



JM & Associates

CHARTERED ACCOUNTANTS

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 "**FINANCIAL INCLUSION IMPROVES SANITATION AND HEALTH SOCIETY**" A-1, Ground Floor, 324, Masjid Moth, South Extension-2, New Delhi-110049 as at 31st March 2012 PAN AAAAF1487D.

And the income and Expenditure account for the year ended on that date which is in agreement with the books of account maintained by the said 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 institutions 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:

In our opinion and to the best of our 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 31st March 2012, and
- (ii) in the case of the Income and Expenditure Account, of the Expenditure over Income of its accounting year ending on 31st March 2012.

The prescribed particulars are annexed hereto.

Place: New Delhi

Date: 22/05/2012

JM & ASSOCIATES

Chartered Accountants

FRN-011270



CA Joginder K. Mittal
Partner

ANNEXURE
Statement of particulars

I. APPLICATION OF INCOME FOR CHARITABLE OR RELIGIOUS PURPOSES.

- 1) Amount of income of the previous year applied to charitable or Religious purposes in India during the year Rs. 828,210
- 2) Whether the trust /institution has exercised the option under Clause (2) of the Explanation to section 11(1) .If so the details Of the amount of income deemed to have been applied to chartable Or religious purposes in India during the previous year Rs. 33,80,167
- 3) Amount of income for application to charitable or religious Purposes, to the extent it does not exceed 15 percent of the income Derived from property held under trust for such purposes.
- 4) Amount of income eligible for exemption under section 11(1)(c) N.A
- 5) Amount of income, in addition to the amount referred to in item 3 Above, accumulated or set apart for specified purposes under Section 11(2).
N.A
- 6) Whether the amount of income mentioned in item 5 above has Been invested or deposited in the manner laid down in section 11(2) (b).?if so ,the details thereof . N.A
- 7) Whether any part of the income 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 NA
- 8) Whether, during the previous year, any part of income accumulated or set apart for specified purposes under section 11(2) in Any 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
N.A
(b) has ceased to remain invested in any security referred to section 11(2) (b) (I) or deposited in any account referred to in section 11(2) (b)(III) ,or
N.A



(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
N.A

(II) APPLICATION OR USE OF INCOME OR PROPERTY FOR THE BENEFIT OF PERSONS REFERRED TO IN SECTION 13(3)

1) Whether any part of the income or property of the trust / Institution was lent, or continues to be lent, in the previous Year to any person referred to in section 13(3) (hereinafter Referred to in this Annexure as such person)? If so, give Details of the amount, rate of interest charged and the Nature of security, if any

NIL

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 or rent or Compensation charged, if any

NIL

3) Whether any payment was made to any such person during The previous year by way of salary, allowance or otherwise? If so gives details

NIL

4) Whether the services of the trust /institution were made Available to any such person during the previous year? If so, give details thereof together with remuneration or comperns-
-ation received, if any

NIL

5) Whether any share security or other property was pruchased By or on behalf of the trust /institution during the previous year From any such person ? If so, give details thereof together with The consideration received .

6) Whether any share, security or other property was sold by Or on behalf of the turst/institution during the previous year to Any such person ? If so, give details thereof together with the



Amount of income or value of property so diverted.

NIL

7) Whether any income or property of the trust /institution Was diverted during the previous year in favour of any such Person ? If so, give details thereof together with the amount Of income or value or property so diverted .

NIL

8) Whether the income or property of the trust /institution was Used or applied during the previous year for the benefit of any Such person in any other manner Is so give details

NIL

(III) INVESTMENT HELD AT ANY TIME DURING THE PERIOUS YEAR(S) IN CONCERNS IN WHICH PERSONS REFERRED TO IN SECTION 13(3) HAVE A SUBSTANTIAL INTEREST

Sl No	Name and address of the concern	Where the concern is a company ,number and class of shares held	Nominal value of the investment	Income from the investment	Whether the amount in col 4 exceeded 5 % of the capital of the concern during the previos year –say ,Yes/No
1	2	3	4	5	6
-----Nil-----					
Total					

Place: New Delhi
Date: 22/05/2012

JM & ASSOCIATES
Chartered Accountants
FRN-011270N



CA Joginder K. Mittal
Partner

FINISH SOCIETY

A-1, Ground Floor, 324, Masjid Moth, South Extension-2, New Delhi-110049

BALANCE SHEET AS ON 31st MARCH 2012

LIABILITIES	AMOUNT	ASSETS	AMOUNT
Opening Balance	(3,985.00)		
Add: Addition during this year			
Add: Surplus Set aside for the Expenditure in Next Year	33,80,166.76	Advance Payment- JSP	8,800.00
<u>Current Liabilities</u>		Bank Balance	33,74,911.76
Audit Fees O/s		Cash In Hand	470.00
FINISH RDO Account			
Total			33,84,181.76

For and on behalf of the Society
FINISH SOCIETY

For Financial Inclusion Improves Sanitation & Health

President Secretary

Date: 22/05/2012
Place : New Delhi

For J M & ASSOCIATES
Chartered Accountants
Firm Reg. No. 11111111



CA Joginder K. Vatsal
(Partner)

FINISH SOCIETY

A-1, Ground Floor, 324, Masjid Moth, South Extension-2, New Delhi-110049

INCOME & EXPENDITURE ACCOUNT

FOR The Year Ended 31st March 2012

Particulars	Amount	Particulars	Amount
<u>By Expenses Incurred in Relation to</u>			
<u>Sanitation work of BISWA</u>			
- Project Office Expenses	6,92,010.24	By Grants	35,01,200.00
- Bank Charges	71,947.00	- Foreign Contribution	33,65,000.00
- Conferences	88.24	- Domestic Contribution	1,36,200.00
	22,145.00		
		To Sanitation Contribution received from	7,00,000.00
- MFIS Meetings	3,385.00	BISWA	
- Monitoring & Evaluation Exp.	1,13,461.00		
- Office Maintenance	347.00	By Bank Interest	7,177.00
- Programme Management Board	71,716.00		
- Training of MFI Personnel & Animators	2,06,431.00		
- Travel PIT India	1,72,430.00		
- Workshop	30,060.00		
<u>By Expenses Incurred in Relation to</u>			
<u>Domestic Contribution- IGEP</u>			
- Jharkhand Sanitation Project	1,36,200.00		
	1,36,200.00		
To Excess of income over expenditure set aside for the expenditure in next year	33,80,166.76		
Total	42,08,377.00	Total	42,08,377.00

For and on behalf of the Society
FINISH SOCIETY

[Signature]
For Financial Inclusion Improves Sanitation & Health

President

Secretary

Date: 22/05/2012
Place : New Delhi

For J M & ASSOCIATES

Chartered Accountants

Firm Reg.-011245



CA Joginder Mittal
(Partner)

FINISH SOCIETY

A-1, Ground Floor, 324, Masjid Moth, South Extension-2, New Delhi-110049

RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR ENDED 31st March 2012

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
Opening Balance		By Expenses Incurred in Relation to Sanitation	6,92,010.24
Cash in hand		work of BISWA	71,947.00
Bank Balance	2,015.00	- Project Office Expenses	88.24
		- Bank Charges	22,145.00
		- Conferences	3,385.00
To Grant Received	35,01,200.00	- MFIS Meetings	1,13,461.00
- Foreign Contribution	33,65,000.00	- Monitoring & Evaluation Exp.	347.00
- Domestic Contribution	1,36,200.00	- Office Maintenance	
To Sanitation Contribution received from	7,00,000.00	- Programme Management Board	71,716.00
BISWA		- Training of MFI Personnel & Animators	2,06,431.00
To Bank Interest	7,177.00	- Travel PIT India	1,72,430.00
To Received from RDO	2,000.00	- Workshop	30,060.00
		By Expenses Incurred in Relation to Domestic	1,45,000.00
		Contribution- IGEP	1,36,200.00
		- Jharkhand Sanitation Project	8,800.00
		- Advance- Jharkhand Sanitation project	
		By Closing Balance	470.00
		Cash in Hand	
		Bank Account	33,74,911.76
TOTAL	42,12,392.00	TOTAL	42,12,392.00

For and on behalf of the Finish Society

For Financial Inclusion Improves Sanitation & Health
President

Secretary

Secretary

Date: 22/05/2012
Place: New Delhi

For J M & ASSOCIATES
Chartered Accountants
Firm Reg.-01127
CA Joginder Mittal
(Partner)