



KEDIA AGRAWAL & CO

CHARTERED ACCOUNTANTS

AUDIT REPORT

We have examined the Balance sheet, Receipt & Payment and Income & Expenditure of **GRAM SATHI, AT & PO: UPAR CHAKMADHIYA VIA: KATORIA, BANKA, BIHAR, 813106** for ended 31st March 2024, which are in agreement with the books of account maintained at their office.

We have obtained all the information and explanation, which to the best of our knowledge & belief were necessary for the purposes of the audit. In our opinion, proper books of account have been kept at head office.

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

UDIN - 24309852BKDDFFY9413

Date: 14-09-2024

Place: Jamshedpur

For Kedia Agrawal & Co
(Chartered Accountants)

Nitin Kedia



CA Nitin Kumar Kedia
(Partner)

Mem. No. - 309852

Ground Floor, Shop no. 4, Alison's Apartment, 101, Thakur Bari Road, Aambagan, Sakchi, Jamshedpur

Phone: +91 9007759893, +91 9801240964

E-mail: kediaagrawalco@gmail.com

GRAM SATHI

Regd. Office: Vill & Post: Upper Chakmandhiya, Via-Katoria, Dist: Banka, Bihar-813106

Admin Office: Bishanpur, Thadi, Via- Dahijore, Dist- Deoghar, Jharkhand-814157

CONSOLIDATED BALANCE SHEET AS AT 31ST MARCH 2024

PARTICULARS	Schedule	As on 31.03.2024	As on 31.03.2023
		Amount (Rs.)	Amount (Rs.)
SOURCES OF FUNDS			
CAPITAL FUNDS	A	3,16,974.98	3,16,974.98
Unsecured Loans		8,39,800.00	8,39,800.00
CURRENT LAIBILITIES & PROVISIONS			
Assets Fund	B	1,76,741.25	
Sundry Creditors	C	7,80,975.00	9,50,723.00
Others Payable	D	27,97,761.18	6,01,750.00
Unspent Grant	E	1,10,84,518.00	1,174.50
INCOME AND EXPENDITURE ACCOUNT		22,142.63	5,391.40
TOTAL		1,60,18,913.04	27,15,813.88
APPLICATION OF FUNDS			
FIXED ASSETS	F	3,41,504.42	1,42,123.43
CURRENT ASSETS, LOANS & ADVANCES RECEIVABLES			
Cash and Bank Balances	G	87,35,436.06	4,60,650.45
Loans, Advances Receivables and Deposits	H	37,34,472.04	13,006.00
Grant Receivables	I	29,09,771.52	21,00,034.00
TDS Receivables		2,97,729.00	-
TOTAL		1,60,18,913.04	27,15,813.88

Schedules referred above form an integral part of the Balance Sheet.

In terms of our separate report of even date

For M/S KEDIA AGRAWAL & CO.

Chartered Accountants

Firm Registration Number: 328393E

Nitin Kedia

CA NITIN KUMAR KEDIA, PARTNER

Membership Number: 309852

UDIN: 24309852DKDFFY9413

Place : Jamshedpur

Date: 14th September' 2024

For GRAM SATHI

Devanand Kumar

Managing Trustee

GRAM SATHI

Regd. Office: Vill & Post: Upper Chakmandhiya, Via-Katoria, Dist: Banka, Bihar-813106

Admin Office: Bishanpur, Thadi, Via- Dahljore, Dist- Deoghar, Jharkhand-814157

CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

PARTICULARS	Schedule	As on 31.03.2024	As on 31.03.2023
		Amount (Rs.)	Amount (Rs.)
INCOME			
Grants	J	2,65,60,796.98	85,15,504.00
Donations & Subscriptions			
Members		21,500.00	15,000.00
Public		-	1,70,000.00
Institutional	K	12,350.00	
Bank Interest	L	20,249.00	6,362.00
TOTAL		2,66,14,895.98	87,06,866.00
EXPENDITURE			
Programme Expenses (National Project)			
Farmer Producers Organisation (FPO)-NABARD (Godda)		-	3,49,964.00
Farmer Producers Organisation (FPO)-NABARD (Dumka)		-	3,49,964.00
Rural Mart-NABARD		-	10,000.00
Climate Change Fund-NABARD		-	1,99,700.00
Group Level Training Program (GLTP)-NABARD		-	15,000.00
Centre for Financial Literacy-RBI Jharkhand (BOI, Indian Bank and SBI)	M1	1,11,49,935.00	65,90,876.00
Water Conservation Project for Livelihood Development through Agriculture Promotion for Marginal farmers, Pakur-Lindey Foundation	M2	25,70,792.00	
Mpowered Scale Up Cluster Program-Trickle Up India Foundation	M3	8,23,165.00	
Programme Expenses (Foreign Project)			
Covid 19 Relief to marginalized and under privileged-Jiv Daya Foundation	N1	1,174.50	
Access to Justice Project Phase II-Kailash Satyarthi Children's Foundation of America	N2	21,90,867.89	
Bank Charges (FC)			70.80
Organisational Expenses		12,380.62	11,63,869.20
Depreciation	O	22,360.26	22,030.60
Excess of Income Over Expenditure		98,44,220.71	5,391.40
TOTAL		2,66,14,895.98	87,06,866.00

Schedules referred above form an integral part of the Income and Expenditure Account.
In terms of our separate report of even date

For M/S KEDIA AGRAWAL & CO.
Chartered Accountants
Firm Registration Number: 328393E

CA NITIN KUMAR KEDIA, PARTNER
Membership Number: 309852

UDIN: 24309852BKDFFY9413

Place: Jamshedpur

Date: 14th September 2024



For GRAM SATHI

Devanand Kumar
Managing Trustee

GRAM SATHI

Regd. Office: Vill & Post: Upper Chakmandhiya, Via-Katoria, Dist: Banka, Bihar-813106

Admin Office: Bishanpur, Thadi, Via- Dahjore, Dist- Deoghar, Jharkhand-814157

Schedules forming part of Consolidated Financial Statement for the year ended 31st March' 2024

A. CAPITAL FUND	Group No.	As on 31.03.2024	As on 31.03.2023
		Amount (Rs.)	Amount (Rs.)
(NATIONAL PROJECT)			
Opening Fund	A1	3,15,870.98	3,15,870.98
Add: Excess of Income Over Expenditure			
Sub Total (Rs.)		3,15,870.98	3,15,870.98
(FCRA PROJECT)			
Opening Fund	A2	1,104.00	1,104.00
Add: Excess of Income Over Expenditure		-	-
Sub Total (Rs.)		1,104.00	1,104.00
Grand Total (Rs.)		3,16,974.98	3,16,974.98
B. ASSETS FUND	Group No.	As on 31.03.2024	As on 31.03.2023
		Amount (Rs.)	Amount (Rs.)
(NATIONAL PROJECT)			
Opening Fund		-	-
Add: Addition during the year	B1	56,425.00	-
Add: Deletion during the year		-	-
Less: Depreciation transferred from Income & Expenditure Account		3,158.75	-
Sub Total (Rs.)		53,266.25	-
(FCRA PROJECT)			
Opening Fund		-	-
Add: Addition during the year	B2	1,43,200.00	-
Add: Deletion during the year		-	-
Less: Depreciation transferred from Income & Expenditure Account		19,725.00	-
Sub Total (Rs.)		1,23,475.00	-
Grand Total (Rs.)		1,76,741.25	-
C. SUNDRY CREDITORS	Group No.	As on 31.03.2024	As on 31.03.2023
		Amount (Rs.)	Amount (Rs.)
(NATIONAL PROJECT)			
Sundry Creditors-RBI CFL Project		2,43,334.00	9,50,723.00
Sundry Creditors-Lindey Foundation Project		5,37,641.00	-
Total (Rs.)		7,80,975.00	9,50,723.00
D. OTHERS PAYABLES	Group No.	As on 31.03.2024	As on 31.03.2023
		Amount (Rs.)	Amount (Rs.)
(NATIONAL PROJECT)			
Payable to CFL Coordinators		6,65,160.80	52,750.00
Payable to Staffs		22,533.00	42,750.00
Honorarium & Salary Payable		7,24,580.32	5,01,250.00
Kedia Agrawal & Co. (Chartered Accountants)		32,491.00	-
Shekhar Gigyashu & Associates		4,800.00	5,000.00
Amit Mohan Jha (TDS Consultants)		30.00	-
Juhi Shaw (Consultant)		21,055.30	-
Supna Devi (House Keeping)		3,500.00	-
Rent Payable		1,50,192.00	-
Legal & Statutory Payable		11,73,418.76	-
Total (Rs.)		27,97,761.18	6,01,750.00



E. UNUTILIZED GRANT	Group No.	As on 31.03.2024	As on 31.03.2023
(NATIONAL PROJECT)		Amount (Rs.)	Amount (Rs.)
Centre for Financial Literacy-RBI Bihar (Canara Bank, PNB and SBI)			
Opening Balance		-	
Add: Grant Received During the Year		89,75,000.00	
Less: Grant Utilised During the year		-	
Sub Total (Rs.)		89,75,000.00	-
Water Conservation Project for Livelihood Development through Agriculture Promotion for Marginal farmers, Pakur-Lindey Foundation			
Opening Balance		-	
Add: Grant Received During the Year		25,70,792.00	
Less: Grant Utilised During the year		25,70,792.00	
Sub Total (Rs.)		-	-
Water Conservation Project for Agriculture East Singhbhum District of Jharkhand-Lindey Foundation			
Opening Balance		-	
Add: Grant Received During the Year		21,09,518.00	
Less: Grant Utilised During the year		-	
Sub Total (Rs.)		21,09,518.00	-
Mpowered Scale Up Cluster Program-Trickle Up India Foundation			
Opening Balance		-	
Add: Grant Received During the Year		8,23,165.00	
Less: Grant Utilised During the year		8,23,165.00	
Sub Total (Rs.)		-	-
Total (Rs.)		1,10,84,518.00	-
(FCRA PROJECT)			
Covid 19 Relief to marginalized and under privileged-Jiv Daya Foundation			
Opening Balance		1,174.50	-
Add: Opening unutilized grant adjusted		-	1,174.50
Add: Grant Received During the Year		-	-
Less: Grant Utilised During the year		1,174.50	-
Sub Total (Rs.)		-	1,174.50
Access to Justice Project Phase II-Kailash Satyarthi Children's Foundation of America			
Opening Balance		-	-
Add: Grant Received During the Year		21,88,261.00	-
Add: Bank Interest		2,606.89	-
Less: Grant Utilised During the year		21,90,867.89	-
Sub Total (Rs.)		-	-
Total (Rs.)		-	1,174.50
Grand Total (Rs.)		1,10,84,518.00	1,174.50

F. FIXED ASSETS			
(NATIONAL PROJECT)			
Gross Block	0	3,96,820.00	2,95,395.00
Less: Accumulated Depreciation		1,78,790.59	1,53,271.57
Net Block Total (Rs.)		2,18,029.41	1,42,123.43
(FCRA PROJECT)			
Gross Block	0	1,43,200.00	
Less: Accumulated Depreciation		19,725.00	
Sub Total (Rs.)		1,23,475.00	-
Grand Total (Rs.)		3,41,504.41	1,42,123.43



G. CASH AND BANK BALANCES	Group No.	As on 31.03.2024 Amount (Rs.)	As on 31.03.2023 Amount (Rs.)
(NATIONAL PROJECT)			
Cash in Hand		5,000.00	-
Cash at Bank			
Vananchal Gramin Bank, Rikhiya		3,329.99	4,51,031.99
Indian Bank, Deoghar	E1	15,020.32	6,553.60
UCO Bank, Jalpur		1,266.44	795.16
ICICI Bank		24,74,448.00	
Axis Bank (RBI CFL)		62,22,103.00	
Axis Bank (TUIF)		3,991.00	
Axis Bank (Legal Account)		9,167.00	-
Sub Total (Rs.)		87,34,325.75	4,58,380.75
(FCRA PROJECT)			
Cash in Hand			-
Cash at Bank	E2		
State Bank of India, New Delhi		1,015.00	59.00
Union Bank of India, Deoghar		95.31	2,210.70
Sub Total (Rs.)		1,110.31	2,269.70
Grand Total (Rs.)		87,35,436.06	4,60,650.45
H. LOANS, ADVANCES RECEIVABLES AND DEPOSITS	Group No.	As on 31.03.2024 Amount (Rs.)	As on 31.03.2023 Amount (Rs.)
(NATIONAL PROJECT)			
Advance to Vendors & Others		27,29,160.00	6.00
Staff Advance		1,24,416.42	
Legal & Statutory		7,16,253.04	
Rent Security Deposit		13,000.00	13,000.00
Advance to Bank of India (CFL)		1,51,642.58	
Total (Rs.)		37,34,472.04	13,006.00
I. GRANT RECEIVABLES	Group No.	As on 31.03.2024 Amount (Rs.)	As on 31.03.2023 Amount (Rs.)
(NATIONAL PROJECT)			
Micro Enterprise Development Programme (MEDPs)-NABARD BANKA			
Opening Balance (Grant Receivable)		-	58,400.00
Less: Receivable Grant Received During the Year		-	58,400.00
Add: Grant Received During the Year		-	-
Less: Grant Utilised During the year		-	-
Sub Total (Rs.)		-	-
Farmer Producers Organisation (FPO)-NABARD (Godda)			
Opening Balance (Grant Receivable)		7,72,834.00	4,22,870.00
Less: Receivable Grant Received During the Year		-	4,22,870.00
Add: Grant Received During the Year		-	77,130.00
Less: Grant Utilised During the Year		-	8,49,964.00
Sub Total (Rs.)		7,72,834.00	7,72,834.00
Farmer Producers Organisation (FPO)-NABARD (Dumka)			
Opening Balance (Grant Receivable)		8,24,949.00	4,37,485.00
Less: Receivable Grant Received During the Year		-	4,37,485.00
Add: Grant Received During the Year		-	25,015.00
Less: Grant Utilised During the Year		-	8,49,964.00
Sub Total (Rs.)		8,24,949.00	8,24,949.00
Climate Change Fund-NABARD			
Opening Balance (Grant Receivable)		39,940.00	39,940.00
Add: Grant Received During the Year		-	1,19,820.00
Less: Grant Utilised During the Year		-	1,99,700.00
Sub Total (Rs.)		39,940.00	39,940.00



Particulars	Group No.	As on 31.03.2024	As on 31.03.2023
		Amount (Rs.)	Amount (Rs.)
Group Level Training Program (GLTP)-NABARD			
Opening Balance (Grant Receivable)		15,000.00	-
Add: Grant Received During the Year		-	-
Less: Grant Utilised During the Year		-	15,000.00
Sub Total (Rs.)		15,000.00	15,000.00
Centre for Financial Literacy-RBI Jharkhand (BOI, Indian Bank and SBI)			
Opening Balance (Grant Receivable)		4,47,311.00	-
Less: Receivable Grant Received During the Year		4,47,311.00	-
Add: Grant Received During the Year		98,92,886.48	61,43,565.00
Less: Grant Utilised During the Year		1,11,49,935.00	65,90,876.00
Sub Total (Rs.)		12,57,048.52	4,47,311.00
Grand Total (Rs.)		29,09,771.52	21,00,034.00

J. GRANT RECEIVED DURING THE YEAR	Group No.	As on 31.03.2024	As on 31.03.2023
		Amount (Rs.)	Amount (Rs.)
(NATIONAL PROJECT)			
Farmer Producers Organisation (FPO)-NABARD (Godda)		-	77,130.00
Farmer Producers Organisation (FPO)-NABARD (Dumka)		-	25,015.00
Climate Change Fund-NABARD		-	1,19,820.00
Rural Mart-NABARD		-	10,000.00
Centre for Financial Literacy-RBI Jharkhand (BOI, Indian Bank and SBI)	J1	98,92,886.48	61,43,565.00
Centre for Financial Literacy-RBI Bihar (Canara Bank, PNB and SBI)		89,75,000.00	-
Water Conservation Project for Livelihood Development through Agriculture Promotion for Marginal farmers, Pakur-Lindey Foundation		25,70,792.00	-
Water Conservation Project for Agriculture East Singhbhum District of Jharkhand-Lindey Foundation		21,09,518.00	-
Mpowered Scale Up Cluster Program-Trickle Up India Foundation		8,23,165.00	-
Total (Rs.)		2,43,71,361.48	63,75,530.00
(FCRA PROJECT)			
Access to Justice Project Phase II-Kailash Satyarthi Children's Foundation of America	J2	21,88,261.00	-
Add: Previous Year Unspent Grant- Covid 19 Relief to marginalized and under privileged-Jiv Daya Foundation		1,174.50	-
Total (Rs.)		21,89,435.50	-
Grand Total (Rs.)		2,65,60,796.98	63,75,530.00

K. INSTITUTIONAL DONATIONS	Group No.	As on 31.03.2024	As on 31.03.2023
		Amount (Rs.)	Amount (Rs.)
(NATIONAL PROJECT)			
Give Do		4,850.00	-
The Global Fund		7,500.00	-
Sub Total (Rs.)		12,350.00	-

L. INTEREST RECEIVED	Group No.	As on 31.03.2024	As on 31.03.2023
		Amount (Rs.)	Amount (Rs.)
(NATIONAL PROJECT)			
Vananchal Gramin Bank, Rikhiya		6,673.00	437.00
Indian Bank, Deoghar		6,932.00	5,794.00
UCO Bank, Jaipur		31.00	69.00
Axis Bank (TUIF)		3,991.00	-
Sub Total (Rs.)		17,627.00	6,300.00
(FCRA PROJECT)			
Access to Justice Project Phase II-Kailash Satyarthi Children's Foundation of America		2,606.89	-
Unallocated Interest		15.11	62.00
Sub Total (Rs.)		2,622.00	62.00
Grand Total (Rs.)		20,249.00	6,362.00



M. PROGRAM EXPENSES (NATIONAL PROJECTS)	Group No.	As on 31.03.2024	As on 31.03.2023
		Amount (Rs.)	Amount (Rs.)
Centre for Financial Literacy-RBI Jharkhand (BOI, Indian Bank and SBI)	M1		
Capital Expenditure for CFL (CAPEX)		2,32,980.00	59,09,176.00
Operational Expenditure for CFL (OPEX)		1,09,16,955.00	6,81,700.00
Sub Total (Rs.)		1,11,49,935.00	65,90,876.00
Water Conservation Project for Livelihood Development through Agriculture Promotion for Marginal farmers, Pakur-Lindey Foundation	M2		
Personnel Cost		1,82,711.00	
Administration Cost		83,407.00	
Program Cost		19,15,160.00	
Admin Cost 10%		3,89,514.00	
Sub Total (Rs.)		25,70,792.00	-
Mpowered Scale Up Cluster Program-Trickle Up India Foundation	M3		
Program Cost		1,08,992.00	
Program Support Cost		5,77,418.00	
Travel & Equipment		21,808.00	
Administration Cost		1,14,947.00	
Sub Total (Rs.)		8,23,165.00	-
Grand Total (Rs.)		1,45,43,892.00	65,90,876.00
N. PROGRAM EXPENSES (FOREIGN PROJECTS)	Group No.	As on 31.03.2024	As on 31.03.2023
		Amount (Rs.)	Amount (Rs.)
Covid 19 Relief to marginalized and under privileged-Jiv Daya Foundation	N1		
Administrative Cost		1,174.50	
Sub Total (Rs.)		1,174.50	-
Access to Justice Project Phase II-Kallash Satyarthi Children's Foundation of America	N2		
Honorarium		10,91,091.00	
Case Intervention		7,37,603.00	
Project Administration		1,73,000.00	
Admin Cost @ 9%		1,89,173.89	
Sub Total (Rs.)		21,90,867.89	-
Grand Total (Rs.)		21,92,042.39	-



Regd. Office: VIII & Post: Upper Chakmandhiya, Via-Katoria, Dist: Banka, Bihar-813106
Admin Office: Bishanpur, Thadi, Via- Dahjore, Dist- Deoghar, Jharkhand-814157

[illegible]

GRAM SATHI

Regd. Off.: At & Po. Upar Chokmadhiya, Via: Katoria, Distt: Banka, Bihar 813106

Accounting Year Ended 31st March, 2024

NOTES ON ACCOUNTS

DISCLOSURE OF SIGNIFICANT ACCOUNTING POLICIES FOLLOWED FOR PREPARATION OF ACCOUNTS

a) Method of accounting

The Organization is maintaining its accounts on Accrual basis.

b) Recognition of Income & Expenditure

The Entity follows the mercantile system of accounting and recognizes income & expenditure on Cash & Accrual Basis both.

c) Fixed Assets & Depreciation

Depreciation on tangible fixed Assets has been provided on Written down Value at the rates prescribed under section 32 of income tax act, 1961.

d) Events occurring after Balance sheet date

No significant events which could affect the financial position as on 31/03/2024 to material extent have been reported by the assessee, after the balance sheet date till the signing of report.

e) Prior period & extraordinary items

There are no material changes or credits which arise in the current period on accounts of errors and omission in the preparation of the financial statement for one or more period.

f) Over all Valuation Policy

The accounts have been prepared on historical cost basis and on going concern presumption.

