



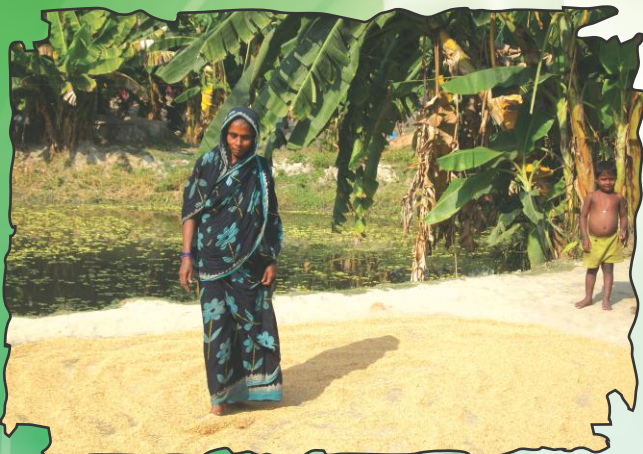
Dhosa Chandaneswar Bratyajana Samity
Friend of poor



ANNUAL REPORT
2018 - 19

www.dcbs.in

Photo Galary



Work is worship

CONTENTS

1. Vision, Mission & Objectives	2
2. Overview	3
3. From the Desk of Secretary & CEO	4
4. Victors of Change	5
5. Branch Offices	6
6. Organogram	7
7. Governing Body	8
8. Location	9
9. Geographical Outreach 2018 – 19	10
10. Testimonials	11
11. Success Stories	13
12. Financial Stewardship and Accountability	15
13. Way Forward and Projection 2018 – 19	19
14. Workshop & Conference	20
15. Different Committees	22
16. Employees' Voice	24
17. Borrowings	26
18. Accounts Statement (Balance Sheet)	27



VISION

Transformation of lives of the rural poor by poverty eradication through effective financial services with participatory approach in a transparent and sustainable manner.

MISSION

To reach the poor rural people to foster social developments through our services in the form of Financial assistance, Technical & Educational assistance and Renewable Energy in all over West Bengal, Neighboring states and the North Eastern Region by 2020.



OBJECTIVES

- To improve the quality of life of the poor by providing access to financial and support services.
- To be viable financial institution developing sustainable communities.
- To mobilize resources in order to provide financial and support services to the poor, particularly women, for viable productive income generation enterprises enabling them to reduce their poverty.
- Learn and evaluate what helps people to move out of poverty faster.
- To create opportunities for self-employment for underprivileged.
- To train rural poor in simple skills and enable them to utilize the available resources and contribute to employment and income generation in rural areas.

Overview

Dhosa Chandaneswar Bratyajana Samity a Non Government Organization is a kin to group for managing activities of microfinance. Tough, lengthy procedures, lack of collateral and poor awareness has kept poorer section of society away from banks and financial institutions. In such circumstances the poor have no option but to rely on local moneylenders who charge as much as 5% to 10% interest per month . The poor further into a debt trap. Considering these aspects Mr. Animesh Naiya and few loving youths of the village Dhosa stand forward and provides an ideal solution for bridging this gap. DCBS came forward in 2003. Mr. Naiya evolved from the fact that providing access to reliable and affordable financial & social services to the poor and unbankable people is the only meaningful way to eradicate poverty. It creates powerful economic and social effects on expanding household income. He provided capital on easier terms as well as it makes the borrower responsible & plays a multifarious role in eliminating poverty. The women were considered as a client of micro credit that means of self empowerment, increases her income, makes her business became self depended. Initially individual lending was started and gradually turns into highly successful venture with the concept of ASHA Model. Each group consists of 5 to 15 members who are women. The idea behind microfinance is to empower borrowers by helping them to build a business which can create income with sustainable livelihood. DCBS is taking up with stake holders including Banks such as ICICI, SIDBI, SBI, BGVB, DENA & UCO as our prime lenders and other lenders viz. ANANYA, NABARD, RMK, FWWB, MILAAP, IGS, , USHA also extended their support to reach this targeted mission.

Apart from microfinance DCBS has been working on rural housing, water & sanitation with the support from NABARD. DCBS entitled as a pioneer to financing our clients for purchasing solar products in W.B. & Bihar since 2011. DCBS introduced solar home lights system to overcome power cut problem & to reduce the electricity bill as well.

From the desk of the Secretary & CEO



Dear All,

DCBS, one of the promising Societies, registered under West Bengal Societies Registration Act, 1961 has marked the 17th day of November, 2003, as a phenomenon, when today's smart young DCBS pronounced her

arrival in this planet of social activities. Almost a journey of 17 eventful years of a group of dynamic youths in the field of micro finance & micro credit, with a dream of elevating Socio- economic condition of the weaker section of the rural populace, particularly of the women by involving them actively into various training programmes & workshops for increasing their awareness towards different Banking norms & activities under practical guidance & advice of different experienced Banking Personnel. It's needless to mention that the journey was indeed a stiff challenge considering liquidity of fund crunch, PCA, NPA Norms & non-availability of funds which could not help DCBS to reach the target point. It's equally a pride for announcement that DCBS has still managed to achieve the portfolio to the tune of 13.57 crore through an well spread branch net work of 11 branches in 2 States, West Bengal & Bihar with an outstanding borrowings of Rs.11.17 crore, maintaining a steady repayment track of 99.1% & having an ambitious plan of Rs. 15.0 crore fresh borrowings from Banks/FIs. for the coming year.

DCBS has also shown her social face by taking up different development projects for improving the skills of energetic youths by creating healthy milieu among the community. Awareness campaigns on Plantation, WATSAN, Eye Camp, Health Check up Camp & Village Fair were also organized for maintaining Communal Harmony & for raising National Integrity. One of the mentionable achievements was to initiate training to 400 nos. of members in South 24 Parganas district in "BORI" & "PAPAD" making & selling of their products in

the markets for attaining better sustainable livelihood. Branding & marketing in a large scale of "Dudheswar Rice", a renowned variety of Sundarban areas is one of the brilliant targets of DCBS too. Conducting training programme on "Rural Energy Entrepreneurship", hosted by SCHNEIDER was one of the milestone achievements of DCBS, to enable rural youths for becoming Rural Energy Entrepreneurs within the stipulated time frame.

DCBS has earned membership of CRISIL, CARE Ratings, Infomercials, EQUIFAX, High Mark also. It reflects her up gradation status of rating which stands at MFI 3+ during this year. With such multi-directed credentials, DCBS has been able to earn support from reputed Banks/ FIs. like UCO Bank, Ananya Finance and FWWB during this year. Tie up with Bijli Software is another notable score of DCBS, which surely will help to develop easy access in keeping records of concerned departments viz. Accounts, Operation, HR & MIS in a systematic & modern way. DCBS is already associated with NABARD, HCL, MoSJ&E, National Career Services & Global Fund for Women. Our utmost effort is on to obtain approval to set up a Skill Development Training Centre on various trades with the support & help of Govt. of West Bengal.

At the end, let me take the opportunity to convey our heart-felt gratitude on behalf of DCBS to all our Borrowers, Lenders, Advisors, Members of Governing Body, Statutory Auditors, Rating Agencies, Employees & all Well Wishers for their intense involvement & for extending their all out support in achieving the above apprised mission throughout the journey of 17 glorious Years.

Regards

Animesh Naiya
Secretary & CEO

Simplicity is strength

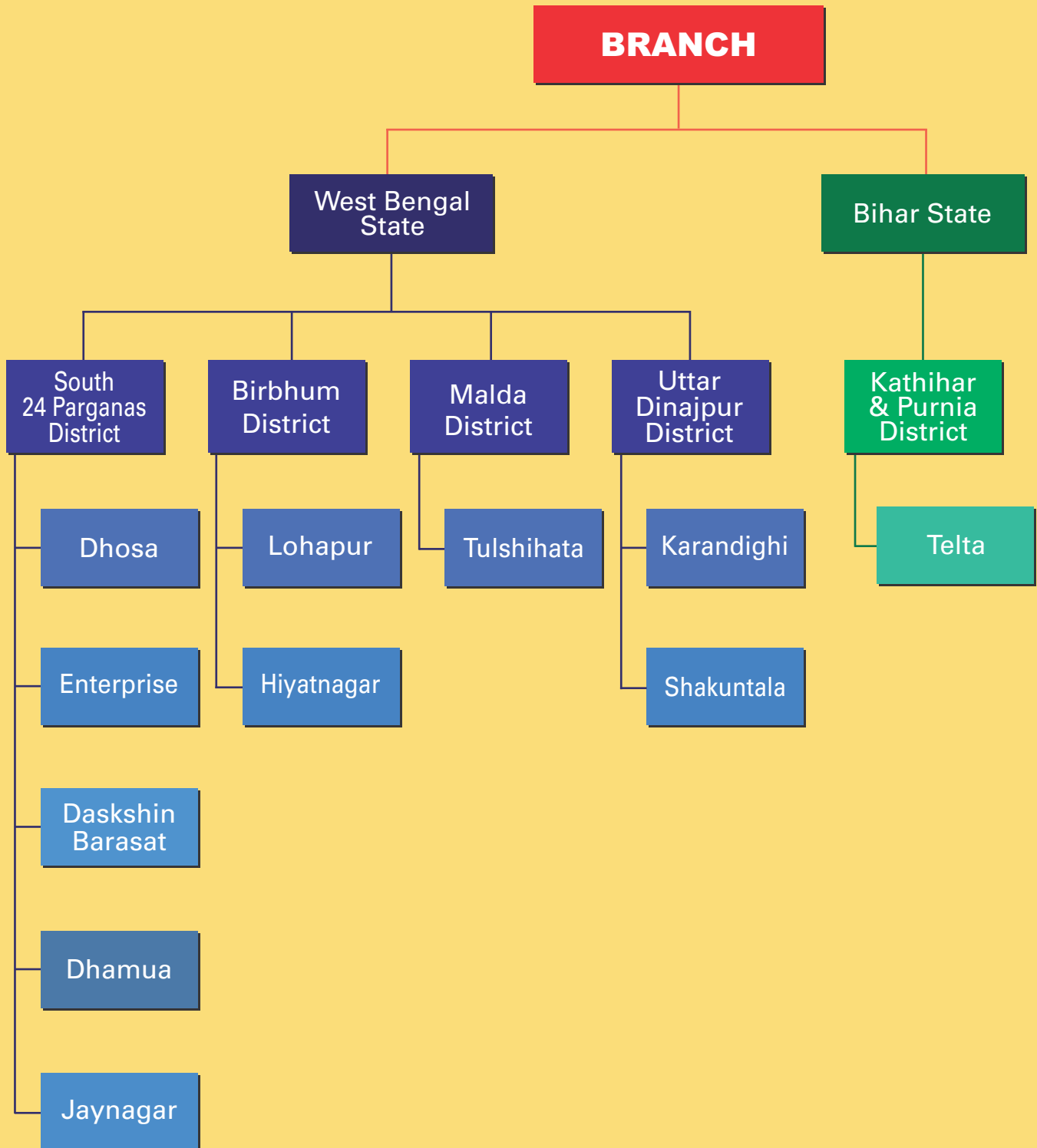


Victor of Change

- The organization signed MoA memorandum of agreements with IDFC for implementation of Credit based schemes amongst the prospective beneficiaries.
- A village fair on spirituality is an another attraction for strengthen national integrity without any caste, creed and prejudice. The gathering availed the facility of free medical check-up, like Eye, BP, Sugar, and ECG by a team of experienced physicians. Free medicine and spectacles were given those who need instant support. Around 300 local people joined the program.
- The organization implemented a project for promotion of Art of living in rural areas. The main objectives is to improve involvement of little masters in these events. About 2000 little learners are benefitted from this project.
- A project of Skill Training Centre for setting up of Self employed Tailor unit in South 24 Parganas surely envisages benefit of cluster terminal one.
- A NSDC project apply for up gradation of Skill Training Centre for benefitting about 1000 rural women per annum through skill based training set in the area of South 24 Parganas on Apparel Made-ups & Home Furnishing.
- During FY 2018 -2019 the organization organized in Bori, Papad making training programme for 400 nos. women and girls in Dhosa areas.
- The organization organized awareness camp on environment and water in rural areas.
- The Secretary & CEO has given kind consent for releasing fund towards social services as one time cash assistance to poor women.
- The Secretary and CEO has approved the appointment of Credit Manager, Development Manager and also the Administration is going to recruit Financial Executive, Senior HR, and Skillful IT in better up gradation.
- Under EDP scheme, 3 camps were held in West Bengal and total beneficiaries in these camps were 83.
- Out of total budget of Rs 13.57crore for microfinance and credit plus activities of the organization for the year 2018-2019, expenditure of Rs 13.57 Crore (100%) was incurred.

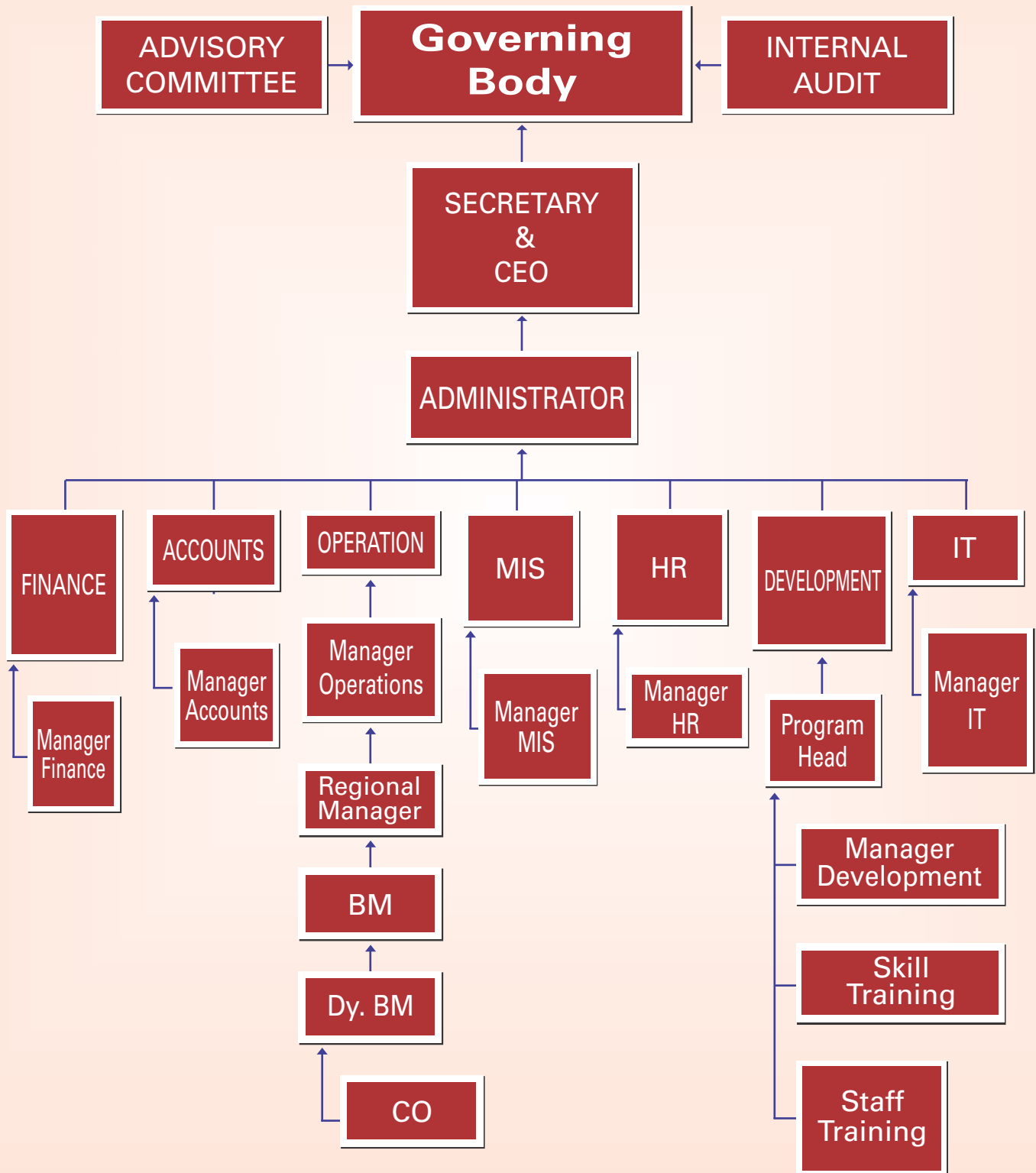
“Action is the foundational key to all success” —Pablo Picasso

Branch Offices



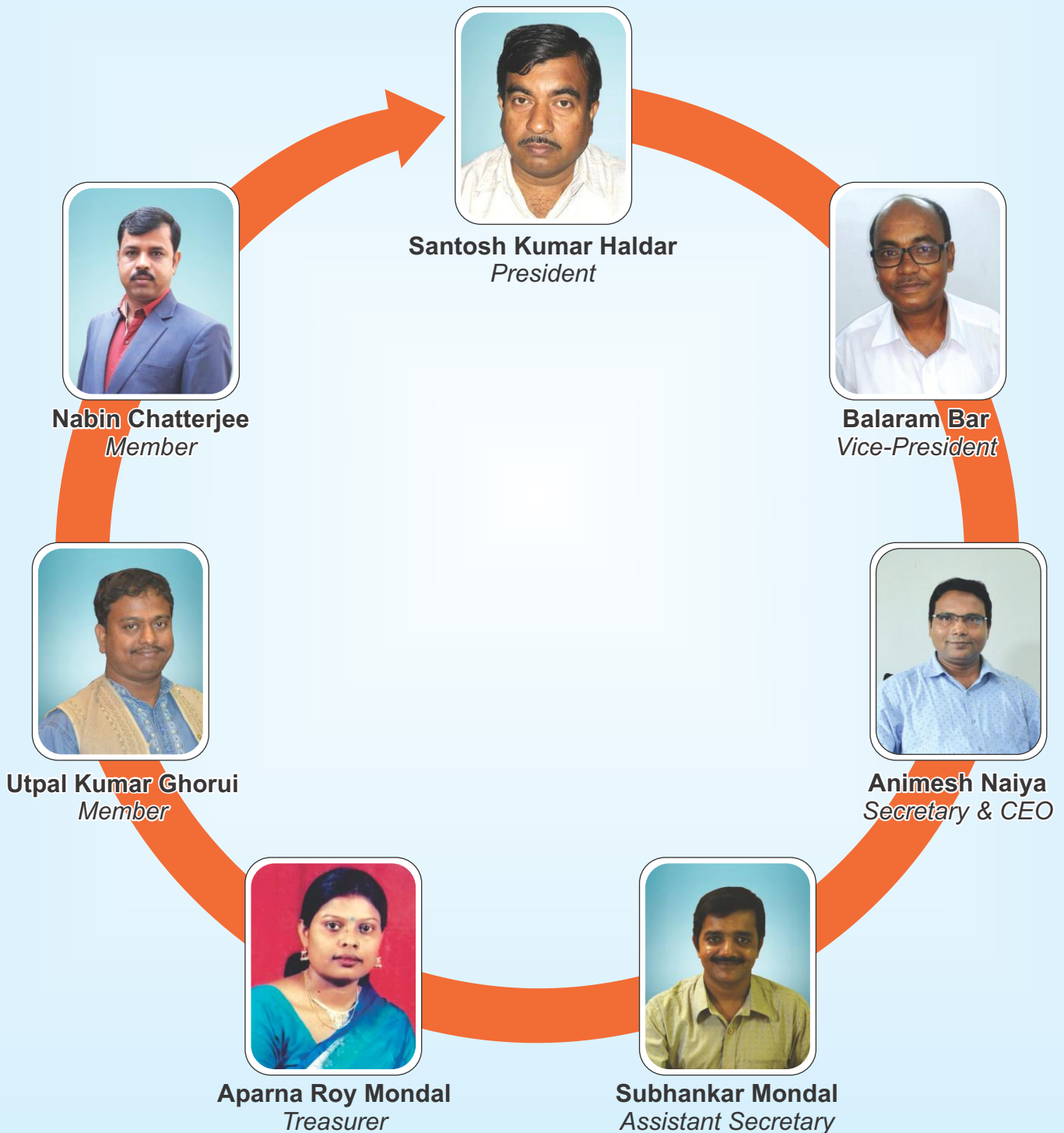
Love where you work

Organogram



"The ladder of success is best climbed by stepping on the rungs of opportunity." – Ayn Rand

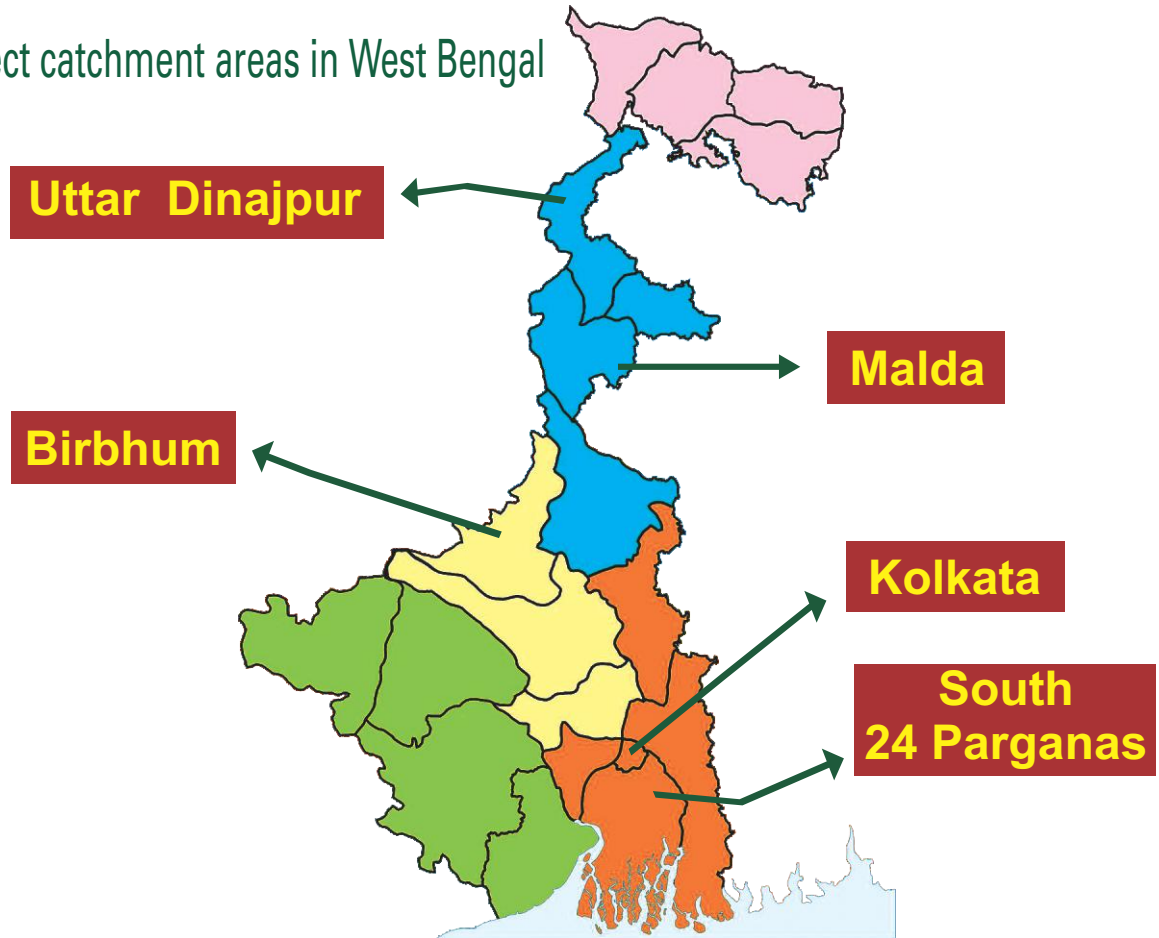
Governing Body



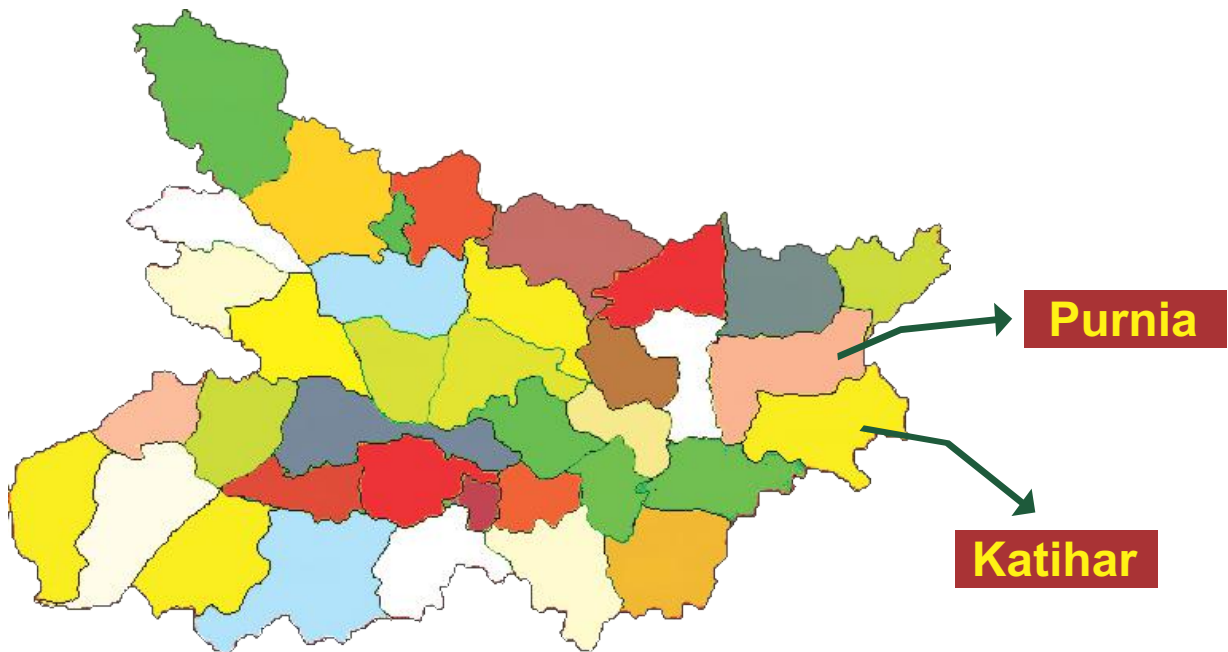
We became stronger together

Location

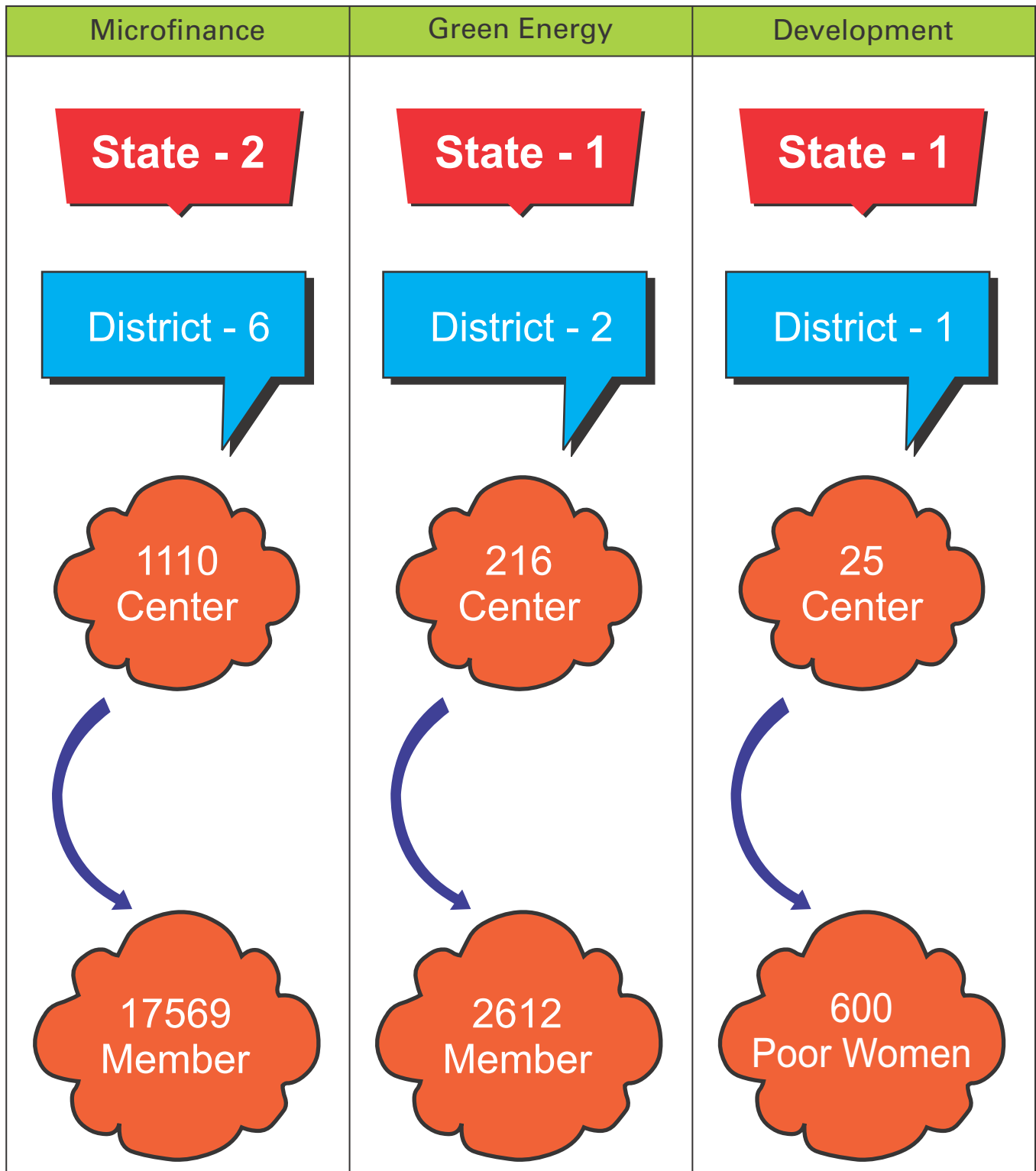
DCBS Project catchment areas in West Bengal



DCBS Project catchment areas in Bihar



Geographical Outreach 2018 - 19



"You can waste your lives drawing lines. Or you can live your life crossing them." – Shonda Rhimes

Testimonials



P. Satish

Executive Director, SA - DHAN
The Association of Community
Development Institutions,
New Delhi.

The mainstream banking sector has been exposed to severe stress and strain in the year 2017-18 on account of stressed assets as also a series of adverse incidents.

The flow of fresh credit, especially to the deprived sections of the population has slowed down considerably. In contrast, the microfinance sector in India has bounced back to normalcy after demonetization and the subsequent developments. The sector witnessed a healthy growth in the year 2017-18.

DCBS is a growing and developing MFI working in the Eastern Region of our country, more particularly, in West Bengal and Bihar. Unlike many MFIs which focus only on credit DCBS has a strong social outlook and strives for the all-round development of its clients. Its credit plus activities are a boon to the people living below the poverty. Its activities are bringing the poor and downtrodden families into the fold of financial inclusion and are enabling them to pursue meaningful economic activities. DCBS has rolled out a number of capacity building programmes for people in its area of operations in collaboration with various organizations.

The DCBS team is fortunate to be led by its young and energetic CEO, Mr Animesh Naiya whose vision is to foster sustainable development through financial empowerment. DCBS is a valued member of Sa-Dhan and we at Sa-Dhan cherish our close association with them and wish the DCBS team lead by Mr Animesh Naiya all success in their future endeavors.



Ajit Kumar Maity

Secretary
Village Welfare Society
At Village Tower
F 15, Geetanjali Park,
Ariadaha, Kolkata-700 057

The Dhosa Chandaneswar Bratyajana Samity (in short – DCBS) a NGO-based Micro Finance Institution has been working in remotest places since 2003 on socio-economic empowerment through operation of micro-finance activities in the state of West Bengal and Bihar.

The organization is doing well with sustained efforts in order to get positive results and changes the economic conditions of women in four districts in West Bengal and one in Bihar states. These results are remarkable, and very encouraging.

I hope that DCBS will continue to work with more focus on the objectives of Micro-Finance i.e. economic and social empowerment of the most under privileged women.

I wish the overall growth and success of the organization and serve more numbers of most Marginalized people in the nation.

“Life tragedy is that we get old too soon & wise too late” – Benjamin Franklin



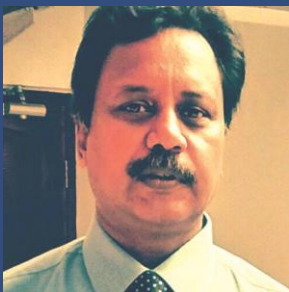
Gautam Ghosh

District Development Manager
NABARD

NABARD is partnering with many agencies in rural sector to implement its developmental programme in different districts of the country. In a backward district like Uttar Dinajpur, we find dearth of good agencies. DCBS has started functioning in the district for the last few years. So, NABARD has extended its arm to DCBS. DCBS is implementing one of the NABARD project in the district of Uttar Dinajpur, West Bengal for the last two years. We at NABARD at district level is happy with DCBS for their disciplined, obedient, timeliness in submission of reports and returns, always accessible, vibrant team formation, work attitude. With due respect to other fellow agencies working in my district, it is advisable to them, to follow DCBS in above parameters. Since, development is not an overnight dream, a continuous endeavor is important to sustain in this competitive environment and at the same time bringing smile to the rural populace at grass root level through development, I wish DCBS will be able to continue their good work with same form, style and vivacity in future.

It is not always business by extending micro finance, thereby generating profit. DCBS has already started to spread its wings in many fields and thereby able to connect more populace to their clientele and network. This credit plus approach is a welcoming aspect of DCBS that I like most.

I wish, under the able leadership of Mr Animesh Naiya, CEO, DCBS will be able to continue its good work. NABARD is looking forward to continue the partnership with DCBS in agriculture and rural development.



Barun Kundu

Regional Manager
BGVB

The management of DCBS has full control on the affairs of the MFI. It is well managed and shows sign of growth. Wish all the best of the organization.

“The unexamined life is not worth living” – Socrates

Success stories



Sarifa Bibi

Group : Jui
 Branch : Hiyatnagar
 Village : Kutubpur
 District : Birbhum
 First Loan Date : 30-12-2017, Amount : Rs. 20,000.00
 Current Loan Date : 01-02-2019, Amount : Rs. 25,000.00
 Activities : Twist cord business

Sarifa Bibi lived with her husband Ajijul Seikh at Hiyatnagar village of Birbhum district. Her husband is only earning member of the family. He couldn't bear educational expenses of their wards with his meagre income. Man proposes and God disposes is an old axiom that happened in this family when her husband loss his job and could n't earn any penny for daily expenses of their family. He is habituated of multi drugs caused irritable manner and demand money from Sarifa for diminishing his craving effects. The family is indeed in stake gradually without any support either close relatives or well wishers. Now and then fasting and disregard is the common scenario of the family. She has also a breast freeing dependant and need to nurture properly. She goes to money lender and begging with high interest for keeping daily expenses. At this decisive instant meet with Sanjib Mondal, Branch Manager, DCBS Hiyat Nagar. "Could you please take me to work?" appeal the unfortunate lady. " I 'd really be glad if you did." She also said. She enrolled her name as beneficiary of DCBS. She is too poor to have a square meal every day. On the whole her conduct is good. Once, she became an active member of Self Help Group under DCBS Hiyatnagar Branch. The message came bolt from the blue and Mr. Animesh Naiya, Secretary and CEO of DCBS stood beside her. Taking loan amount of Rs 20,000 from this branch she set up twist cord business from wastage raw materials such as plastic and elastic string of cement sacs and nylon net along with nurturing a pet cow. At present, paying monthly installment she had earned more than Rs 200/per day contributed it to their survival. She is indeed happy and prays for extra loan amount that to be repaid with interest in stipulated period of terms. In the field visit of DCBS staff her smiling face made them proud hearing her words about Naiya Sir, "He is a man who I know is trust –worthy".



Anjali Das

Group : Barna
 Branch : Tulsihata
 Village : Tulsihata
 District : Malda
 First Loan Date : 17-05-2018 Amount : Rs. 20,000.00
 Current Loan Date : 08-05-2019, Amount : Rs. 25,000.00
 Activities : Wood work business

A victory news of Barna Group from Tulsihata Branch of DCBS came through our team members that is amazing one nothing but a struggle of an unfortunate young energetic lady who are our active borrower.

Anjali Das was living with her husband & two dependants. Both of them are school going and need financial support

Drilling is just the creation

for enduring educational expenses by a meagre income of their father. They could n't fulfill their minimum calories for daily intake caused malnutrition and loss of concentration towards quality education. A family discord is a common phenomenon of the family and gradually cut up from main stream of the society. Time past Ranjan Das, the family head became serious infirmity caused loss of daily income. To survive the family Anjali ,a house wife moved for seeking a job and meet with our branch manager . Taking membership of " Barna Group", she received the amount of Rs 20000 and second phase Rs 25000 correspondingly as term loan from DCBS. She invested money in woodwork business with her brother-in-law. Now, she earns money that fulfills their daily intake and at the same time helps educational cost for higher studies of wards. The smiling face of two children named Subir Das and Avijit Das made her more confident and surely to kiss the success of the group achievements. DCBS service providers are indeed happy to see a happy conjugal life of their borrower.

Success of Training Program



The Ready Made Garment Training Program has so far successfully trained 437 women, mostly young girls. Most of them have gone onto make a living out of this skill based learning. The unit is successfully running at Dhosa village under South 24 Parganas district. Women availed to learn cutting, sewing and embroidery. Certificates are given out to the trainees at the end of the 1 year course. DCBS has also tried to further assist these trainees in their development as entrepreneurs and have also created market linkages for them. DCBS is registered with 'Mahilla E - HAT'

which is portal run by Ministry of Women and Child Development (Government of India), to create market linkages for these entrepreneurs. DCBS tried to extend entrepreneurship training services with the help of Paschim Banga Society for Skill

Development, Government of West Bengal.

Success of Rural House Repair & Renovation

Rural House repair & renovation of rural households and water & sanitation with the financial assistance of NABARD for better livelihood of 100 beneficiaries in Karandighi Block of Uttar Dinajpur District.



Bibi Najema

Sreya Group
Karandighi
Sanitation



Jalema Bibi

Jaba Group
Karandighi
House Repairing & Renovation

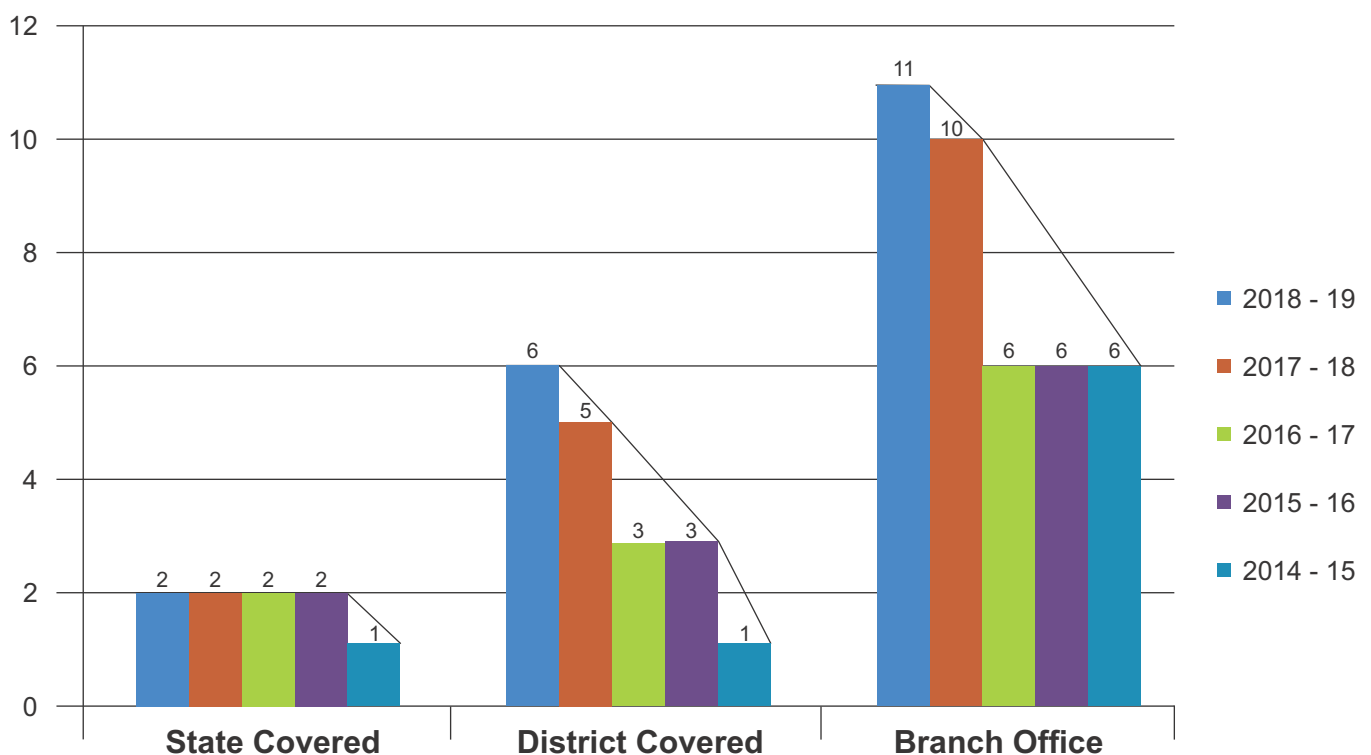
Every narrative is unique. Every habitat is dissimilar

Financial Stewardship and Accountability

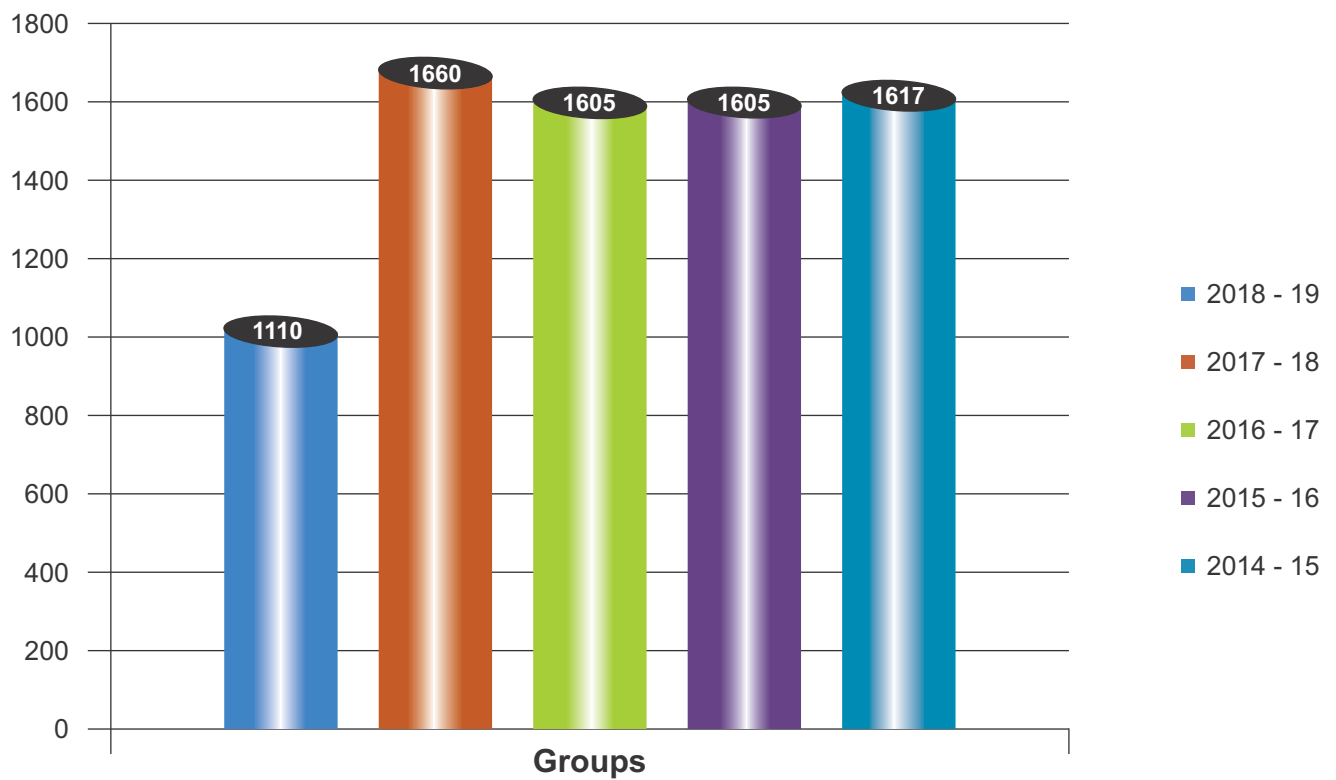
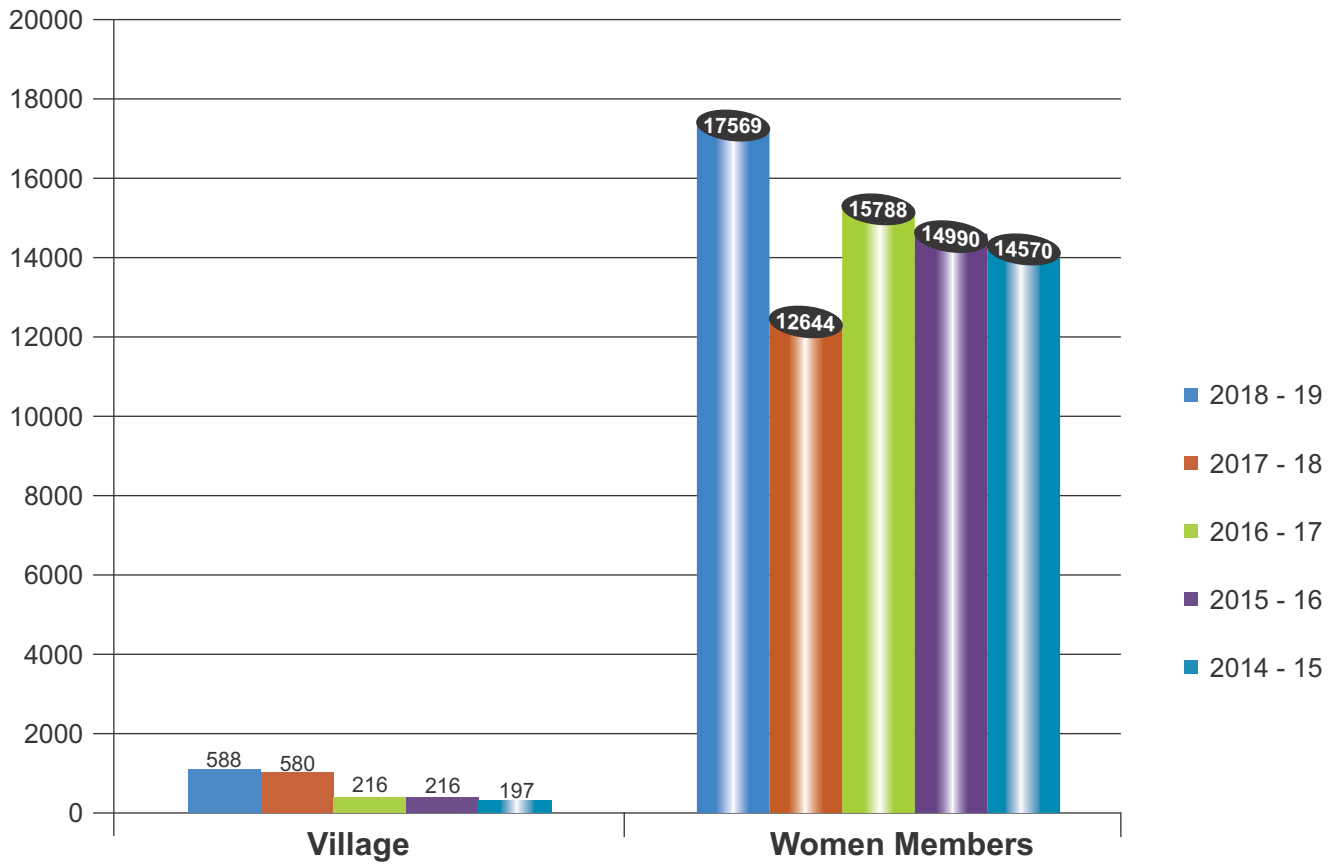
Five years parameters :

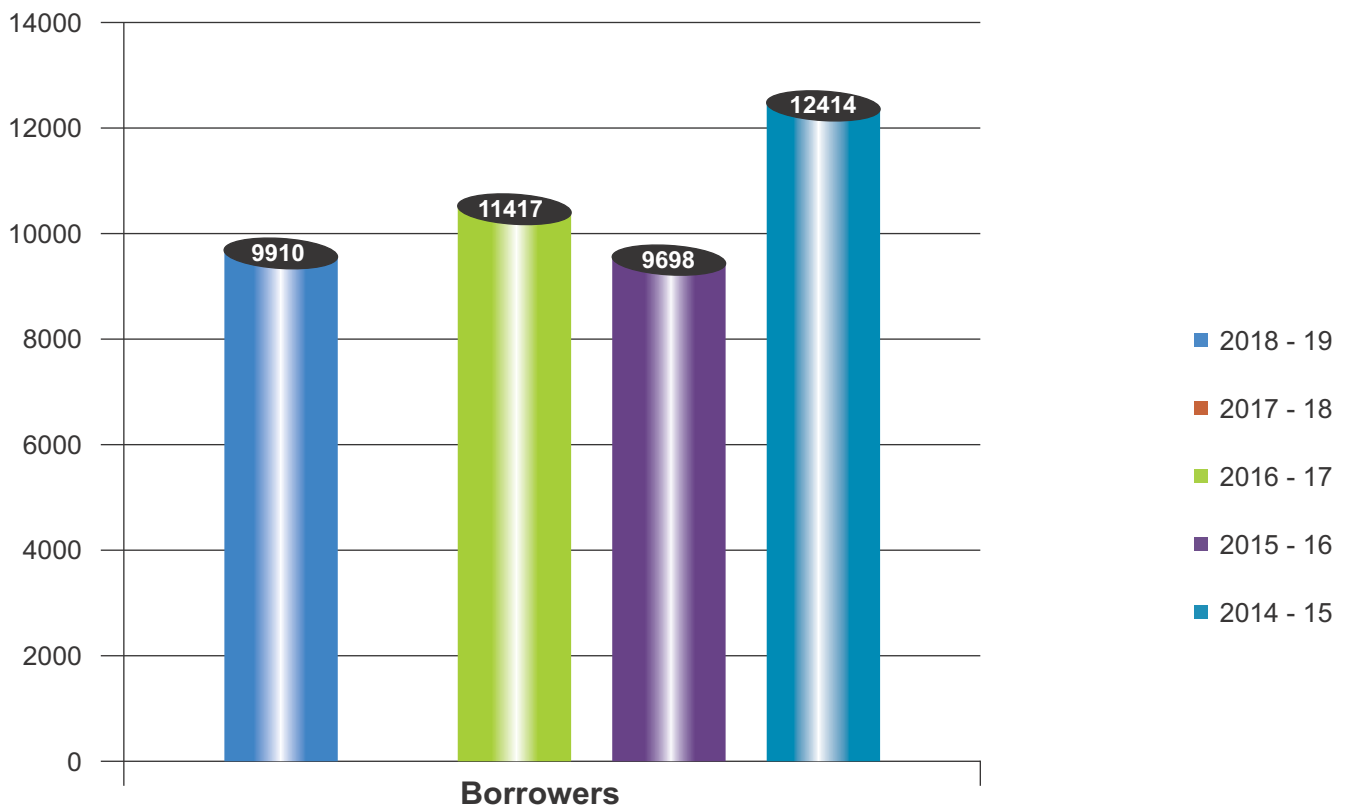
Factors	2014 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	2018 - 2019
Capital Fund (in cr.)	2.97	4.05	3.81	4.18	4.37
Repayment Rate	99.71	99.74	99.48	99.45	99.91
Loan Portfolio (in cr.)	10.52	8.20	8.94	12.02	13.57
No. of active women borrowers	12414	9789	9698	11417	9910
Borrowings (in cr.)	6.47	4.88	6.41	9.65	11.17

Business outreach (Last Five Years)

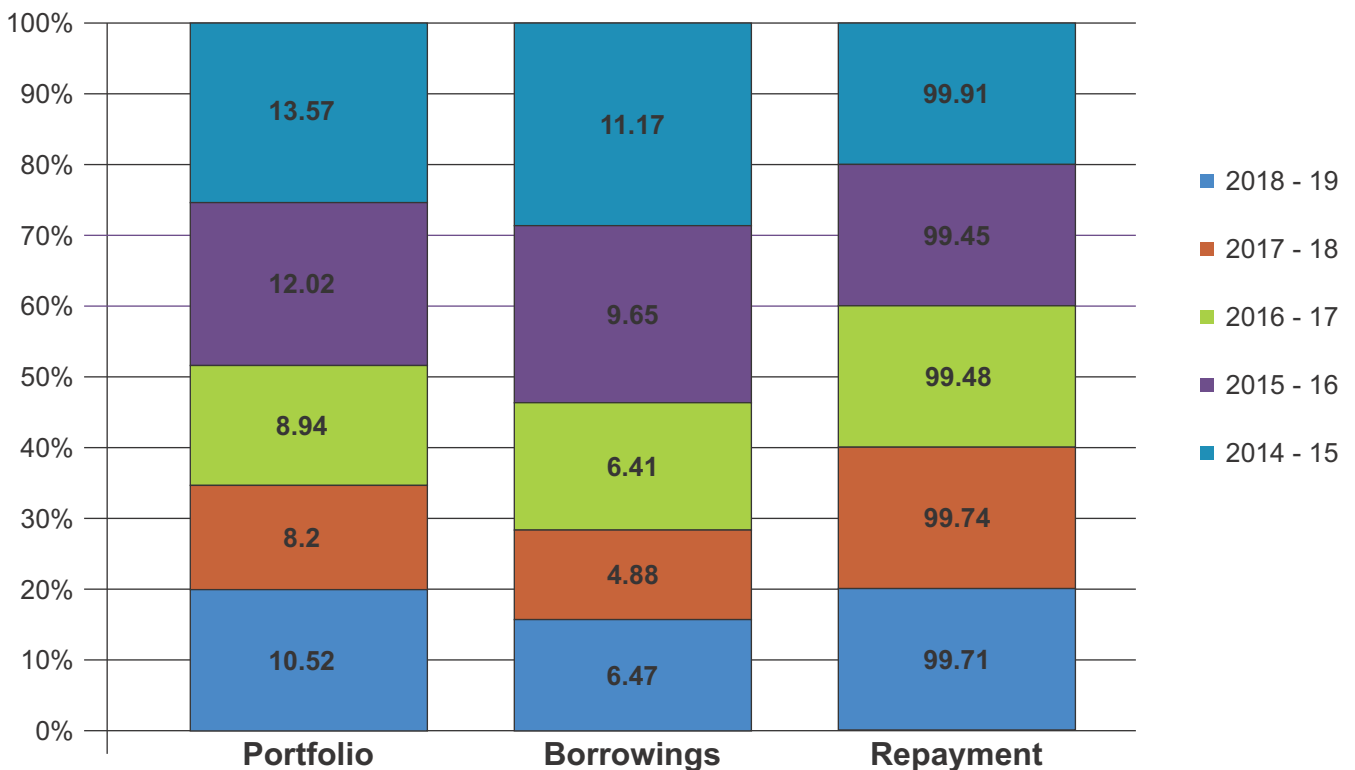


Time Past Always Step Forward





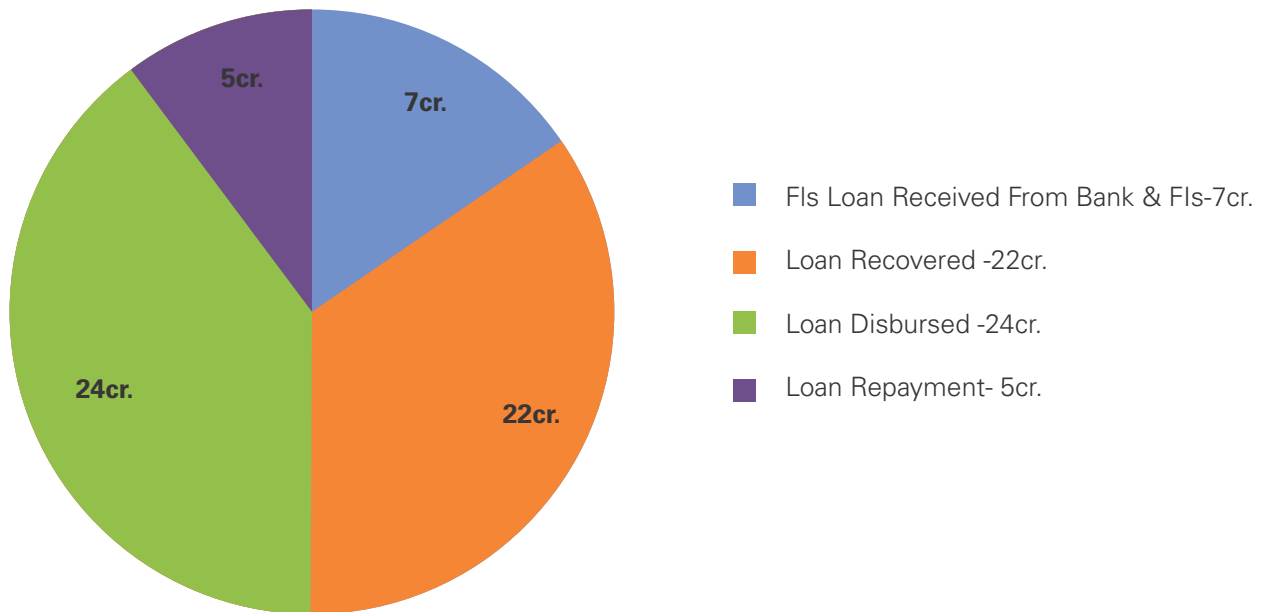
Financial Stewardship



"Selling is a Sacred Trust Between buyer and Seller" –Richie Norton

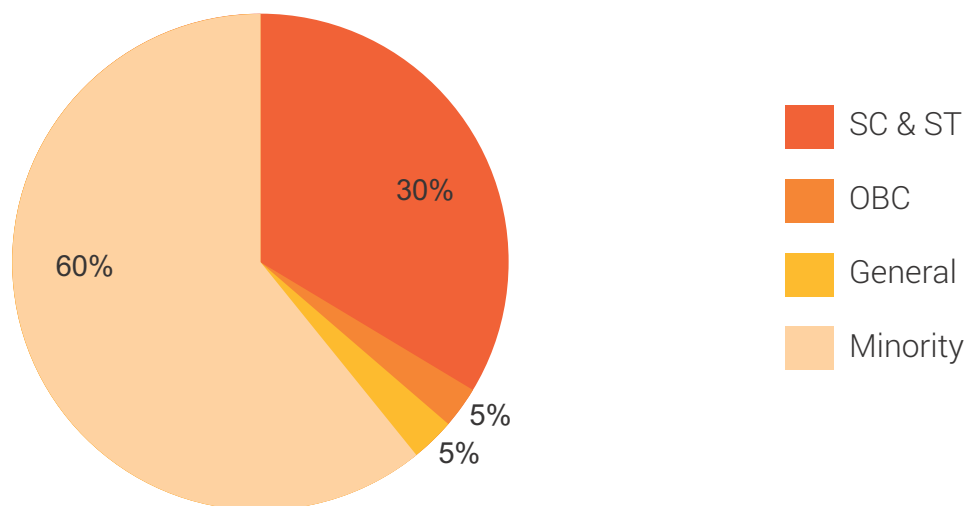
Fund Utilization

DCBS availed Loan from different Banks and Financial Institutions amounting to Rs 7 crore during the year 2018-19, and recovery of loan was Rs. 22 crore against which DCBS disbursed Rs 24 crore to groups reaching to 9910 women borrowers. Also DCBS repaid the Bank and FIS Loan of Rs 5 cr. during the year.



People Serve

Ratio



Money makes money

Way Forward and Projection 2018 - 19

SL	Training / Workshop (Title)	Venue	Month	No of Participants
1	Yoga, Pranyam & Meditation	South 24 Parganas & Uttar Dinajpur	April, 2018 to March, 19	560
2	Medicinal Plants	Uttar Dinajpur	April, 2018	30
3	Water & Sanitation	Karandighi	April, 2018 to March, 19	110
4	Environment Protection Camp	South 24 Parganas	June, 18	37
5	EDP & Solar Energy Program	South 24 Parganas, Hooghly, Coochbehar	November, 2018 December, 18	112
6	Readymade Garments Training and Manufacturing	South 24 Parganas	April, 2018 to March, 19	85



“I have visited branch office, centre meeting in their operational area. This is an opportunity for me to interact with the clients and field staff. While I learnt that there is a change of live of the women borrowers and their family because of microfinance, It touched my heart. I also visited head office of DCBS. I am thankful to DCBS for giving me opportunity and hospitality. I wish all the success for the future.” – Ardhendu Nandi, Sa-Dhan.

Workshop & Conference

Mr. Utpal Kumar Ghorui, Program Head, DCBS participated in “International Conference on “India Distributed Energy Forum and Expo Advancing Access” through distributed solar products on 30-31 January, 2019 at Taj Palace, New Delhi.



Partners

As a monitor, Mr. Naresh Gupta from Rashtriya Mahila Kosh visited DCBS Head Office on 6.7.2018. He met with the beneficiaries and discussed on different issues for the development of the organization.



Today's toil is nothing but linking tomorrow

As a scheduled routine visit Mr. Anmol Suri from MILAAP came to DCBS Head Office for enhancing skill and knowledge up gradation of the staff. He assured to extend his support in every time.



On completion of the project 'Rural Housing Repairing & Renovation' of PMRC meeting Mr. Gautam Ghosh, DDM, NABARD appraised the house for successful implementation of the project in Karandighi Block of Uttar Dinajpur. Also resolved in the meeting the DCBS may apply to Nab skill for further their requirements.



"I, Nilay Shah from Ananya Finance, visited DCBS as a part of Ananya's Credit Appraisal process and was overwhelmed with the kind of warm reception and hospitality that I received, I am thankful to DCBS for the same and wish it all the best for its future growth."

– Nilay Shah, Ananya Finance

Different Committees

With economic support from the Banks and Financial Institutions there has been major development in the microcredit coverage on time repayment rate (OTRR) stands to 99.21 % and Portfolio-at- risk (PAR) spontaneous effects 13.57 crore whereas net number of borrowers exists 9910 at the end of 31st March,2019. All possible for different factors such as customer friendly loan, boost of customers, trade projections with comparatively inflated network system, regular contact with clients through home visit & stakeholders meeting. We are hopeful of increasing project catchments area of operation by opening more branches in other districts of West Bengal and Bihar. The core basis of financial support continues to be credit lines from banks and financial institutions. About Corporate Social Responsibility the Governing Body is engaged in various social projects of serving the poorest of the poor. The organization is devoted to hold to the highest standards of ethical, moral and legal conduct of dealing procedure. During FY 2018-19, 6(six) meetings of the Governing Body were convened in the house. The organization has good governance for oversee the activities such as Human Resource (HR), Audit, Finance and Risk Management & Grievance Redressal Committee met in regular basis. Abiding by Rules, the organization adopted different policies of risk management like the credit, operation & client dealings and also intensifying the policy on prevention of sexual harassment at workplace. The different committees are as follows:



HR Committee	
Name of Member	Designation
Animesh Naiya	Chairman
Balaram Das	Member
Riya Das (Baishaki)	Member

Audit Committee	
Name of Member	Designation
Animesh Naiya	Chairman
Balaram Das	Member
Sahabuddin Molla	Member



Finance Committee	
Name of Member	Designation
Animesh Naiya	Chairman
Balaram Das	Member
Pinak Pratim Dan	Member
Shirshendu Banerjee	Member
Riya Das	Member

Risk Management Committee	
Name of Member	Designation
Animesh Naiya	Chairman
Saikat Halder	Member
Khokon Sen	Member
Subhas Biswas	Member
Mrityunjoy Bhakta	Member

Grievance Redressal Committee	
Name of Member	Designation
Animesh Naiya	Chairman
Satyanarayan Das	Member
Sahabuddin Molla	Member

Employees' Voice



Sahabuddin Molla
Manager Training

With DCBS for 14 years, the journey has been very enriching. Started career in DCBS as Collection Officer then promoted as a Branch Manager ultimately became a Regional Manager. DCBS has always help to increase skills and knowledge through constant training programs which were conducted by Micro Finance Associations like AMFI, SADHAN & also received training in clean energy products especially Solar Lights. My knowledge helped at present work for doing services as a Master Trainer.



Pinak Pratim Dan
Finance Executive

I joined DCBS in the year 2010. Then the MFI sector was transforming through regulatory changes. Access of funding was very challenging during this transition. The team worked hard and co-up with the situation for obtaining into main stream funding.



Saikat Halder
Manager Operations

Working for the MFI sector is deeply motivating for myself to serve the underserved people. This sector is very critical to bridge the income inequality in India and will grow significantly in the future. DCBS is an open minded organization and allows people to grow and our ideas are appreciated and implemented in the field. Joined as a collection officer in 2010, quit very soon for dislike the job, a few pause came back myself as long days nurtured and became BM to RM & leads Manager Operations, all possible only the kind hearted stroke of Chief Executive Officer. Exposing to different training programme surely helped me to become a better Manager.



Satyanarayan Das
Manager Development

Became a family member of DCBS on Feb, 11, 2019 starts journey in growth sector nicely in calm milieu. Needless to say about job satisfaction is highly satisfactory in respect of yeo-man services. Good governance, favourable work culture & space of work are praiseworthy. Move forward smoothly and committed to fulfill the mission of the organization. DCBS is always stands by poor people who don't have any other options for financial sustainability and give them a helping hand to mount in life.



Mrityunjoy Bhakta

R.M.
Hiyatnagar Region

I joined DCBS since April, 10, 2018, I am a hard worker to form Groups among underprivileged women in remote villages under this region. I supervised the team activities always to go ahead. I enjoyed ESI, EPF facilities and indeed happy in my job.



Subhas Biswas

R.M.
Karandighi Region,

I joined as Credit Officer (C.O.) at Karandighi Region since October 17, 2015. I hold the post of Regional Manager in the year 2019. My assignments were Group formation and super vision team as managerial duties as well as field visit in regular scheduled. Come out from a subjugated community leads cheerful moment along with nurturing ancestors. As a staff of DCBS, I am working very competently and enjoying all staff benefits like ESI & EPF facilities.



Khokon Sen

R.M.
Dhosa Region, South 24 Parganas, W.B.

Joined on 16th August, 2010 at Dhosa Region, worked successfully & became a Regional Manager since January, 2019. I started my journey & manage all job activities of this region. Indeed glad to work at DCBS & provides loans to women borrowers especially who is under poverty. As a staff of DCBS, I reached out to these women who have been long denied financial support by the Banks & Financial Institutions. I am one of the divisions to quickly provide them with the much needed financial support and also help them in developing skills, setting up micro enterprise and provide them with market linkages.

"DCBS is doing excellent work by helping women of Sundarban delta region. I wish them to excel in this noble cause in future also." Thanks – **Neeta Kumari**, Deputy Director, RMK

Borrowings



Social Partners



Credit Ratings

Credit Bureau



Associates



Unusual Makes Different

Balance Sheet

DHOSA CHANDANESWAR BRATYAJANA SAMITY					
BALANCE SHEET AS AT MARCH 31,2019					
(Amount in Rupees)					
Particulars	Note No.	As at 31-Mar-19		As at 31-Mar-18	
I. EQUITY AND LIABILITIES					
(1) Capital Funds:					
(a) Promoters Contribution	1	6792591		4731709	
(b) Reserves and surplus	2	31934668		32128742	
(C)Sub debt	2(i)	5000000	43727259	5000000	41860451
(2) Non-Current Liabilities					
(a) Long term borrowings	3	13953466		16797050	
(b) Long term provisions	4	-	13953466	-	16797050
(3) Current Liabilities					
(a) Short term borrowings	5	45183324		44840112	
(b) Current Maturities on Long term borrowings	6	52604245		34879376	
(c) Trade Payables	7	-		-	
(d)Other current liabilities	8	722501		926428	
(e) Short term provisions	9	2924062	101434132	1812351	82458267
			159114856		141115768
II. ASSETS					
(1) Non-current assets					
(a) fixed assets					
(i) Tangible assets	10A	6058959		3019717	
(ii) Intangible assets	10B	1425025	7483984	1425025	4444742
(b) Non-current assets		-		-	
(c) Deferred tax assets (net)		-		-	
(d) Long term loans and advances	11	114500		1364005	
(e) Other non current Investments	12	14836581	14951081	9941514	11305519
(2) Current assets					
(a) Receivables under Loan Portfolio					
(b) Cash and Bank Balances	14	924881		4898290	
(C) Short term loans and advances	11(i)	-		259600	
(d) Other current assets	15	-	136679792	18532	125365507
			159114856		141115768
See accompanying notes forming the financial statements	1-22				

As per our Report of even date

For S.K. Mallick & Co

Chartered Accountants

CA Pradip Baksi

Partner

(Membership No. 054264)



On behalf of the Board

For DHOSA CHANDANESWAR BRATYAJANA SAMITY

Santosh Kr. Halder

Santosh Kr. Halder
President



Animesh Naiya

Animesh Naiya
Secretary

Aparna Roy Mondal

Aparna Roy Mondal
Treasurer

Place: Kolkata

Date: May 31, 2019

DHOSA CHANDANESWAR BRATYAJANA SAMITY

STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR ENDED MARCH 31, 2019

(Amount in Rupees)

Particulars	Note	Year ended	Year ended
	No.	March 31, 2019	March 31, 2018
A. INCOME			
(a) Income from Operations	16	33541696	25952769
(b) Other Income	17	2492233	1159317
Total Income (A)		36033929	27112086
B. Expenditure			
(a) Employee benefits expense	18	8887207	6869250
(b) Administrative expenses	19	4426741	4212061
(C) Social welfare activity	19.1	2173725	291476
(d) Finance cost	20	15291365	9182080
(e) Depreciation and amortization expenses	10	1126426	1049191
(f) Provision for receivables under financing activity	21	-	379630
Total Expenditure (B)		31905464	21983688
Surplus Before Tax (A - B)		4128465	5128398
Provisions add back		-	-
Tax expenses			
(a) Current tax expenses		-	290000
(b) Provision for tax of earlier year		1238540	65000
(C) Deferred Tax		-	-
Surplus for the year		2889926	4773398
See accompanying notes forming part of the financial statements	1-22		

As per our Report of even date

For S.K. Mallick & Co
Chartered Accountants

CA Pradip Baksi
Partner
(Membership No. 054264)



On behalf of the Board

For DHOSA CHANDANESWAR BRATYAJANA SAMITY

Santosh Kr. Halder
Santosh Kr. Halder
President



Animesh Naiya
Animesh Naiya
Secretary

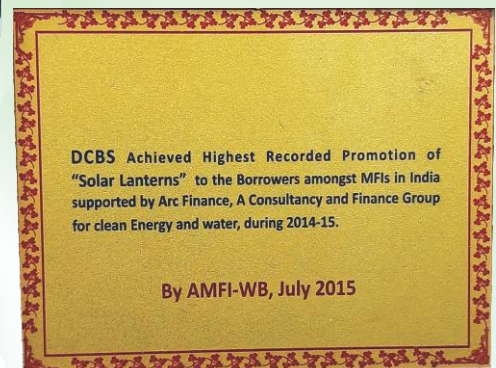
Aparna Roy Mondal
Aparna Roy Mondal
Treasurer

Place: Kolkata
Date: May 31, 2019

Award and Recognition



Animesh Naiya, Secretary & CEO, DCBS Receiving Award





DHOSA CHANDANESWAR BRATYAJANA SAMITY

Registered under West Bengal Societies Registration Act 1961

Registration No. : S/1L/17882 of 2003 - 2004

Registered Office :

Vill. & P.O. : Dhosa, PS : Jaynagar, Dist. : South 24 Parganas, W.B., PIN : 743 337

Head Office :

CB-35, Sector - I, Salt Lake City, Kolkata 700 064

Phone : 033 2334 5593

E-mail : info@dcbs.in, Website : www.dcbs.in