208,871.00
Kudhasi	3,615,755.00	4,098,857.00
Rajpur	5,878,887.00	398,666.00
Sarrera	1,715,644.00	6,134,601.00
Hamaat	11,749,555.00	9,267,545.00
Bihaar Sarif	2,364,899.00	8,745,220.00
Nagamama	11,154,251.00	4,914,359.00
Rahul	16,965,562.00	9,947,156.00
Ashawan	2,209,576.00	184,805.00
Bodh Gaya	5,376,244.30	2,715,912.30
Dabhi	2,476,062.00	3,722,549.00
Sheeghali	4,466,224.50	2,969,543.00
Khiriernari	5,730,146.00	601,190.00
Amas	3,968,020.00	464,834.00
Atri	2,997,167.00	2,489,094.00
Wazirganj	3,738,113.37	2,818,859.37
Garwa	670,984.00	2,357,273.00
Tuekappa	4,706,811.00	399,449.00
Barnchatti	2,890,145.00	907,980.00
Mansar	4,673,790.00	2,246,719.50
(B)	231,272,082.92	183,676,339.92



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		(Amount in Rs.)
Schedules to the Balance Sheet		
DPCCU	818,285.00	1,068,504.00
Purnia	1,928,093.00	1,271,844.00
Khagaria	1,159,451.00	499,750.00
Madhubani	209,862.00	334,165.00
Gaya	1,431,520.00	3,393,234.00
Nalanda	840,550.00	83,348.00
Muzaffarpur	6,387,761.00	7,100,349.00
Kosi Project		
BPFI		
Chhatrapur	2,083,014.00	-
Banapur	2,000.00	-
Kumarband	4,020,034.00	-
(H)	6,105,048.00	-
DPCCU	968,559.00	-
Shirama	968,559.00	-
SPMU (e)	1,000,868.00	-
Total Kosi Project (D = (H)+(B)+(C))	8,074,475.00	-
Total (A+B+C+D)	364,064,573.99	303,751,325.99

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**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY**  
Schedules to the Balance Sheet

Schedule 9

(Amount in Rs.)

BRLP	1. Employer Advance		2. Deposits		3. Others		Total As at 31st March 2011	As at 31st March 2010
	Less than Six Months	More than Six Months	Less than Six Months	More than Six Months	Less than Six Months	More than Six Months		
<b>BFLU</b>								
Dhamaaha	88,750.00	41,964.00	-	500.00	1,196,238.00	-	1,327,442.00	217,684.00
B. Kothi	110,382.00	5,625.00	-	-	741,499.00	-	857,506.00	102,472.50
Amnar	46,867.00	17,044.00	-	-	-	-	63,911.00	110,872.00
Baiti	37,220.00	1,800.00	-	-	7,940.00	12,700.00	46,960.00	18,411.00
Banmankhi	217,790.00	17,804.00	-	-	31,100.00	-	299,394.00	88,701.00
Bhowanipar	11,472.00	62,080.00	-	3,600.00	575.00	-	77,727.00	47,210.00
Rajauli	31,778.00	5,691.00	-	-	11,455.00	-	48,924.00	26,209.00
Khagarin	69,875.00	17,025.00	-	500.00	296,500.00	276,623.00	668,523.00	105,089.00
Chandhan	59,192.00	11,000.00	-	-	-	-	70,192.00	12,201.00
Alauli	30,668.00	33,066.00	-	-	1,000.00	-	64,734.00	32,313.00
Chhatnagar	-	-	-	-	-	-	-	22,177.00
Kamarkhand	-	-	-	-	-	88,000.00	706,977.00	79,753.00
Itanpatti	130,381.00	50,076.00	-	-	38,500.00	-	168,957.00	55,154.00
Khajauli	27,748.00	52,769.00	-	-	8,500.00	77,850.00	166,867.00	50,306.00
Rajragar	26,480.00	28,487.00	-	-	799,700.00	682,900.00	1,537,567.00	69,869.00
Jaynagar	91,840.50	20,874.00	-	-	3,500.00	6,000.00	122,214.50	34,650.00
Jhanybarpur	71,824.00	17,256.00	-	-	-	-	89,080.00	41,540.00
Lakhnau	83,267.00	52,882.00	-	-	-	-	116,149.00	19,514.00
Pandaul	44,906.00	23,018.00	-	-	35,438.00	-	103,362.00	19,514.00
Bochaha	105,466.00	67,500.00	-	-	9,200.00	245,180.00	427,346.00	109,739.00
Misapur	2,232.00	243,385.00	-	-	277,865.00	1,406,316.00	1,929,798.00	132,947.00
Mushahari	86,317.00	8,915.00	-	-	33,110.00	395,180.00	523,522.00	166,971.00
Sakra	62,534.00	1,200.00	-	-	-	-	63,734.00	42,721.00
Sareya	121,144.00	6,750.00	-	-	121,570.00	14,800.00	264,264.00	74,814.00
Mahaul	45,552.00	3,286.00	-	-	-	-	50,838.00	62,302.00
Kudhan	16,218.00	1,490.00	-	-	-	-	17,708.00	49,364.00
Ragur	86,001.00	11,700.00	-	-	-	-	117,701.00	63,852.00
Sacenta	53,585.00	24,006.00	-	-	81,900.00	35,600.00	165,091.00	71,344.00
Harnaul	24,315.00	72,576.00	-	-	-	69,364.00	166,255.00	260,564.00
Bihar Sarif	97,891.00	73,166.00	-	-	-	-	171,057.00	95,750.00



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		Schedules to the Balance Sheet	
Schedule 8		(Amount in Rs.)	
Fund in Transit		As at 31st March 2010	
Bihar Rural Livelihoods Project		As at 31st March 2011	
Particulars			
BFLU			
Bhowanipar	-	700,000.00	-
Arna	-	1,500,000.00	-
Tandipara	-	2,500,000.00	-
Dhamaaha	25,098.00	-	-
B.Kothi	25,987.00	-	-
Banmankhi	25,987.00	-	-
<b>Total</b>		<b>77,962.00</b>	<b>4,700,000.00</b>

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	1. Employee Advances		2. Deposits		3. Others		Total As on 31st March 2011	As at 31st March 2010
	Less than Six Months	More than Six Months	Less than Six Months	More than Six Months	Less than Six Months	More than Six Months		
<b>BRLP</b>								
Nagarwaha	14,440.00	26,692.00	-	-	93,000.00	-	134,132.00	21,316.00
Rajhi	18,760.00	8,675.00	-	-	116,304.00	-	143,339.00	29,033.00
Aubaram	15,794.00	24,425.00	-	-	-	-	40,219.00	22,996.00
Both Gaya	22,203.00	28,099.00	-	-	2,234,225.00	-	2,334,327.00	65,230.00
Dobhi	18,701.00	42,192.00	-	-	1,138,128.00	-	1,199,021.00	106,949.00
Sharghari	20,634.00	24,441.00	-	-	311,924.00	-	356,799.00	82,163.00
Khazirani	29,419.00	25,845.00	-	-	427,760.00	67,600.00	550,024.00	170,495.00
Amra	19,768.00	8,590.00	-	-	2,000.00	-	30,328.00	24,848.00
Ami	33,393.00	70,170.00	-	-	134,100.00	-	237,753.00	42,470.00
Waziganj	45,293.00	6,525.00	-	500.00	9,000.00	-	61,318.00	1,120.00
Garwa	48,434.00	31,650.00	-	-	10,000.00	-	80,084.00	48,741.00
Tankappa	13,516.00	32,193.00	-	-	-	-	45,709.00	54,586.00
Barachatti	41,393.00	20,100.00	-	-	215,380.00	-	278,873.00	38,816.00
Maipur	37,571.00	29,891.00	-	-	32,000.00	-	99,462.00	35,942.00
(A)	2,282,352.50	1,415,893.00	-	5,100.00	8,499,291.00	3,317,513.00	15,470,149.50	3,278,373.50
<b>DPCU</b>								
Patna	87,717.00	180,400.00	-	-	13,898.00	-	282,015.00	140,586.00
Khagaria	142,984.00	136,626.00	-	-	10,000.00	-	289,610.00	223,871.00
Machhohani	108,948.00	169,267.00	-	-	-	-	278,215.00	232,681.00
Clay	43,476.00	146,868.00	-	500.00	-	-	196,844.00	249,401.00
Nalanda	145,715.00	71,781.00	-	-	-	-	217,496.00	303,488.00
Muzaffarpur	83,992.00	87,687.00	-	-	20,850.00	-	192,529.00	259,304.00
(B)	612,832.00	792,629.00	-	500.00	44,748.00	-	1,450,709.00	1,409,331.00
<b>SPMU</b>	520,016.00	399,276.00	3,150.00	145,250.00	2,665,534.00	8,230,017.50	11,983,243.50	14,675,523.25
(C)	520,016.00	399,276.00	3,150.00	145,250.00	2,665,534.00	8,230,017.50	11,983,243.50	14,675,523.25
<b>KOSI Project</b>								
Chhatapur	-	-	-	-	124,084.00	-	124,084.00	-
Banastpur	-	-	6,300.00	-	26,310.00	16,500,035.00	36,310.00	-
Bhariganj	-	-	12,600.00	-	44,428.00	33,000,070.00	44,428.00	-
Gawalpara	-	-	25,200.00	-	11,801.00	66,000,140.00	11,801.00	-
Murliganj	-	-	70,400.00	-	28,627.00	332,000,380.00	38,627.00	-
Patarghat	-	-	106,800.00	-	44,256.00	264,000,560.00	44,256.00	-
Prasabganj	-	-	395,300.00	-	8,890.00	111,503,085.00	8,890.00	-
M Sadar	-	-	390,600.00	-	19,954.00	1,023,002,170.00	19,954.00	-
Saorhatar	-	-	774,900.00	-	11,862.00	2,029,504,305.00	11,862.00	-
Sonebana	-	-	1,517,200.00	-	12,647.00	4,026,068,340.00	12,647.00	-
Triveniganj	-	-	3,049,200.00	-	3,611.00	7,986,016,940.00	3,611.00	-
Uttarvanganj	-	-	8,048,000.00	-	10,715.00	13,840,033,600.00	10,715.00	-
Kumarkhand	-	-	11,995,200.00	-	156,830.00	31,416,066,640.00	156,830.00	-
DPCU Saharsa	-	-	23,795,000.00	-	123,510.00	62,720,632,195.00	123,510.00	-
(D)	-	-	-	-	647,625.00	-	647,625.00	-
<b>Total (A+B+C+D)</b>	3,415,200.50	2,607,798.00	3,150.00	155,250.00	11,767,098.00	11,627,530.50	26,571,627.00	32,727,750.00

**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY**  
Schedules to the Income & Expenditure Account and Receipts & Payments Account

Schedule : 10

Community Institutional Development

(Amount in Rs.)

BPIU	BRLP		Unicef Expenditure	KOSI Project	Total As on 31st March 2011	As at 31st March 2010
	Formation & Development of CBOs	Capacity Building				
Dhamdaha	7,967,632.00	720,207.50	-	-	8,687,839.50	5,788,990.65
B. Kothi	5,930,286.00	477,966.00	22,775.00	-	6,431,027.00	3,020,122.00
Amaur	2,800,819.00	708,010.00	-	-	3,508,829.00	729,230.00
Baisi	2,474,383.00	444,431.00	-	-	2,918,814.00	575,646.50
Banmankhi	5,617,810.00	772,363.00	-	-	6,390,173.00	3,249,231.00
Bhawaniapur	3,184,803.00	302,854.00	-	-	3,487,657.00	791,432.50
Rupauli	2,892,761.00	517,595.00	-	-	3,410,356.00	721,807.50
Khagaria	7,092,775.00	920,435.00	-	-	8,013,210.00	4,116,126.95
Chautham	3,864,071.00	825,234.00	-	-	4,689,305.00	569,195.50
Alauli	7,141,259.00	666,185.00	-	-	7,807,444.00	3,782,296.00
Chhatapur	-	482,501.00	-	-	482,501.00	876,321.50
Kumarkhand	-	791,588.00	-	-	791,588.00	684,801.50
Benipatti	6,241,411.00	1,341,070.00	-	-	7,582,481.00	3,831,084.00
Khajauli	5,680,638.00	665,571.00	-	-	6,346,209.00	2,984,638.00
Rajsnagar	6,314,175.00	1,185,796.00	-	-	7,499,971.00	5,962,657.00
Jaynagar	3,041,329.00	584,781.00	-	-	3,626,110.00	604,592.50
Jhanjharpur	2,943,992.00	803,238.00	-	-	3,747,230.00	463,775.50
Lakhtaur	3,409,781.00	932,075.00	-	-	4,341,856.00	589,776.50
Pandoul	3,032,045.00	605,045.00	-	-	3,637,090.00	506,522.50
Bochaha	8,343,505.00	1,060,516.00	-	-	9,404,021.00	5,385,739.00
Minapur	4,916,901.00	897,965.00	-	-	5,814,866.00	3,179,700.00
Mushahari	5,235,330.00	999,707.00	-	-	6,235,037.00	3,179,970.00
Sakra	2,913,649.00	486,211.00	-	-	3,399,860.00	554,354.50
Saraiya	3,044,039.00	483,471.00	-	-	3,527,510.00	2,796,760.00
Murua	2,469,051.00	593,070.00	-	-	3,062,121.00	569,572.50
Kudhani	3,357,046.50	340,416.50	-	-	3,697,463.00	707,228.50
Rajgir	6,175,570.00	875,860.00	-	-	7,051,430.00	3,253,140.00
Serme	5,092,810.00	285,810.00	-	-	5,378,620.00	2,734,000.00

**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY**  
Schedules to the Income & Expenditure Account and Receipts & Payments Account

Harnaut	6,513,080.00	731,049.00	-	7,244,129.00	4,840,265.00
Bihar Sarif	3,691,418.00	571,441.00	-	4,262,859.00	673,248.50
Nagarnausa	3,572,524.00	600,681.00	-	4,173,205.00	482,857.50
Rabui	3,174,039.00	394,690.00	-	3,568,729.00	687,507.50
Asthanam	2,935,774.00	346,502.00	-	3,282,276.00	485,181.50
Boedh Gaya	2,297,217.00	1,759,294.00	-	9,056,511.00	7,249,201.83
Dobhi	6,702,266.00	716,957.00	-	7,419,223.00	4,173,691.00
Sherghati	5,756,329.50	840,610.00	-	6,596,939.50	3,503,095.00
Khizirsarai	5,514,675.00	960,573.50	-	6,475,248.50	4,007,521.00
Amas	2,820,003.00	613,614.00	-	3,433,617.00	721,989.50
Atti	2,626,052.00	345,344.00	-	2,971,396.00	600,448.50
Wazirganj	2,763,574.00	552,116.00	-	3,315,690.00	724,417.13
Curwa	3,162,410.00	584,864.00	-	3,747,274.00	404,343.50
Tankappa	2,996,019.00	645,437.50	-	3,641,456.50	532,103.00
Barachati	2,705,804.00	377,856.00	-	3,083,660.00	568,613.50
Munpur	2,980,523.50	601,838.00	-	3,582,361.50	634,298.00
(A)	186,299,610.50	30,412,892.00	22,775.00	216,735,277.50	91,689,223.06
DPCU					
Purnia	1,259,108.00	1,621,340.00	51,704.00	2,912,152.00	1,742,119.50
Khagaria	738,564.00	1,194,814.00	-	1,933,378.00	1,003,925.50
Madhubani	1,250,685.00	1,816,928.00	-	3,067,613.00	1,806,150.00
Gaya	1,272,198.00	4,578,524.00	85,550.00	5,936,272.00	4,302,568.00
Nalanda	1,292,446.00	1,810,333.00	-	3,102,779.00	2,411,025.00
Muzaffarpur	1,672,814.00	2,263,324.00	-	3,936,138.00	1,914,401.00
(B)	7,485,815.00	13,285,263.00	117,254.00	20,888,332.00	13,180,189.00
SPMU					
(C)	17,717,483.88	18,712,417.00	-	36,429,900.88	25,607,243.00
TOTAL	211,502,909.38	62,410,572.00	140,029.00	274,053,510.38	130,476,655.06
KOSI					
Chhatapur			4,189,072.00	4,189,072.00	-
Basantpur			73,742.00	73,742.00	-
Bihariganj			75,863.00	75,863.00	-
Gawalpara			46,863.00	46,863.00	-
Murlijan			90,749.00	90,749.00	-

**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY**  
Schedules to the Income & Expenditure Account and Receipts & Payments Account

Patarghat				95,370.00	95,370.00	-
Pratabganj				95,305.00	95,305.00	-
M Sadar				66,648.00	66,648.00	-
Saurbazar				65,628.00	65,628.00	-
Sonebarsa				83,482.00	83,482.00	-
Triveniganj				81,179.00	81,179.00	-
Udakisanganj				69,229.00	69,229.00	-
Kumarkhand				3,911,407.00	3,911,407.00	-
(D)				8,944,537.00	8,944,537.00	-
Total (A+B+C+D)	211,502,909.38	62,410,572.00	140,029.00	8,944,537.00	282,998,047.38	130,476,655.06





BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		(Amount in Rs.)
Schedules to the Balance Sheet		
DPCU	36,390.00	4,073.00
Purnia	56,447.00	37,222.00
Khagaria	39,094.00	2,136.00
Gaya	27,214.00	5,811.00
Muzaffarpur	72,206.00	-
Nalanda	20,543.00	-
Madhubani	241,894.00	49,242.00
(B)		
SFPU	5,996,580.00	2,992,553.00
(C)	5,996,580.00	2,992,553.00
BRLP SUB TOTAL	14,738,002.00	-
KOSI	86,545.00	-
Chhapra	50,747.00	-
Kumarkhasd	137,292.00	-
(D)		
Total (A+B+C+D)	14,875,294.00	4,726,520.00

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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY		
Schedules to the Balance Sheet		
Schedule 13	(Amount in Rs.)	(Amount in Rs.)
Bank Interest		
Bihar Rural Livelihoods Project		
Particulars	As at 31st March 2011	As at 31st March 2010
Dharruaha	270,286.00	48,274.00
B. Koshi	196,890.00	68,334.00
Amrao	120,770.00	20.00
Bhadi	237,510.00	97,226.00
Bhawanipar	99,517.00	25.00
Rupauli	101,597.00	31.00
Khagaria	481,839.00	170,017.00
Alwali	244,111.00	51,928.00
Chartham	83,227.00	-
Kumarkhasd	12,163.00	-
Benipauli	217,638.00	63,081.00
Khajauli	190,101.00	93,481.00
Rajnagar	156,348.00	53,360.00
Jalagar	107,274.00	-
Jhamparpar	160,573.00	-
Lalbnar	108,957.00	-
Pasaul	50,069.00	-
Bochaha	511,619.00	111,467.00
Minapur	471,475.00	103,559.00
Mahabari	368,137.00	133,516.00
Sikra	111,952.00	4,261.00
Atrual	63,873.00	3.00
Kudhaili	139,751.00	10,539.00
Serulya	53,659.00	-
Rajgir	173,043.00	48,677.00
Serona	201,125.00	134,956.00
Barnat	505,420.00	17,564.00
Rahul	301,119.00	7,013.00
Saganama	155,302.00	-
Noorarni	162,398.00	-
Biharharf	192,783.00	-
Both Gaya	401,461.00	120,106.00
Dekhi	312,778.00	129,073.00
Sherghati	185,674.00	91,871.00
Khizraani	282,546.00	118,631.00
Amra	106,989.00	286.00
Atri	257,089.00	260.00
Curva	161,038.00	395.00
Tankappa	125,202.00	469.00
Barnauli	166,056.00	-
Wadrigari	133,499.00	-
Manpur	84,009.00	-
(A)	8,499,528.00	1,678,725.00



*[Handwritten Signature]*



**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY**

**Schedule-15**

**Significant Accounting Policies and Notes to Accounts**

**1. Overview of the organization**

The Society is a non-profit organization registered under the Societies Registration Act, 1860 and is promoted by the Government of Bihar to address rural poverty in the state of Bihar in joint collaboration with the World Bank. The Society has implemented the following projects / activities till the end of March 2011:

- a) Bihar Rural Livelihood Project (BRLP- World Bank Project)
- b) Other livelihood Activities
- c) Bihar Kosi Flood Recovery Project (BKFRP- World Bank Project)

**2. Projects/Activities under implementation**

During the financial year the Society has implemented the above projects namely BRLP and BKFRP. The Society has received funds from the following agencies during the financial year 2010-11 for execution of these projects/activities:

Sl. No	Agencies from which fund received	Project/ Activities	Amount (Rs)	Objectives
1	World Bank (Through Govt of Bihar)	Bihar Rural Livelihoods Project (BRLP)	120,00,00,000	The project aims to enhance social and economic empowerment of rural poor, especially women, by creating Self Managed Community Institutions.
2	Govt of India (SRILM)	Livelihood Activities	15,00,00,00	For preparatory activities of State Rural Livelihood Mission under National Rural Livelihood Mission
3	Govt of Bihar, Agricultural Deptt (National Food Security Mission)	Livelihood Activities	2,37,85,500	To promote SRI method of Rice Cultivation in Gaya, Nalanda, Muzaffarpur and Madhubani

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY			(Amount in Rs.)
Schedules to the Balance Sheet			
Schedule 14	As at 31st March 2011	As at 31st March 2010	
Miscellaneous Income	97,385.00	90,075.00	
<b>Particulars</b>			
SFMI	97,385.00	90,075.00	
<b>(A)</b>			
DPCU & BPIU	-	124.00	
Amsour	-	400.00	
Bairi	-	190.00	
Besepani	-	-	
Bochaha	6,468.00	-	
Amras	5,950.00	-	
Bodhpaya	18,146.00	124.00	
DPCU Gaya	38,017.00	-	
Hamaat	-	-	
Noorani	120.00	2,500.00	
DPCU Nalanda	10,000.00	3,861.00	
	78,681.00	9,205.00	
<b>(B)</b>			
<b>Total (A+B)</b>	<b>176,066.00</b>	<b>99,280.00</b>	

*(Handwritten signature)*



**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY**

4	UNICEF	Sanitation Activities	10,50,771	District: For promotion of safe sanitation and Hygiene Practices through Self Help Groups.
5	Advance from BRLP (The project is sanctioned by World bank but yet to receive fund. Therefore expenditure has been made out of fund taken as an advance from BRLP)	Bihar Kosi Flood Recovery Project (BKFRP)	4,50,76,888	Livelihood Restoration and Enhancement at affected blocks.

**3. Basis of Preparation of Financial Statements**

The Financial Statements have been maintained on double entry system adopting cash basis of accounting. Financial Statements are prepared in accordance with the Generally Accepted Accounting Principles including Accounting Standards followed in India to the extent applicable.

Preparation of the financial statements are 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.

**4. 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.

**5. Revenue Recognition**

BRLPs received funds from the State Government to implement the Bihar Rural Livelihood Project and Bihar Kosi Flood Recovery Project, National Food Security Mission (NSFM) from Dept of Agriculture, State Rural Livelihood mission (SRLM) and UNICEF for the specified purpose. Hence the funds are treated as Restricted funds for treatment of revenue recognition.

**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY**

Fund received from State Government has been recognized as income to the extent of the revenue expenditure made during the year and the unutilized balance is shown as a part of the Restricted Fund. For expenditure incurred on Fixed Assets, a corresponding amount has been transferred to the Capital Fund. Interest earned on bank deposits during the project period is treated as project fund and accounted on receipt.

**6. Valuation of Stocks**

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

**7. Expenditure Incurred by Technical Service Agencies and Support Organizations**

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

**8. Accounting of Fund Disbursed to SHGs**

Funds released to Self Help Groups (SHGs) under Community Investment Fund (CIF) are charged to the Income & Expenditure Account by the Society. As per Project Implementation Plan the said disbursed amount will be considered as loan. Moreover, SHGs will return the said amount to the VO's / 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.

9. Previous year's figures have been regrouped where necessary to conform to this period's classifications.

For Mookherjee Biswas & Pathak  
Chartered Accountants  
Firm Registration Number 301138E

*Sankar*  
(S Mookherjee)  
Partner  
Membership No: F 059159  
Patna  
August 30, 2011

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

*Subodh Ram*  
Subodh Ram  
Chief Finance Officer



Project Management,  
Bihar Rural Livelihoods Promotion Society  
Vidyut Bhavan, Annex II 1st Floor  
Bailey Road, Jawahar Lal Nehru Marg  
Patna 800001

30<sup>th</sup> August, 2011

Dear Sirs,

**Management Letter**

**Audit for the year ended 31<sup>st</sup> March 2011**

We have conducted the audit of the financial statements of Bihar Rural Livelihoods Promotion Society (BRLPS) as at 31<sup>st</sup> March 2011. We familiarized ourselves with project documents, the internal guidelines and circulars applicable during this period under review. We also reviewed the business of the project and evaluated the accounting systems and related controls of the project in order to plan and perform our audit.

Our audit was conducted in accordance with the auditing standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements. 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 statement presentation.

The responsibility of the management, inter alia, includes the maintenance of adequate accounting records and internal controls for safeguarding of the assets of the company and for preventing and detecting fraud or other irregularities.

In terms of "Standards on Auditing SA 265"- "Communicating deficiencies in internal control to those charged with governance and management" issued by the Institute of Chartered Accountants of India, the purpose of this letter is to communicate appropriately with those charged with governance and management deficiencies in internal control that we have identified during our audit and that in our professional judgment, are of sufficient importance and merit their respective attentions.

Our observations are as follows:



**1. Matters that might have a significant impact on the implementation of the project.**

**Multiple Projects/Activities**

a) The Society has been implementing multiple projects/activities being funded by various funding agencies during the year 2010-11 namely:

- Bihar Rural Livelihoods Project(BRLP-World Bank)
- Component D-of Bihar Kosi Flood Recovery Project (World Bank)
- Sanitation Activities- Promotion of Safe Sanitation and Hygiene Practices through SHGs ( Unicef)
- Livelihood Activities-National Rural Livelihood Mission(Government of India)
- Livelihood Activities -National Food Security Mission (Government of Bihar).

Till last year, the Society was only implementing Bihar Rural Livelihoods Project (BRLP) (World Bank).

**Our observations are:**

- i. Separate Bank Accounts are not being maintained for the livelihood activities for funds received from NFSM and UNICEF. Our suggestion is to maintain separate bank account for each of the project/ activities in order to enable segregation of funds.
- ii. Proper apportionment of direct and overhead expenses at SPMU, Patna among different projects (BRLP and Kosi) for which funds were received during the year
- iii. The financial and procurement manuals of the society are designed in a manner to cater to the BRLP Project. These should now be redesigned to cater to requirements of the multiple projects/ funding agencies.

**2. Compliance with the financial covenants in the financing arrangement.**

In terms of clause B(2) of Section 2 of schedule 2 to the Financing Agreement between Government of India and International Development Association(IDA) dated 9<sup>th</sup> August,2007 "....the Recipient shall prepare and furnish to the association not later than 45 days after the end of each calendar quarter, interim unaudited financial reports(IUFR) for the project.....". There have been delays in furnishing to the Association the IUFR s to the project. The details are as below:

**Bihar Rural Livelihood Project (World Bank)**

Quarter ended	Date of Furnishing
1 30 <sup>th</sup> June,2010	27/08/2010 ( Revised submitted on 18/10/2010)
2 30 <sup>th</sup> September,2010	08/12/2010 (Revised submitted on 20/01/2011)
3 31 <sup>st</sup> December,2010	19/02/2010 (Revised)





4	31 <sup>st</sup> March 2011	submitted on 24/03/2011
		19/08/2011

**Component D-of Bihar Kosi Flood Recovery Project (World Bank)**

Quarter ended	Date of Furnishing
30 <sup>th</sup> September, 2010	08/12/2010 (Revised submitted on 15/06/2011)
31 <sup>st</sup> December, 2010	15/06/2011
31 <sup>st</sup> March 2011	20/08/2011

**3. Observations on the accounting records, systems and controls that were examined during the course of the audit**

**a) Cash Holding**

We observed that the blocks are holding substantially more cash than it is required. The details are :

Unit	Date	Amount (Rs)
Bodhgaya	07/05/2010	39,822/-
	20/10/2010	26,523/-
Khizararni	1/06/2010 to 21/06/2010	Amount ranging from Rs 27747 to Rs 48949
	12/05/2010 to 21/05/2010	Amount ranging from Rs 64437 to Rs 84417
Gurua	27/09/2010 to 26/11/2010	Amount ranging from Rs 19849 to Rs 71045
Meenapur	01/04/2010 to 02/05/2010	Amount ranging from Rs 41094-Rs 62081

The management should exercise greater vigil on holding of cash.

**b) Cash in transit (cash in safe insurance**

The Society does not have any insurance on cash in safe/ in transit policy at the districts/blocks. We recommend appropriate insurance to be taken.

**c) Negative cash balance in books**

We observed that in certain units negative cash balance in books. This is due to wrong accounting entries being made.

Block	Date	Amount (Rs)
Khazuli	28/03/2011 and 29/03/2011	89.00
Benipatti	05/08/2010	4,513.00
	09/03/2011	89.50



**d) Wrong accounting entries**

While verifying the Cash Book we observed that Cash withdrawal from bank for petty cash purpose was shown in books (Tally and manual Cash Book) prior to actual withdrawal from banks.

**Block Benipatti**

Sl.	Cheque No.	Cheque issue date	Entered in books	Withdrawal from bank	Amount (Rs.)
1.	169870	04/05/2010	04/05/2010	08/05/2010	15,000
2.	199254	05/07/2010	05/07/2010	06/07/2010	12,000
3.	317539	18/11/2010	18/11/2010	19/11/2010	10,000
4.	317547	25/11/2010	25/11/2010	26/11/2010	15,000
5.	317571	08/12/2010	08/12/2010	09/12/2010	20,000
6.	018647	13/01/2011	13/01/2011	18/01/2011	15,000
7.	018662	31/01/2011	31/01/2011	03/02/2011	15,000
8.	018692	01/03/2011	01/03/2011	03/03/2011	20,000

**4. Community Investment Fund (CIF)-  
(a) Delay in clearance of Cheque.**

Block	Name of SHG / VO	Date of Disbursement from the Block	Date of credit in the passbook of SHG/VO	Amount (Rs.)	Delay in Days
	BudheKadam/Jeevika SHG, Amairna	31-Aug-10	22-Nov-10	50,000	83
	Laxmi/Jeevika SHG, Amarpur	31-Aug-10	31-Dec-10	50,000	122
Harnaut, Nalanda	Shygun/Jeevika SHG, Amarpuri	31-Aug-10	31-Dec-10	50,000	122
	Eka/VO,Kalyanhigha	26-Mar-11	9-May-11	2,40,600	44
	Kali Maa Jeevika SHG, Srichandpur	14-Aug-10	9-Dec-10	50,000	117
Biharaurif, Nalanda	Purwati Jeevika SHG, Upraura	17-Apr-10	29-May-10	50,000	42
	Ganesh Jeevika SHG, Juarpur	28-Jul-10	15-Sep-10	50,000	49
Khizararni, Gaya	Laxmi/Jeevika, SHG,Roumia	25-Jun-10	17-Feb-11	50,000	237



(b) Community Investment Fund (CIF)-Non receipt of Utilization Certificate

During the course of our audit we came across instances where the Utilization certificates in respect of the CIF loans were not received even after six months/ one year of the disbursement of the loans.

Unit	SHG name	Amount (Rs.)	Date of Disbursement of Loan	Cheque No.
Bhawanipur, BPTU	Shukhar	50,000	10.07.2010	466664
Dhamdaha, BPTU	Nazni	50,000	25.04.2010	0801247
Dhamdaha, BPTU	Soni	50,000	25.04.2010	896857
Dhamdaha, BPTU	Preeti	50,000	23.07.2010	903457
Dhamdaha, BPTU	Saraswati	50,000	23.07.2010	0275257
Dhamdaha, BPTU	Bajrangli	50,000	23.07.2010	0275257
Amour, BPTU	Maskin Rahat	50,000	11.05.2010	491953
Benipati, BPTU	Man Santoshi Jeevika SHG	34,000	12.12.2009	138265
	Man Kuli Jeevika	34,000	12.12.2009	138269
	Radhia SHG	50,000	20.12.2009	138279

(c) Change in micro plan

We observed that in number of cases the purpose of fund mentioned in the utilization Certificates differ with the purpose mentioned in the micro plan.

Block: Sakra

Name of SHG
Durga Jeevika SHG, Raghunathpur Donwa
Radhia Jeevika SHG, Basantipur Jhikahi
Chandni Jeevika SHG, Raghunathpur Donwa
Kristina Jeevika SHG, Basantipur Jhikahi
Soni Jeevika SHG, Raghunathpur Donwa
Saraswati Jeevika SHG, Basantipur Jhikahi
Ganapati Jeevika SHG, Basantipur Jhikahi



Block: Mushahari

Name of SHG
SudhaJeevika SHG, Mamika Bisunpur Chand
Ruby Jeevika SHG, Rajwara Bhagwan
Genda Jeevika SHG, Rajwara Bhagwan
Puja Jeevika SHG, Tarawara Gopalpur
Kanchan Jeevika SHG, Tarawara Gopalpur
Babita Jeevika SHG, Radhanagar
Shanti Jeevika SHG, Radhanagar
Rupa Jeevika SHG, Radhanagar
Ganga Jeevika SHG, Narauli
Raushan Jeevika SHG, Narauli
Sita Jeevika SHG, Binda
Sapana Jeevika SHG, Jalalpur
Ganesh Jeevika SHG, Jalalpur
Kalpana Jeevika SHG, Jalalpur
Jay Mata de Jeevika SHG, Jalalpur
Man Ambay Jeevikan SHG, Baikaipur
Laxmi Jeevika SHG, Baikaipur

In case of change in purpose the micro plan needs to be revised.

(d) Opportunities for strengthening financial management records, systems and controls together with recommendations for improvement.

a) State cheques

We have come across instances where cheques were issued but have not been encashed within the validity periods of the cheques. These amounts should have been reversed in the books of account

Unit	Cheque No.	Party Name	Date of Issue	Amount (Rs.)
Harnaut, Nalanda	13661	Chunnu Kumari	18/06/2010	900
	15986	Ganesh Kumar	24/09/2010	4,500
	15992	Arbind Kumar	24/09/2010	4,350
	11931	Ganga SSS,Amarpuri	31/08/2010	50,000
	13661	Chunnu Kumari	18/06/2010	900
Kurbani, Muzaffarpur	11934	Puja SSS,Falhanwan	31/08/2010	50,000
	813444	Mahavir Jeevika VO	26-03-2010	2,500
	380538	Lalmami Devi	11/10/10	750
	4108	Puja SHG	24/04/10	50,000
	4123	Ashra Bajapui	17/06/2010	4,070
Rajnagar, Madhubani		Ujala Jeevika VO	28/06/2010	6,000



**Mookherjee Biswas & Pathak**  
Chartered Accountants

**b) Unadjusted Advances**

Section 7.2.1 of the financial manual of the project specifies that there shall be monthly monitoring of advances to ensure financial discipline and to avoid blockage of funds for a long duration. No age wise analysis of the outstanding loans were made during the year. Also, during the course of our audit we have come across cases where advances made are settled after long delays have not been settled yet. The cases which came to our notice during the course of our audit are as follows:

Unit	Vendor	Advance details	Settlement details	Purpose	Remarks
State Unit	Safal solutions	Rs 4.04 Lakhs is pending since 19.10.2009	Not Yet	Software	Advance adjusted as on 13.06.2011 after a long period
State Unit	Comfed	Rs 69.12 Lakhs outstanding since January 29 <sup>th</sup> 2010	Not Yet		Substantial advances unadjusted for long.
State Unit	Chandan Kumar (BPM) Adv.	10000	Not yet		Advance is lying unadjusted as on 01.04.2010
State Unit	Rajesh Kumar Bhagat (Adv.)	16000	Not yet		Advance is lying unadjusted as on 01.04.2010
Dharmadaha, BPU	Rajeev Ranjan BPM	3,000/-	Not yet		Advance is lying unadjusted as on 01.04.2010
Amour, BPU	Sanjay Kr. CC (a)	5,039	Not yet		Lying outstanding since August 2010. The employee has resigned
Amour, BPU	Mahir Kr. Jha CC(d)	5,426	Not yet		Lying outstanding since August 2010. The employee has resigned
Bodhgaya, BPU	Annapurna Jeevika Mahila Sangha (Shekhwara cluster)	Advance of Rs 5,00,000 lying from 08.06.10		Total Sanitation Campaign	
Khuzasara, BPU	Internal CRP	Opening balance as on 1.4.2010 is Rs 67,000	Not yet		Continues to hold substantial advance throughout the year
Biharsanif, BPU	Internal CRP	Opening balance as on 1.4.2010 is Rs 21,400	Not yet		Continues to hold substantial advance throughout the year
Mughahari,	Sandeep Kumar	Advance of Rs	The		Should have been

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**Mookherjee Biswas & Pathak**  
Chartered Accountants

Unit	Vendor	Advance details	Settlement details	Purpose	Remarks
BPTU		17,500/- unadjusted against Vehicle Loan and Rs 10,294 lying unadjusted against Exposure Visit Advance.	employee has been terminated in November 2009		written off in the accounts.

We feel, the management should exercise greater control over the advances and ensure stricter compliance.

**c) Statutory Payments**

i) **Value Added Tax** deducted from the bills of the suppliers has not been deposited within the due dates. The cases which came to our notice during the course of our audit are as follows:

Unit	Date of Deduction	Amount (Rs.)	Date of Deposited	Due Date	Delay (in days)
Bochaha,	08/05/2010	5978	01/07/2010	15/06/2010	15
Muzaffarpur	01/01/2011	4186	28/03/2011	15/02/2011	40
Bochaha,	24/04/2010	14855	15/05/2010	30/06/2010	46

ii) **Income Tax deducted at source** from the bills of the vendors/service providers has not been deducted properly or has not been deposited within the due dates. The cases which came to our notice during the course of our audit are as follows:

**Delay in Deposit**

Office	Amount (Rs)	Date deposit	Due date	Delay (days)
Bhawanipur BPTU, Purnea	768	3/08/2010	7/06/2010	57
Basi, BPTU, Purnea	1593	30/12/2010	7/10/2010	85
Khazuli, Madhubani	6698	04/08/10	07/06/10	59
Rajnagar, Madhubani	1137	24/06/10	7/6/10	20
Nagarmaisa, Nalanda	685	12/07/2010	07/05/2010	66
DPCL(Muzaffarpur)	10251	28/05/2010	07/05/2010	20



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**Mookherjee Biswas & Pathak**  
Chartered Accountants

**Wrong assessment year**

The assessment year is wrongly mentioned as 2010-11 instead of 2011-12 in the following challans in the Biharsarif block of Nalanda.

Challan No.	Date of Deposit	Amount (Rs.)	Party Name
39	05/05/2010	752	Sangita Kumari
29	07/06/2010	584	Elite Family Restaurant
33	30/08/2010	300	Sangita Kumari
28	05/10/2010	280	Md. Parvez Alam & Sangita Kumari
75	03/11/2010	280	Md. Parvez Alam & Sangita Kumari
171	02/12/2010	607	Vikash Hotel & Sangita Kumari
136	03/02/2011	1594	Vikash Hotel & Sangita Kumari
15	04/03/2011	100	Sangita Kumari
49	18/03/2011	100	Sangita Kumari

The management should exercise greater control in ensuring payment of statutory payment.

**iii) Breach of Financial Authority**

In terms of the "Devolution of Financial and Administrative Authority to BPU" wide office order number BRLPS/Am Power/01/06/2038/09 dated 26/11/09, financial powers have been delegated to officials. However we have come across instances where such powers have been breached by the officials in violation of the powers entrusted to them. The cases which came to our notice during the course of our audit are as follows:

Cheque issued by DPM (Gaya) beyond his power:

Date	Cheque No	Amount (Rs.)	Payee
08.11.10	197172	2,18,585	Hotel Uruxvilla
21.12.10	197200	3,57,295	Hotel Uruxvilla

The violation of the financial powers defies the spirit of devolution of financial powers and should be strictly complied with.

However, post facto approval was taken from CEO on 30.08.2011

**(e) Status of maintenance of project books and records.**

**a) Fixed Assets**

i) The Society does not maintain Consolidated Fixed Assets Register showing the value of the assets.

ii) Even the quantity wise fixed assets registers are not maintained properly in the following block/district Offices

Unit	District
Bhawanipur	Purnea
	Purnea

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**Mookherjee Biswas & Pathak**  
Chartered Accountants

Saharsa	DPCU Saharsa
Jhanjarpur	Madhubani
Manpur	Gaya
Sherghati	Gaya
Amas	Nalanda
Harnaut	Muzaffarpur
Saraiya	

iii) It was observed that in certain blocks some items were included in the fixed asset register which does not bear the character of fixed assets

Block/ District offices	Items
Mushabari (District : Muzaffarpur)	Gas cylinder & Computer on hire are appearing in the fixed asset register.
DPCU , Gaya	Computer-Monitor, Printer, CPU, UPS on hire
Burachatti, Gaya	Spoon, Tray etc are appearing in the fixed asset register
Sarnera, Nalanda	Computer and accessories hired appearing in fixed asset register

iv) It was observed that as per accounting policy of the Society no depreciation is provided on fixed assets. But in any case the asset over a period of time gets obsolete due to wear and tear. Therefore, depreciation needs to be provided. This issue needs to be taken up by the appropriate authorities.

v) It was also observed that the Society does not have any policy regarding discarded assets. This matter also needs to be reviewed.

The management should exercise control over the accounting of the fixed assets.

**(f) Compliance with the prescribed procurement procedures**

During the course of our audit we have not come across instances where the prescribed procurement procedures have not been complied with.

**(g) Status of prior audit recommendations**

The status of recommendation suggested by the statutory auditor in its management letter dated 16<sup>th</sup> August 2010.



Recommendations	Paragraph reference	Present Status
Bank reconciliation statements available in number of copies	Paragraph 1	Substantial improvement over condition in the last period
Cash verification not done regularly.	Paragraph 1	Substantial improvement over condition in the last period
Physical cash balance does not tally with book balance.		

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Recommendations	Paragraph reference	Present Status
Non deduction and delay in deposit of year end balances.	Paragraph 2	We have come across several cases of non deduction and late deposit of TDS and VAT liabilities as discussed in paragraph 2 above.
Unadjusted advances	Paragraph 2	We have come across some instances of non adjustment of old advances reported earlier. But there has been improvement over condition in the last period. Refer paragraph 2 above.
Fixed asset register not properly maintained	Paragraph 3	Similar instances noticed this time also. Refer paragraph 3 above.

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 30.08.11 and they do not alter the opinion expressed in that audit report.

We wish to take this opportunity to thank Project Management for the courtesies and cooperation extended to our team.

For Mookherjee Biswas & Pathak  
Chartered Accountants



*S Mukherjee*  
(S Mukherjee)  
Partner

Patna

**FORM NO. 10B**  
[See rule 17B]

**Audit report under section 12A(b) of the Income-tax Act, 1961, in the case of charitable or religious trusts or institutions.**

We have examined the Balance Sheet of BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY as at March 31, 2011 and the Income & Expenditure Account for the year ended on that date which are in agreement with the books of account maintained by the said Institution.

We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion, proper books of account have been kept by the head office and the branches of the above-named institution visited by us so far as appears from our examination of the books, and proper returns adequate for the purposes of audit have been received from branches not visited by us, subject to the comments given below:

Nil

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

- (i) in the case of the balance sheet, of the state of affairs of the above named institution as at March 31, 2011 and
- (ii) in the case of the Income & Expenditure account, of the Income or Expenditure of its accounting year ending on March 31, 2011.

The prescribed particulars are annexed hereto.

For Mookherjee Biswas & Pathak  
Chartered Accountants  
Firm Registration No. 301138E



Place: Patna  
Date: 30.08.2011



ANNEXURE

Statement of Particulars

I. Application of Income for charitable or religious purpose

1	Amount of income of the previous year applied to charitable or religious purposes in India during that year	Rs 118,90,16,947.60
2	Whether the 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	Not Applicable
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)	Not Applicable
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)	Not Applicable
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	Not Applicable
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	Nil
8	Whether, during the previous year, any part of income accumulated or set apart for specified purposes under section 11(2) in any earlier year— a) has been applied for purposes other than charitable or religious purposes or has ceased to be accumulated or set apart for application thereto, or 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 c) has not been Utilized 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	Nil



I. 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	Not Applicable
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	Not Applicable
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	Not Applicable
4	Whether the services of the 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	Not Applicable
5	Whether any share, security or other property was purchased by or on behalf of the institution during the previous year from any such person? If so, give details thereof together with the consideration paid	Not Applicable
6	Whether any share, security or other property was sold by or on behalf of the institution during the previous year to any such person? If so, give details thereof together with the consideration received	Not Applicable
7	Whether any income or property of the 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	Not Applicable
8	Whether the income or property of the institution was used or applied during the previous year for the benefit of any such person in any other manner? If so, give details * Strike out whichever is not applicable.	Not Applicable



III. Investments held at any time during the previous year(s) in concerns in which person referred to in section 13(3) have a substantial interest					
SL. No.	Name and address of the concern	Whether the concern is a company No. and class of shares held	Nominal value of the investment	Income from the investment	Whether the amount in col. (4) exceeded 5% of the capital of the concern during the previous year – say Yes/No.
1	2	3	4	5	6
			Not Applicable		
TOTAL					

For Mookherjee Biswas & Pathak  
Chartered Accountants  
Firm Registration No. 301138E

  
(S Mukherjee)  
Partner  
M.No: 059159  


Place : Patna  
Date : 30.08.2011

**Mookherjee Biswas & Pathak**  
Chartered Accountants

**AUDITORS' REPORT**  
**To Bihar Rural Livelihoods Promotion Society**

We have audited the accompanying Balance Sheet of Bihar Rural Livelihoods Project (BRLP) as at March 31, 2011, the Income and Expenditure Account and Receipts and Payments Account for the year ended on that date and also the Reconciliation of claims to total applications of funds for the year ended 31<sup>st</sup> March 2011 (collectively referred to as the "financial statements") under World Bank Loan No. 4323-O/IN. These financial statements are the responsibility of the Management of the project. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Auditing and Assurance Standards 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 statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, and to the best of our information and according to the explanations given to us the said Balance Sheet, Income and Expenditure Account and Receipts and Payments Account read in conjunction with Notes and Schedules 1 to 15 annexed thereto, give a true and fair view

i) in the case of Balance Sheet, of the state of affairs of the Project as at March 31, 2011 and,

ii) in the case of Income and Expenditure Account, the Income and Expenditure of the Project for the year ended on that date, and

iii) in the case of Receipts and Payments Accounts, of the Receipts and Payments of the Project for the year ended on that date

Further, in our opinion, and to the best of our information and according to the explanations given to us we state that we are satisfied that the procurement procedure prescribed in the procurement manual under BRLP has been followed.



5 & 6 Fancy Lane, Kolkata-700001  
Phone : 2248 1733, 2243 8542, 2242 1785, Fax : 0331 2248 0080, Website : www.mbjkai.com, Email : mbjkai@vsnl.net



**BRLPS**

**Bihar Rural Livelihoods Project  
Implemented by Bihar Rural Livelihoods Promotion Society  
Balance Sheet as at 31st March 2011**

(Amount in Rs.)

Capital / Liabilities	Schedule No.	As at 31st March 2011	As at 31st March 2010	Assets	Schedule No.	As at 31st March 2011	As at 31st March 2010
Capital Fund	1	23,054,453.75	18,518,912.75	Fixed Assets	5	23,054,453.75	18,518,912.75
Restricted Fund	2	299,055,866.26	226,728,604.64	Current Assets, Loans & Advances			
Loan	3	7,277.00	7,277.00	Current Assets			
Current Liabilities	4	1,260,591.50	1,011,099.00	Cash in Hand	6	480,278.55	461,426.90
				Cash at Bank	7	225,764,504.21	203,422,325.99
				Fund in Transit	8	77,962.00	4,700,000.00
						226,322,744.76	208,583,752.89
				Loans & Advances	9	28,924,102.00	19,163,227.75
				Advance to Bihar Kosi Flood Recovery Project		45,076,888.00	-
<b>Total</b>		<b>323,378,188.51</b>	<b>246,265,893.39</b>	<b>Total</b>		<b>323,378,188.51</b>	<b>246,265,893.39</b>

Significant Accounting Policies & Notes on Accounts

15

In terms of our report of even date

For and on behalf of  
Mookherjee Biswas & Pathak  
Chartered Accountants  
Firm Registration No. 301138E  
S. Mukherjee  
Partner  
Membership No. 059159

Place : Patna  
Date : 30th August, 2011

For and on behalf of  
Bihar Rural Livelihoods Promotion Society

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

Subodh Ram  
(Chief Finance Officer)



**Mookherjee Biswas & Path**

We further state that,  
(a) with respect to Interim Financial Reports (IFRs) adequate supporting documentation has been maintained to support claims to the World Bank for reimbursements of expenditures incurred; and  
(b) these expenditures are eligible for financing under the Loan/Credit Agreement No 4323-O/IN  
(c) the IFRs submitted and procedure and internal controls involved in their preparation can be relied upon to support the withdrawals.

For Mookherjee Biswas & Pathak  
Chartered Accountants  
Firm registration No 301138E

S. Mukherjee  
(S Mukherjee)  
Partner  
Membership No (059159)  
August 30, 2011  
Patna



**Bihar Rural Livelihoods Project**  
**Implemented by Bihar Rural Livelihoods Promotion Society**  
**Income & Expenditure Account for the year ended 31st March 2011**

(Amount in Rs.)

Expenditure	Schedule No.	For the year ended 31-3-2011	For the year ended 31-3-2010	Income	Schedule No.	For the year ended 31-3-2011	For the year ended 31-3-2010
<b>Main Project Expenditure</b>				Fund Received to the extent utilized during the year		1,127,672,738.38	828,871,408.31
Community Institutional Development	10	273,913,481.38	130,476,655.06	Less: Expenditure in Fixed Assets transferred to Capital Fund Account	5	4,535,541.00	6,861,683.75
Community Investment Fund	11	765,512,626.00	634,685,798.00				
Special Technical Assistance Fund		11,350,035.00	12,794,681.00				
Project Management Cost	12	87,275,123.00	48,872,390.50				
		<b>1,138,051,265.38</b>	<b>826,829,524.56</b>	Miscellaneous Income	13	14,738,002.00	4,720,520.00
		4,535,541.00	6,861,683.75	Bank Interest	14	176,066.00	99,280.00
		<b>1,142,586,806.38</b>	<b>833,691,208.31</b>	Miscellaneous Income			
Add: Fixed Assets purchased during the year		4,535,541.00	6,861,683.75				
Total Expenditure		<b>1,147,122,347.38</b>	<b>840,552,892.06</b>				
Less: Fixed Assets transferred		4,535,541.00	6,861,683.75				
<b>Total</b>		<b>1,138,051,265.38</b>	<b>826,829,524.56</b>	<b>Total</b>		<b>1,138,051,265.38</b>	<b>826,829,524.56</b>

Significant Accounting Policies & Notes on Accounts

15

In terms of our report of even date

For and on behalf of  
**Mookherjee Bhowas & Pathak**  
 Chartered Accountants  
 Firm Registration No: 301138E

*S. Mookherjee*  
 Partner  
 Membership No. F 59159  
 Place: Patna  
 Date: 30th August, 2011



For and on behalf of  
**Bihar Rural Livelihoods Promotion Society**

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

*Sudhakar Ram*  
 Sudhakar Ram  
 (Chief Finance Officer)



**Bihar Rural Livelihoods Project**  
**Implemented by Bihar Rural Livelihoods Promotion Society**  
**Receipts & Payments Accounts for the year ended 31st March 2011**

(Amount in Rs.)

Receipts	Schedule No.	For the year ended 31-3-2011	For the year ended 31-3-2010	Payments	Schedule No.	For the year ended 31-3-2011	For the year ended 31-3-2010
<b>Opening Balance</b>				<b>Main Project Expenditure</b>			
Cash in Hand	6	461,426.90	128,150.75	Community Institutional Development	10	273,913,481.38	130,476,655.06
Cash at Bank	7	203,422,325.99	112,889,090.62	Community Investment Fund	11	765,512,626.00	634,685,798.00
Fund in Transit	8	4,700,000.00	5,360,003.00	Special Technical Assistance Fund		11,350,035.00	12,794,681.00
Loans & Advances	9	19,163,227.75	13,992,089.58	Project Management Cost	12	87,275,123.00	48,872,390.50
		<b>227,746,980.64</b>	<b>132,369,333.95</b>				
<b>Funds Received</b>				<b>Fixed Assets</b>	5	4,535,541.00	6,861,683.75
From Government of Bihar		1,200,000,000.00	924,000,000.00	<b>Opening Liabilities</b>	4	1,011,099.00	762,044.00
				<b>Advance to Bihar Kosi Flood Recovery Project</b>		45,076,888.00	
<b>Other Income</b>				<b>Closing Balance</b>			
Bank Interest	13	14,738,002.00	4,720,520.00	Cash in Hand	6	480,278.55	461,426.90
Miscellaneous Income	14	176,066.00	99,280.00	Cash at Bank	7	225,764,504.21	203,422,325.99
		<b>14,914,068.00</b>	<b>4,819,800.00</b>	Fund in Transit	8	77,962.00	4,700,000.00
<b>Closing Liabilities</b>	4	1,260,591.50	1,011,099.00	Loans & Advances	9	28,924,102.00	19,163,227.75
		<b>1,443,921,640.14</b>	<b>1,062,200,232.95</b>			<b>1,443,921,640.14</b>	<b>1,062,200,232.95</b>

Significant Accounting Policies & Notes on Accounts

15

In terms of our report of even date

For and on behalf of  
**Mookherjee Bhowas & Pathak**  
 Chartered Accountants  
 Firm Registration No: 301138E

*S. Mookherjee*  
 Partner  
 Membership No. F 59159  
 Place: Patna  
 Date: 30th August, 2011



For and on behalf of  
**Bihar Rural Livelihoods Promotion Society**

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

*Sudhakar Ram*  
 Sudhakar Ram  
 (Chief Finance Officer)



Bihar Rural Livelihoods Project Schedules to the Balance Sheet		(Amount in Rs.)
<b>Schedule 1</b>		
<b>Capital Fund</b>		
Opening Balance	As at 31st March 2011	As at 31st March 2010
	18,518,912.75	11,657,229.00
Add: Transferred during the year being Capital Expenditure in nature	4,535,541.00	6,861,683.75
<b>Total</b>	<b>23,054,453.75</b>	<b>18,518,912.75</b>
<b>Schedule 2</b>		
<b>Restricted Fund</b>		
Opening Balance	As at 31st March 2011	As at 31st March 2010
	226,728,604.64	131,600,012.95
Fund from State Government for the project	1,200,000,000.00	924,000,000.00
Less: Expenditure incurred during the year	(1,123,137,197.38)	(822,009,724.56)
Less: Expenditure on Fixed Assets transferred to Capital Fund	(4,535,541.00)	(6,861,683.75)
<b>Total</b>	<b>299,055,866.26</b>	<b>226,728,604.64</b>
<b>Schedule 3</b>		
<b>Loan</b>		
Bihar State Womens Development Corporation (BSWDC)	As at 31st March 2011	As at 31st March 2010
	7,277.00	7,277.00
<b>Total</b>	<b>7,277.00</b>	<b>7,277.00</b>



*(Signature)*



Bihar Rural Livelihoods Project Schedules to the Balance Sheet		(Amount in Rs.)
<b>Schedule 4</b>		
<b>Current Liabilities</b>		
<b>Particulars</b>		
<b>SPMU</b>		
Sundry Creditors	97,160.50	65,126.00
Duties & Taxes	-	708.00
Security Deposit	-	83,848.00
Retention Money	31,833.00	75,868.00
Performance Security	552,640.00	255,205.00
Salary Deduction	187,853.00	67,108.00
Insurance Premium	5,720.00	7,561.00
Salary Payable	126,958.00	-
	1,002,164.50	555,424.00
<b>(A)</b>		
<b>BPLU</b>		
Khagaria	252.00	-
Alauli	5,548.00	-
Chautham	6,607.00	2,200.00
B.K.Kolbi	-	-
Banmankhi	31,512.00	-
Dhamaiba	3,322.00	-
Amour	19,177.00	-
Baasi	1,454.00	-
Bhawanipour	3,694.00	-
Musabani	303.00	687.00
Bochaha	-	1,289.00
Meenapur	-	256.00
Sakra	2,480.00	-
Saraiya	7,333.00	-
Harnaat	2,445.00	7,773.00
Rajgir	1,751.00	6,472.00
Biharsharif	-	4,557.00
Rahui	193.00	5,035.00
Nagamaua	-	-
Noorsarai	79.00	213.00
Sarmira	4,715.00	-
Bodhgaya	19,412.00	783.00
Sherghati	124.00	6,590.00
Khizarsarai	-	24,177.00
Dobhi	1,500.00	8,738.00
Amas	651.00	10,785.00
Manpur	1,250.00	315.00
Wazirganj	1,850.00	8,150.00
Tankuppa	-	7,092.00
Gurua	7,800.00	-
ATI	1,263.00	-
Raj Nagar	880.00	6,294.00
Benipatti	31,172.00	492.00
Khazauli	4,860.00	5,873.00
Jainagar	2,101.00	6,941.00
Jhanjharpur	-	603.00
Lakhsaar	-	603.00



*(Signature)*



Bihar Rural Livelihoods Project Schedules to the Balance Sheet		
	(B)	
Pandaul	285.00	3,475.00
	164,013.00	119,393.00
DPCU		
Madhubani		21,104.00
Gaya	15,283.00	148,771.00
Muzaffarpur	1,714.00	34,317.00
Purnia	21,782.00	107,248.00
Nalanda	44,397.00	24,842.00
Khagaria	11,238.00	-
	94,414.00	336,282.00
<b>Total (A+B+C)</b>	<b>1,260,591.50</b>	<b>1,011,099.00</b>



*(Signature)*



**Bihar Rural Livelihoods Project  
Schedules to the Balance Sheet**

Particulars	(Amount in Rs.)	
	Balance as on 01-04-2010	Balance as on 31-03-2011
Airconditioner	704,145.00	773,825.00
Computer	918,264.50	918,264.50
Laptops	615,240.00	615,240.00
Fax	180,433.00	219,733.00
Furniture & Fixture	5,778,868.50	8,312,278.50
Mobile Phone	75,900.00	75,900.00
Intercom	115,315.00	115,315.00
Vehicle	1,581,106.00	1,581,106.00
Photocopier	146,640.00	338,312.00
Printer	825,703.00	498,706.00
Software	590,347.00	755,336.00
Other Office Equipment	2,342,860.00	2,355,937.00
Misc. Electronic Installations	106,966.75	132,058.75
LCD Projector	576,927.00	576,927.00
LCD TV	111,523.00	111,523.00
Digital Camera	414,737.00	71,871.00
UPS/Inverter	616,533.00	618,353.00
Scanner	197,368.00	78,261.00
Generator	110,504.00	110,504.00
Computer Accessories	381,997.00	496,483.00
Upgrading of Computer System/O.Equipment	721,964.00	876,597.00
Cycle	28,406.00	68,584.00
Laptop's Adaptor	18,900.00	18,900.00
Fan	65,867.00	208,027.00
Sign Board	57,622.00	76,660.00
Office Refurnishing	1,234,776.00	1,456,835.00
Stabiliser	-	32,875.00
Coolers	-	122,234.00
<b>Total</b>	<b>18,518,912.75</b>	<b>23,054,453.75</b>



*(Signature)*



Bihar Rural Livelihoods Project Schedules to the Balance Sheet		(Amount in Rs.)
As at 31st March 2011		As at 31st March 2010
(A)		
Schedule 6	62,569.05	32,769.55
Cash in Hand	62,569.05	32,769.55
Particulars		
SPMU		
BPEU		
Dhandaaha	10,996.50	1,321.00
B. Kofhi	2,798.00	30.00
Banmankhi	17,923.00	22,584.35
Amoor	19,575.00	-
Bassi	6,120.00	-
Bhawanipur	5,304.00	-
Rupauli	1,199.00	-
Kbagaria	31,377.00	4,567.00
Alaali	2,914.00	233.00
Chhatapur	-	3,425.00
Kumarkhaad	7,251.50	1,792.00
Benipatti	14.00	5,782.00
Khajauli	3,873.00	38,802.00
Rajnagar	545.00	3,002.00
Jaynagar	3,393.00	913.00
Jhanjharpur	1,100.00	-
Lakhsaur	10,712.00	3,525.00
Pandaul	20,144.00	22,511.00
Boschaha	17,493.00	41,094.00
Minapur	559.00	9,182.00
Mushahani	5,614.00	25,732.00
Sakra	13,747.00	13,353.00
Saraya	5,950.00	21,211.00
Mural	3,062.00	4,556.00
Korhani	4,313.00	5,699.00
Rajgir	23,410.00	3,342.00
Sarmera	10,611.00	12,238.00
Harnaat	12,195.00	6,899.00
Bihar Sarif	2,677.00	679.00
Nagamansa	7,463.00	6,858.00
Rahui	3,495.00	2,906.00
Noornazai	4,598.00	4,787.00
Bodh Gaya	2,321.00	643.00
Doohi	10,138.00	7,717.00
Sheorghati	9,638.00	12,479.50
Khizrasrai	3,529.00	865.00
Amas	4,923.00	16,092.00
Atri	508.00	19,790.00
Wazirganj	5,476.00	12,483.00
Gurwa	219.00	8,669.50
Tankuppa	3,306.00	6,959.00
Barachatti	8,693.00	26,358.00
Manpur	309,177.00	379,079.35
DFCU		



Bihar Rural Livelihoods Project Schedules to the Balance Sheet		(C)
Purnia	28,053.00	13,438.00
Khagaria	4,314.00	13,629.00
Gaya	13,452.00	807.00
Nalanda	12,479.00	1,365.00
Muzaffarpur	29,295.50	20,339.00
Madhubani	20,939.00	-
	108,532.50	49,578.00
	480,278.55	461,426.90
<b>Total (A+B+C)</b>		



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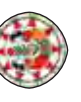
Bihar Rural Livelihoods Project Schedules to the Balance Sheet		
Schedule 7 Cash At Bank	As at 31st March 2011	As at 31st March 2010
Particulars	(Amount in Rs.)	
<b>SPML</b>		
Corporation Bank (HO)	94,545.00	31,266.00
Central Bank Of India (HO)	1,566,337.07	2,065,714.00
Canara Bank (HO)	598,311.00	3,223,358.07
SBI (HO)	384,041.00	1,084,336.00
Punjab National Bank	271,216.00	5,358,831.00
Madhya Bihar Gramin Bank	475,805.00	266,800.00
Union Bank of India	3,390,255.07	941,932.00
		<b>12,974,237.07</b>
<b>BPLU</b>		
Dharmadaha	8,013,780.40	5,055,516.40
B. Kotthi	11,630,600.00	5,517,340.00
Amraur	1,714,024.00	2,368,135.00
Baisi	1,419,994.00	730,871.00
Bainmanakhi	6,003,011.00	1,892,957.00
Bhawanipur	820,796.00	1,830,211.00
Rupauli	9,235,744.00	4,654,024.00
Khagaria	19,358,709.80	13,692,092.80
Chauthan	5,541,745.00	3,737,181.00
Alasli	7,728,410.00	12,553,440.00
Chhatapur	-	2,105,243.00
Kumarkhand	3,603,437.05	2,942,975.00
Benipatti	4,192,821.00	5,304,948.05
Khajauti	7,696,425.00	5,819,139.00
Rajnagar	2,191,817.00	6,272,908.00
Jaynagar	1,929,073.00	3,10,687.00
Jhunjharpur	2,253,963.00	3,400,699.00
Lakhsaur	4,951,813.00	4,392,789.00
Pandaul	11,702,141.00	1,753,776.00
Bochaha	9,957,819.50	19,915,408.00
Minapur	9,385,266.00	579,888.50
Mushahari	1,365,899.00	8,438,307.00
Sakra	1,111,285.00	326,309.00
Saraiya	2,015,273.00	2,287,760.00
Muzail	3,615,755.00	2,208,871.00
Kudhami	5,878,887.00	4,098,857.00
Rajgir	1,715,644.00	398,666.00
Sarmra	11,749,555.00	6,134,601.00
Harnaut	2,384,899.00	9,267,545.00
Bihar Sarif	11,154,251.00	8,745,220.00
Nagarmanua	16,965,962.00	4,914,359.00
Rabui	2,209,576.00	9,947,136.00
Noorsari	5,376,244.30	184,865.00
Both Gaya	2,476,062.00	2,715,912.30
Dobhi	4,466,224.50	3,722,549.00
Sherghati	5,750,146.00	2,969,545.00
Khirsauri		601,198.00



Bihar Rural Livelihoods Project Schedules to the Balance Sheet		
Particulars	(B)	(C)
Amus	3,968,020.00	464,816.00
Atri	2,997,167.00	2,489,694.00
Wazirganj	3,738,113.37	2,818,859.37
Tankappa	670,984.00	2,357,273.00
Gurwa	4,706,811.00	399,449.00
Banachatti	2,890,145.00	907,980.00
Manpur	4,673,790.00	2,246,719.50
	<b>231,212,082.92</b>	<b>183,676,739.92</b>
<b>DPCLU</b>		
Purnia	818,285.00	1,068,504.00
Khagaria	1,928,093.00	1,721,844.00
Madhubani	1,159,451.00	499,250.00
Gaya	209,862.00	334,165.00
Nalanda	1,431,520.00	3,393,238.00
Muzaffarpur	840,550.00	83,348.00
	<b>6,387,761.00</b>	<b>7,100,349.00</b>
Less: Closing bank balance of NFSSM	13,985,852.78	-
Less: Closing bank balance of UNICEF	1,239,742.00	329,000.00
<b>Total (A+B+C)</b>	<b>225,764,504.21</b>	<b>203,422,325.99</b>



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**Bihar Rural Livelihoods Project  
Schedules to the Balance Sheet**

Schedule 9

Loans & Advances:	(Amount in Rs.)						Total As on 31st March 2011	As at 31st March 2010
	1. Employee Advance		2. Deposits		3. Others			
	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months		
<b>BPLU</b>								
Dhamsaha	88,750.00	41,964.00	-	500.00	1,196,228.00	-	1,327,442.00	
B. Kothe	110,382.00	5,625.00	-	-	741,499.00	-	857,506.00	
Amnar	46,867.00	17,044.00	-	-	-	-	63,911.00	
Hasi	37,220.00	1,800.00	-	-	7,940.00	-	46,960.00	
Bansankh	217,790.00	17,804.00	-	-	51,100.00	12,700.00	299,394.00	
Bhawanipur	11,472.00	62,080.00	-	3,600.00	575.00	-	77,727.00	
Rupali	31,778.00	3,691.00	-	-	11,455.00	-	48,924.00	
Khagaria	69,875.00	17,025.00	-	500.00	296,500.00	276,627.00	669,523.00	
Chautham	59,192.00	11,000.00	-	-	-	-	70,192.00	
Alahi	30,608.00	35,068.00	-	-	1,000.00	-	66,676.00	
Chhatrapur	-	-	-	-	-	-	70,146.00	
Kamarkhand	-	-	-	-	-	-	22,177.00	
Banspati	130,381.00	50,076.00	-	-	38,500.00	88,000.00	306,957.00	
Khajauli	27,248.00	42,769.00	-	-	8,500.00	77,850.00	166,857.00	
Rainagar	26,480.00	28,487.00	-	-	799,700.00	682,900.00	1,537,567.00	
Jainagar	91,640.50	20,874.00	-	-	3,500.00	6,000.00	122,014.50	
Bansharapur	71,824.00	17,256.00	-	-	-	-	89,080.00	
Lakhaur	63,267.00	52,882.00	-	-	-	-	116,149.00	
Pandaul	44,906.00	23,018.00	-	-	35,438.00	-	103,362.00	
Bodaha	105,466.00	67,500.00	-	-	9,200.00	245,380.00	427,546.00	
Mnapur	2,732.00	243,385.00	-	-	277,865.00	1,406,316.00	1,929,798.00	
Madhuhari	86,317.00	8,915.00	-	-	33,110.00	395,180.00	523,522.00	
Sakra	62,534.00	1,200.00	-	-	-	-	63,734.00	
Saraya	121,144.00	6,750.00	-	-	121,570.00	14,800.00	264,264.00	
Murali	43,552.00	5,286.00	-	-	-	-	50,838.00	
Kudham	56,218.00	1,490.00	-	-	-	-	57,708.00	
Rajni	86,001.00	31,700.00	-	-	-	-	117,701.00	
Sarnera	53,583.00	24,006.00	-	-	51,900.00	35,600.00	165,089.00	
Harnaul	24,115.00	72,576.00	-	-	-	69,364.00	166,055.00	
Bihar Sarif	97,891.00	73,166.00	-	-	-	-	171,057.00	
Nagmura	14,440.00	26,692.00	-	-	91,000.00	-	134,132.00	
Rabri	18,760.00	8,675.00	-	-	116,104.00	-	143,539.00	
Athawan	15,794.00	24,425.00	-	-	-	-	40,219.00	
Both Gaya	22,203.00	78,099.00	-	-	2,234,225.00	-	2,334,527.00	
Dobhi	18,701.00	42,192.00	-	-	1,138,128.00	-	1,199,021.00	
Shergham	20,434.00	24,441.00	-	-	311,924.00	-	356,799.00	
Khurwar	29,419.00	25,837.00	-	-	427,260.00	67,000.00	550,024.00	
Amas	19,768.00	4,460.00	-	-	2,000.00	-	26,228.00	



Bihar Rural Livelihoods Project Schedules to the Balance Sheet		
Schedule 8 Fund in Transit Particulars	(Amount in Rs.)	
	As at 31st March 2011	As at 31st March 2010
BPLU	-	700,000.00
Bhawanipur	-	1,500,000.00
Amas	-	2,500,000.00
Tankuppa	25,988.00	-
Dhamsaha	25,987.00	-
B. Kothe	25,987.00	-
Bansankh	-	-
<b>Total</b>	<b>77,962.00</b>	<b>4,700,000.00</b>



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**Bihar Rural Livelihoods Project**  
Schedules to the Income & Expenditure Account and Receipts & Payments Account

Schedule : 10  
Community Institutional Development  
(Amount in Rs.)

BPLU	Formation & Development of CBOs	Capacity Building	Total As on 31st March 2011	As at 31st March 2010
Dhansdaha	7,967,632.00	720,207.50	8,687,839.50	5,788,990.65
B. Kothi	5,930,286.00	477,966.00	6,408,252.00	3,020,122.00
Amaur	2,800,819.00	708,010.00	3,508,829.00	729,230.00
Baisi	2,474,383.00	444,431.00	2,918,814.00	575,646.50
Bairmankhi	5,617,810.00	772,363.00	6,390,173.00	3,249,231.00
Bhuvanipur	3,184,803.00	302,854.00	3,487,657.00	791,432.50
Rupauli	2,892,761.00	517,595.00	3,410,356.00	721,807.50
Khagaria	7,092,775.00	920,435.00	8,013,210.00	4,116,126.95
Chautham	3,864,071.00	825,234.00	4,689,305.00	569,195.50
Alauli	7,141,259.00	666,185.00	7,807,444.00	3,782,296.00
Chhatapur	-	482,501.00	482,501.00	876,321.50
Kumarkhand	-	791,588.00	791,588.00	684,801.50
Benipatti	6,241,411.00	1,341,070.00	7,582,481.00	3,831,084.00
Khajauli	5,680,638.00	665,571.00	6,346,209.00	2,984,638.00
Rajnagar	6,314,175.00	1,185,796.00	7,499,971.00	5,962,657.00
Jaynagar	3,041,329.00	584,781.00	3,626,110.00	604,592.50
Jhunjhpur	2,943,992.00	803,238.00	3,747,230.00	463,775.50
Lakhaur	3,409,781.00	932,075.00	4,341,856.00	589,776.50
Pandoul	3,032,045.00	605,045.00	3,637,090.00	506,522.50
Bochaha	8,343,505.00	1,060,516.00	9,404,021.00	5,385,739.00
Minapur	4,916,901.00	897,965.00	5,814,866.00	3,128,761.50
Mushahari	5,235,330.00	999,707.00	6,235,037.00	4,317,970.00
Sakra	2,913,649.00	486,211.00	3,399,860.00	554,354.50
Saraya	3,044,039.00	483,471.00	3,527,510.00	659,572.50
Murval	2,469,051.00	593,070.00	3,062,121.00	569,572.50
Kudhani	3,357,046.50	340,416.50	3,697,463.00	707,228.50
Rajgir	6,175,570.00	875,860.00	7,051,430.00	3,525,541.00
Sarnera	5,002,841.00	285,863.00	5,288,704.00	2,703,267.00
Harnaat	6,513,080.00	731,049.00	7,244,129.00	4,840,265.00
Bihar Sarif	3,691,418.00	571,441.00	4,262,859.00	673,248.50
Nagamansa	3,572,524.00	600,681.00	4,173,205.00	482,857.50
Rahui	3,174,039.00	394,690.00	3,568,729.00	687,507.50
Ashawan	2,935,774.00	346,502.00	3,282,276.00	485,181.50
Bothi Gaya	7,297,217.00	1,759,294.00	9,056,511.00	7,249,201.83
Debhi	6,702,266.00	716,957.00	7,419,223.00	4,173,691.00
Sherghati	5,756,329.50	840,610.00	6,596,939.50	3,503,095.00
Khizirsarai	5,514,675.00	960,573.50	6,475,248.50	4,007,521.00
Annas	2,820,003.00	613,614.00	3,433,617.00	731,989.50
Atri	2,626,052.00	345,344.00	2,971,396.00	600,448.50
Wazirganj	2,763,575.00	552,116.00	3,315,690.00	724,417.13
Garwa	3,162,439.00	584,864.00	3,747,303.00	405,405.00
Tankuppa	2,996,819.00	645,437.50	3,642,256.50	532,103.00
Barachatti	2,705,804.00	377,856.00	3,083,660.00	598,613.50

**Bihar Rural Livelihoods Project**  
Schedules to the Balance Sheet

Schedule 9

Loans & Advances:	(Amount in Rs.)						As at 31st	
	1. Employee Advance		2. Deposits		3. Others		March 2011	March 2010
	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months		
Atri	33,393.00	-	70,170.00	-	134,190.00	-	237,753.00	42,470.00
Wazirganj	45,293.00	-	6,525.00	-	9,000.00	-	61,318.00	1,120.00
Garwa	48,434.00	-	21,650.00	-	10,000.00	-	80,084.00	48,741.00
Tankuppa	13,516.00	-	32,193.00	-	-	-	45,709.00	54,586.00
Barachatti	43,393.00	-	20,100.00	-	215,380.00	-	278,873.00	38,816.00
Minapur	37,571.00	-	29,891.00	-	32,000.00	-	99,462.00	35,942.00
(A)	2,382,342.50	1,415,893.00	-	5,100.00	8,409,291.00	3,377,813.00	15,490,149.50	3,278,373.50
DPCL	-	-	-	-	13,898.00	-	282,015.00	140,586.00
Patna	87,717.00	180,400.00	-	-	10,000.00	-	289,610.00	223,871.00
Khagaria	147,984.00	136,628.00	-	-	-	-	278,215.00	232,481.00
Madhubani	108,948.00	169,287.00	-	-	-	-	190,844.00	249,401.00
Gaya	43,478.00	146,868.00	-	500.00	-	-	217,496.00	303,488.00
Nalanda	145,715.00	71,781.00	-	-	-	-	192,529.00	259,304.00
Muzaffargar	83,992.00	87,487.00	-	-	20,850.00	-	1,450,799.00	1,409,331.00
(B)	612,832.00	792,629.00	-	500.00	44,748.00	-	8,250,017.50	14,475,523.25
SPMI	520,016.00	399,276.00	3,150.00	145,250.00	2,665,534.00	8,250,017.50	11,983,243.50	14,475,523.25
(C)	520,016.00	399,276.00	3,150.00	145,250.00	2,665,534.00	8,250,017.50	11,983,243.50	14,475,523.25
Total (A+B+C)	3,415,200.50	2,607,798.00	3,150.00	150,850.00	11,119,573.00	11,627,530.50	28,924,162.00	19,163,227.75

Kolkata  
Chartered Accountants

Bihar Rural Livelihoods Project  
PATNA







**Bihar Rural Livelihoods Project**  
Schedules to the Income & Expenditure Account and Receipts & Payments Account

Schedule : 12

Project Management Cost

(Amount in Rs.)

DPCU	Monitoring & Evaluation	Salary	Other Operating Expenses	Others	Total As on 31st March 2011	As at 31st March 2010
Purnia	254,603.00	1,903,811.00	1,610,931.00	78,115.00	3,847,460.00	517,620.50
Khagaria	491,975.00	1,770,354.00	-	1,244,508.00	3,506,837.00	575,892.00
Madhubani	344,129.00	1,678,330.00	-	1,380,994.00	3,403,453.00	299,902.50
Gaya	722,399.00	2,138,941.00	-	1,908,863.00	4,770,203.00	1,492,570.00
Nalanda	534,895.00	1,332,967.00	-	1,087,331.00	2,955,193.00	754,445.50
Muzaffarpur	360,413.00	2,112,381.00	-	1,732,083.50	4,204,877.50	533,212.50
(A)	2,708,414.00	10,936,784.00	1,610,931.00	7,431,894.50	22,688,023.50	4,173,643.00
SPMU	12,454,433.00	35,859,265.00	-	16,273,401.50	64,587,099.50	44,698,747.50
(B)	12,454,433.00	35,859,265.00	-	16,273,401.50	64,587,099.50	44,698,747.50
Total (A+B)	15,162,847.00	46,796,049.00	1,610,931.00	23,705,296.00	87,275,123.00	48,872,390.50



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Schedules to the Income & Expenditure Account and Receipts & Payments Account	(Amount in Rs.)	
	As at 31st March 2011	As at 31st March 2010
<b>Schedule 13</b>		
<b>Bank Interest</b>		
Particulars		
Dhansabha	270,286.00	68,274.00
B. Kothi	196,890.00	68,334.00
Arnaur	92,661.00	21.00
Bhaili	120,770.00	20.00
Bhawanabhi	237,510.00	97,226.00
Bhawanipur	99,517.00	25.00
Rupauli	101,597.00	31.00
Khagaria	481,839.00	170,017.00
Alhaili	244,111.00	51,928.00
Chandham	83,227.00	-
Kernarkhand	12,163.00	-
Bonipatti	217,638.00	63,081.00
Khajauli	190,101.00	93,481.00
Rajapur	156,348.00	53,366.00
Jharghurpur	107,274.00	-
Lakshmar	160,573.00	-
Parauli	108,957.00	-
Bochaba	80,669.00	-
Minapur	811,619.00	111,467.00
Maubabani	471,475.00	103,559.00
Sakra	368,137.00	133,516.00
Muzaffarpur	111,952.00	4,704.00
Kudhauri	63,873.00	3.00
Sandhya	139,751.00	10,339.00
Rajgir	53,659.00	-
Sarman	173,043.00	48,677.00
Harnaut	201,423.00	134,956.00
Rabul	505,420.00	17,564.00
Nagarnasua	301,119.00	7,013.00
Nooraul	155,102.00	-
Biharsharif	162,398.00	-
Dohli	192,783.00	120,106.00
Sheephati	401,461.00	129,073.00
Khatimani	312,778.00	91,871.00
Arna	185,674.00	118,631.00
Alh	282,546.00	286.00
Gurwa	106,989.00	260.00
Tankappa	257,089.00	395.00
Banshabati	161,038.00	469.00
Wasirganj	122,202.00	-
Manpur	106,056.00	279.00
(A)	133,499.00	-
(B)	84,009.00	-
(C)	8,496,528.00	1,638,725.00
Total (A+B+C)	14,738,002.00	4,720,620.00



**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY  
BIHAR RURAL LIVELIHOODS PROJECT**

**Reconciliation of claim to total applications of funds for the year ended 31st March 2011**

	Rs. in million	Rs. In million
Opening Difference of last year		0.15
Expenditure as per Audited Financial Statement 2010-11		1142.59
		1142.74
Less: Statement of Expenditure sent to World Bank		
1st Quarter (Ref no. 01/10-11 dated 18.10.2010)	169.69	
2nd Quarter (Ref no 02/10-11 dated 20.01.2011)	280.29	
3rd Quarter ( Ref no 03/10-11 dated 24.03.2011)	186.68	
4th Quarter (Ref no 04/10-11 dated 19.08.2011)	506.08	1142.74
<b>Difference</b>		NIL

90% of total expenditure is eligible for reimbursement from World Bank

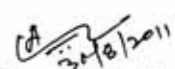
In terms of our report on event date

For and on behalf of  
Mookherjee Biswas & Pathak  
Chartered Accountants  
Firm Registration No: 301138E

  
(S. Mookherjee)  
Partner  
Membership No. F. 59159

Place : Patna  
Date : 30th August, 2011

For and on behalf of  
Bihar Rural Livelihoods Promotion Society

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

  
Subodh Ram  
(Chief Finance Officer)

Bihar Rural Livelihoods Project		
Schedules to the Income & Expenditure Account and Receipts & Payments Account		
	As at 31st March 2011	As at 31st March 2010
	(Amount in Rs.)	
<b>Schedule 14</b>		
<b>Miscellaneous Income</b>		
<b>Particulars</b>		
<b>SPMU</b>	97,385.00	90,075.00
<b>DPCU &amp; BPIU</b>	97,385.00	90,075.00
Amour	-	124.00
Baisi	-	400.00
Benipatti	-	196.00
Bochaha	6,468.00	-
Amas	5,930.00	-
Bodhgaya	18,146.00	124.00
Gaya	38,017.00	-
Harnaut	-	2,500.00
Noorsarai	120.00	-
Nalanda	10,000.00	5,861.00
	78,681.00	9,205.00
<b>Total (A+B)</b>	<b>176,066.00</b>	<b>99,280.00</b>



## BIHAR RURAL LIVELIHOODS PROJECT

### Schedule-15

#### Significant Accounting Policies and Notes to Accounts

##### 1. Overview of the project

The Society is a non-profit organization registered under the Societies Registration Act, 1860 and is promoted by the Government of Bihar to address rural poverty in the state of Bihar in joint collaboration with the World Bank. The project aims to enhance social and economic empowerment of rural poor, especially women, by creating Self Managed Community Institutions.

The project has been implemented in six districts and forty two blocks during the financial year 2010-11. The Society has received Rs 120 crores during the year for implementation of the project.

As per the agreement dated 12<sup>th</sup> January 2011 between Bihar –Kosi Flood Recovery Project, IDA-World Bank and State of Bihar, Bihar Rural Livelihoods Promotion Society will implement Component D- Livelihood Restoration and Enhancement in 13 Blocks of Saharsa, Supaul and Madhepura district with effect from 1<sup>st</sup> July 2010.

In view of above Bihar Rural Livelihoods Project (BRLP) has transferred the Kumarkhand and Chhatapur block to the Kosi Project with effect from 1<sup>st</sup> July 2010 and separately claiming the expenditure under Kosi Project. During the year BRLPS has not received any fund against this project. However, during the year the project has taken an advance of Rs 4,50,76,888/- from (BRLP) to meet the expenditure.

##### 2. Basis of Preparation of Financial Statements

The Financial Statements have been maintained on double entry system adopting cash basis of accounting. Financial Statements are prepared in accordance with the Generally Accepted Accounting Principles including Accounting Standards followed in India to the extent applicable.

Preparation of the financial statements are 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.

##### 3. 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.



## BIHAR RURAL LIVELIHOODS PROJECT

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

##### 4. Revenue Recognition

Fund received from State Government has been recognized as income to the extent of the revenue expenditure made during the year and the unutilized balance is shown as a part of the Restricted Fund. For expenditure incurred on Fixed Assets, a corresponding amount has been transferred to the Capital Fund.

Interest earned on bank deposits during the project period is treated as project fund and accounted on receipt.

##### 5. Valuation of Stocks

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

##### 6. Expenditure Incurred by Technical Service Agencies and Support Organizations

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

##### 7. Accounting of Fund Disbursed to SHGs

Funds released to Self Help Groups (SHGs) under Community Investment Fund (CIF) are charged to the Income & Expenditure Account by the Society. As per Project Implementation Plan the said disbursed amount will be considered as loan. Moreover, 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.

8. Previous year's figures have been regrouped where necessary to conform to this period's classifications.

For Mookherjee Biswas & Pathak

Chartered Accountants

Firm Registration Number 301138E



Patna

August 30, 2011

*(Signature)*

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

Subhoj Ram  
Chief Finance  
Officer



**BRLPS**

**AUDITORS' REPORT**

**To Bihar Rural Livelihoods Promotion Society**

We have audited the accompanying Balance Sheet of Bihar -Kosi Flood Recovery Project (BKFRP) as at March 31, 2011, the Income and Expenditure Account and Receipts and Payments Account for the year ended on that date and also the Reconciliation of claims to total applications of funds for the year ended 31<sup>st</sup> March 2011 (collectively referred to as the "financial statements") under World Bank Loan No. 4802-IN. These financial statements are the responsibility of the Management of the project. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Auditing and Assurance Standards 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 statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, and to the best of our information and according to the explanations given to us the said Balance Sheet, Income and Expenditure Account and Receipts and Payments Account read in conjunction with Notes and Schedules 1 to 10 annexed thereto, give a true and fair view

i) in the case of Balance Sheet, of the state of affairs of the Project as at March 31, 2011 and,

ii) in the case of Income and Expenditure Account, the Income and Expenditure of the Project for the year ended on that date, and

iii) in the case of Receipts and Payments Accounts, of the Receipts and Payments of the Project for the year ended on that date

Further, in our opinion, and to the best of our information and according to the explanations given to us we state that we are satisfied that the procurement procedure prescribed in the procurement manual under BKFRP has been followed.

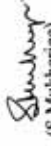


We further state that,  
(a) with respect to Interim Financial Reports (IFRs) adequate supporting documentation has been maintained to support claims to the World Bank for reimbursements of expenditures incurred; and

(b) these expenditures are eligible for financing under the Loan/Credit Agreement No 4802-IN

(c) the IFRs submitted and procedure and internal controls involved in their preparation can be relied upon to support the withdrawals.

**For Mookherjee Biswas & Pathak**  
**Chartered Accountants**  
Firm Registration No 301138E

  
(S Mukherjee)

Partner  
Membership No 059159

August 30, 2011  
Patna



**Bihar Kosi Flood Recovery Project  
Livelihood Restoration and Enhancement Component  
Implemented by Bihar Rural Livelihoods Promotion Society  
Balance Sheet as at 31st March 2011**

		Amount in Rs.			
Current / Liabilities	Schedule No.	As at 31st March 2011	Assets	Schedule No.	As at 31st March 2011
<b>Current Liabilities</b>			<b>Fixed Assets</b>	5	131,159.00
Advance from BRLP (Bihar Rural Livelihoods Project)		45,076,888.00	<b>Current Assets, Loans &amp; Advances</b>		
Other Liabilities	1	1,378.00	Current Assets		
			Cash in Hand	2	3,093.00
			Cash at Bank	3	8,074,475.00
			Loans & Advances	4	647,525.00
			<b>Excess of Expenditure over Income</b>		36,222,014.00
<b>Total</b>		<b>45,078,266.00</b>	<b>Total</b>		<b>45,078,266.00</b>

Significant Accounting Policies & Notes on Accounts 10

For and on behalf of  
Mookherjee Biswas & Pathak  
Chartered Accountants  
Firm Registration No: 301138E

*S. Mukherjee*  
(S. Mukherjee)  
Partner  
Membership No. F 59159

For and on behalf of  
Bihar Rural Livelihoods Promotion Society

*Arvind Kumar Chaudhary*  
30/8/2011  
Arvind Kumar Chaudhary, IAS  
(Project Director-cum- Chief Executive Officer)

*Subodh Ram*  
30/8/11  
Subodh Ram  
(Chief Finance Officer)

Place : Patna  
Date : 30th August, 2011



**Bihar Kosi Flood Recovery Project  
Livelihood Restoration and Enhancement Component  
Implemented by Bihar Rural Livelihoods Promotion Society  
Income and Expenditure Account for the Period from 1st July 2010 to 31st March 2011**

		Amount in Rs.			
Expenditure	Schedule No.	For the period ended 31-3-2011	Income	Schedule No.	For the period ended 31-3-2011
<b>Expenditure on Main Project</b>					
Community Institutional Development	6	8,944,537.00	Bank Interest	9	137,292.00
Community Investment Fund	7	27,135,455.00			
Project Management Cost	8	279,314.00			
<b>Total Expenditure</b>		<b>36,359,306.00</b>	<b>Excess of Expenditure over Income</b>		<b>36,222,014.00</b>
Add: Fixed Assets purchased during the year		131,159.00			
<b>Total Expenditure</b>		<b>36,490,465.00</b>			
Less Fixed Assets transferred		131,159.00			
<b>Total</b>		<b>36,359,306.00</b>	<b>Total</b>		<b>36,359,306.00</b>

Significant Accounting Policies & Notes on Accounts 10

In terms of our report of even date

For and on behalf of  
Mookherjee Biswas & Pathak  
Chartered Accountants  
Firm Registration No: 301138E

*S. Mukherjee*  
(S. Mukherjee)  
Partner  
Membership No. F 59159

For and on behalf of  
Bihar Rural Livelihoods Promotion Society

*Arvind Kumar Chaudhary*  
30/8/2011  
Arvind Kumar Chaudhary, IAS  
(Project Director-cum- Chief Executive Officer)

*Subodh Ram*  
Subodh Ram  
(Chief Finance Officer)

Place : Patna  
Date : 30th August, 2011



**Bihar Kosi Flood Recovery Project**  
**Livelihood Restoration and Enhancement Component**  
**Implemented by Bihar Rural Livelihoods Promotion Society**  
**Receipts and Payments Account for the Period from 1st July 2010 to 31st March 2011**

Amount in Rs.

Receipts	Schedule No.	For the period ended 31-3-2011	Payments	Schedule No.	For the period ended 31-3-2011
Advance from Bihar Rural Livelihoods Project,		43,076,588.00	Expenditure on Main Project	6	8,944,577.00
Bank Interest	9	137,292.00	Community Institutional Development	7	27,135,455.00
Closing Liabilities	1	1,378.00	Community Investment Fund	8	279,314.00
			Project Management Cost		
			Fixed Assets purchased during the year	5	131,159.00
			Closing Balance		
			Cash in Hand	2	3,093.00
			Cash at Bank	3	8,074,475.00
			Loans & Advances	4	647,525.00
<b>Total</b>		<b>45,215,558.00</b>	<b>Total</b>		<b>45,215,558.00</b>

Significant Accounting Policies & Notes on Accounts

10

In terms of our report of even date

For and on behalf of  
**Mookherjee Binwas & Pathak**  
 Chartered Accountants  
 Firm Registration No: 301138E

*S. Mookherjee*  
 (S. Mookherjee)  
 Partner

Membership No. F 59159

Place : Patna  
 Date : 30th August, 2011

For and on behalf of  
**Bihar Rural Livelihoods Promotion Society**

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

*Subodh Ram*  
 Subodh Ram  
 (Chief Finance Officer)



Bihar Kosi Flood Recovery Project		Amount in Rs.
Schedules to the Balance Sheet		
<b>Schedule 1</b>		<b>As at 31st March 2011</b>
Other Liabilities		
Particulars		
Tax Deducted at Source		150.00
Value Added Tax		829.00
Employees Provident Fund		399.00
<b>Total</b>		<b>1,378.00</b>
<b>Schedule 2</b>		<b>As at 31st March 2011</b>
Cash in Hand		
Particulars		
BPLU		759.00
Chhatapur		1,720.00
Kumarkhand	(A)	2,479.00
DPCU		614.00
Saharsa	(B)	614.00
<b>Total (A+B)</b>		<b>3,093.00</b>
<b>Schedule 3</b>		<b>As at 31st March 2011</b>
Cash at Bank		
Particulars		
BPLU		2,083,014.00
Chhatapur		2,000.00
Basanipur		4,020,034.00
Kumarkhand	(A)	6,105,048.00
DPCU		968,559.00
Saharsa	(B)	968,559.00
<b>Total (A+B+C)</b>		<b>8,074,475.00</b>



Bihar Kosi Flood Recovery Project Schedules to the Balance Sheet		Amount in Rs.
Schedule 4 Loans and Advances		As at 31st March 2011
Particulars		
BPLU		124,084.00
Chhatapur		36,310.00
Basantpur		44,428.00
Bihariganj		11,801.00
Gawalpara		38,627.00
Murliaganj		44,256.00
Patarghat		8,890.00
Pratabganj		19,954.00
Madhepara Sadar		11,862.00
Saurbazar		12,647.00
Soneharua		3,611.00
Triveniganj		10,715.00
Udaisanganj		156,830.00
Kumarkhand		524,015.00
(A)		
DPCU		123,510.00
Saharsa		123,510.00
Total (B)		
Total (A+B)		647,525.00

*Signature*



Bihar Kosi Flood Recovery Project Schedules to the Balance Sheet			
(Amount in Rs.)			
Fixed Assets	Particulars	Balance as on 01-07-2010	Balance as on 31-03-2011
			75,030.00
			8,275.00
			4,859.00
			9,470.00
			32,825.00
			700.00
	<b>Total</b>		<b>131,159.00</b>

*Signature*



**BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY  
BIHAR KOSI FLOOD RECOVERY PROJECT**

Reconciliation of claim to total applications of funds for the year ended 31st March 2011

	Rs. in million	Rs. In million
Expenditure as per Audited Financial Statement 2010-11		36.49
Less: Statement of Expenditure sent to World Bank		
1st July 2010 to 31st Dec. 2010 (Ref no 01/2010-11 dated 15.06.2011)	11.1	
4th Quarter (Ref no 02/2010-11 dated 20.08.11)	25.39	36.49
<b>Difference</b>		<b>NIL</b>

90% of total expenditure is eligible for reimbursement from World Bank

In terms of our report on event date

For and on behalf of  
Mookherjee Biswas & Pathak  
Chartered Accountants  
Firm Registration No: 301138E

*S. Mukherjee*  
(S. Mukherjee)  
Partner  
Membership No. F 59159

Place : Patna  
Date : 30th August, 2011



For and on behalf of  
Bihar Rural Livelihoods Promotion Society

*Arvind Kumar Chaudhary*  
30/8/2011  
Arvind Kumar Chaudhary, IAS  
(Project Director-cum- Chief Executive Officer)

*Subodh Kumar*  
30/8/2011  
Subodh Kumar  
(Chief Finance Officer)



Bihar Kosi Flood Recovery Project  
Schedules to the Income & Expenditure Account and Receipts & Payments Account

(Amount in Rs.)

Particulars	Capacity Building of CBOs		Formation & Development of CBOs		Total As at 31st March 2011
	Capacity Building	Salary, Hom. Etc	Salary, Hom. Etc	Formation & Development of CBOs	
Chhatrapur	558,645.00	-	3,630,627.00	-	4,189,272.00
Bhawanipara	-	73,742.00	-	-	73,742.00
Bhawanipara	-	75,863.00	-	-	75,863.00
Gawalpara	-	46,863.00	-	-	46,863.00
Mauliganj	-	90,749.00	-	-	90,749.00
Pranagar	-	95,370.00	-	-	95,370.00
Pratiganj	-	95,305.00	-	-	95,305.00
Madhepura Sadar	-	66,648.00	-	-	66,648.00
Saurbhar	-	65,628.00	-	-	65,628.00
Sonebana	-	83,482.00	-	-	83,482.00
Triveniganj	-	81,179.00	-	-	81,179.00
Litkisaniganj	-	69,229.00	-	-	69,229.00
Kumarkhand	427,767.00	-	3,483,640.00	-	3,911,407.00
<b>Total</b>	<b>986,412.00</b>	<b>-</b>	<b>7,958,125.00</b>	<b>-</b>	<b>8,944,537.00</b>

(Amount in Rs.)

Particulars	As at 31st March 2011
BPLU	15,850,000.00
Chhatrapur	11,285,455.00
<b>Total</b>	<b>27,135,455.00</b>

(Amount in Rs.)

Particulars	Monitoring, Evaluation & Communication		Salary & Honorarium	Others	Total
	Monitoring, Evaluation & Communication	Salary & Honorarium			
DPCU Saharsa	103,758.00	134,674.00	40,882.00	-	279,314.00
<b>Total</b>	<b>103,758.00</b>	<b>134,674.00</b>	<b>40,882.00</b>	<b>-</b>	<b>279,314.00</b>

(Amount in Rs.)

Particulars	As at 31st March 2011
Chhatrapur	86,545.00
Kumarkhand	50,747.00
<b>Total</b>	<b>137,292.00</b>





## BIHAR KOSI FLOOD RECOVERY PROJECT

### Schedule-10

#### Significant Accounting Policies and Notes to Accounts

##### 1. Overview of the project

The Bihar Rural Livelihoods Promotion Society is a non-profit organization registered under the Societies Registration Act, 1860 and is promoted by the Government of Bihar. As per the agreement dated 12<sup>th</sup> January 2011 between Bihar –Kosi Flood Recovery Project, IDA-World Bank and State of Bihar the Society has implemented Component D- Livelihood Restoration and Enhancement in 13 Blocks of Saharsa, Supaul and Madhepura district with effect from 1<sup>st</sup> July 2010.

In view of above Bihar Rural Livelihoods Project (BRLP) has transferred the Kumarkhand and Chhatapur block to the Kosi Project with effect from 1<sup>st</sup> July 2010 and separately claiming the expenditure under Kosi Project. During the year the Society has not received any fund against this project. However, during the year the project has taken an advance of Rs.4,50,76,888/- from BRLP to meet the expenditure.

##### 2. Basis of Preparation of Financial Statements

The Financial Statements have been maintained on double entry system adopting cash basis of accounting. Financial Statements are prepared in accordance with the Generally Accepted Accounting Principles including Accounting Standards followed in India to the extent applicable.

Preparation of the financial statements are 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.

##### 3. 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.

##### 4. Revenue Recognition

Funds received from Bihar Rural Livelihoods Project (BRLP) have been shown as a advance. The project is yet to receive fund. For expenditure incurred on Fixed Assets, a corresponding amount has been transferred to the Capital Fund.



## BIHAR KOSI FLOOD RECOVERY PROJECT

Interest earned on bank deposits during the project period is treated as project fund and accounted on receipt.

##### 5. Valuation of Stocks

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

##### 6. Expenditure Incurred by Technical Service Agencies and Support Organizations

MOU/Agreements have been entered with the Technical Service Agencies and Support Organizations. Payments against such contracts which are output based are charged to expenditure since these are linked to completion of pre-determined milestones.

##### 7. Accounting of Fund Disbursed to SHGs

Funds released to Self Help Groups (SHGs) under Community Investment Fund (CIF) are charged to the Income & Expenditure Account by the Society. As per Project Implementation Plan the said disbursed amount will be considered as loan. Moreover, 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.

##### 8. This being the first year of the project, previous year's figures has not been given.

For Mookherjee Bhatnagar & Pathak  
Chartered Accountants  
Firm Registration Number J01138E

  
(S Mukherjee)  
Partner

Membership No: F 59159  
Patna  
August 30, 2011

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

  
Subodh Kishor  
S.D.O.  
Chief Finance  
Officer



**BRLPS**

## ABSTRACT OF ANNUAL BUDGET 2011-2012

## BIHAR RURAL LIVELIHOODS PROJECT

Sl.	Component	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Percentage	% as per WB
1	Community Institution Development	239836056	250437126	268752478	271652068	1030677728	26.98	25
2	Community Investment Fund	661559227	723089227	508176727	432649227	2325474408	60.88	57
3	Special Technical Assistance Fund	33718750	44128750	38168750	38808750	154825000	4.05	8
4	(I) Project Management Cost	47194077	33817370	32249680	29633525	142894652	8.09	10
	(II) Monitoring & Evaluation	19796500	22959000	14990500	14511500	72257500		
	(III) Communication	21880650	23153650	24242650	24438650	93715600		
<b>Grand Total</b>		<b>1023985260</b>	<b>1097585123</b>	<b>886580785</b>	<b>811693720</b>	<b>3819844888</b>	<b>100.00</b>	<b>100</b>

## BIHAR KOSI FLOOD RECOVERY PROJECT

Sl.	Component	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total	Percentage	% as per WB
1	Community Institution Development	35073812	38155842	46648062	48417412	168295128	22	25
2	Community Investment Fund	77700000	150700000	137100000	146150000	511650000	67	57
3	Special Technical Assistance Fund	4500000	5814000	6630000	4590000	21534000	3	8
4	(I) Project Management Cost	4910385	5270385	5244385	5454385	20879540	9	10
	(II) Monitoring & Evaluation	4902000	5102000	4976000	4976000	19956000		
	(III) Communication	6084000	6180000	6948000	5988000	25200000		
<b>Grand Total</b>		<b>133170197</b>	<b>211222227</b>	<b>207546447</b>	<b>215575797</b>	<b>767514668</b>	<b>100</b>	<b>100</b>



