



# ANNUAL REPORT

## 2018-19

*Our mantra, "Let us serve the needy", has stood with us for the last 15 years of Mukti's work in social welfare. Through Mukti, we have beautifully transformed thousands of lives. We have come this far only with your continued support that helps us make a positive change and a tangible impact in our society.*



# CONTENTS

**OUR MESSAGE**

**HIGHLIGHTS 2018-19**

**TALENTED STUDENTS  
SPONSORSHIP**

**MUKTI INSTITUTE OF  
TECHNOLOGY**

**MUKTI COMMUNITY  
DEVELOPMENT FUND**

**SUSTAINABLE AGRICULTURE  
MOVEMENT**

**VOICE: RTI PROJECT**

MUKTI SUPPORT SCHOOL

TCS CHANGEMAKERS

GO-GREEN PROJECT

BOOK BANK

MUKTI : AUSTRALIA

MUKTI : OUR TEAM

INCOME STATEMENT 2018-19

BALANCE SHEET 2018-19

MUKTI : PARTNERING  
ORGANIZATIONS



## OUR MESSAGE

The financial year 2018-19 was another successful year of social programmes with participation of social change makers, people who helped us stretch beyond our limits, and all partners who contributed both materially and philosophically. I will not delve into the numbers, which are available for you in the report. However, I will use this instance to address the issue of the enormous gap between the needs of our society and their fulfillment. We at Mukti have tried to bridge the gap and we continue in our attempts to bring about a change through a 360 degree engagement with our stakeholders.

It is indeed sad how some core social problems get overlooked in current times. A large section of the youth is driven to make material gains by whatever means possible, even if it is at the cost of sanity, dignity or adverse impact on the community. The sustainable and humanistic approach of the wellbeing of 'WE' over 'I' is diminishing. Division among people on the basis of religion, caste, locality has cast its shadows over the community. I see the adverse impact of commercialization of education and health: people may receive good education and health care if, and only if, they have money. Environmental pollution, including water, air, soil and plastic, is heading to a critical tipping point and everyone, especially those who are influential and in power, should pay utmost attention to it without delay. Safe food for our society is now a big issue; many people are suffering from the effects of contaminated food. Not enough engagement models are being created for the employment of our youth. A large number of youth are sitting idle, and at the same time are crying out loud for not having adequate and safe products and services. We all need to consider now whether our entrepreneurship and business models are robust enough to address this issue. These issues are only a few instances from an array of social issues, and we at Mukti are doing our best to find 'mukti' (freedom or liberation) from these.

Over the last decade, Mukti has been working towards liberation from issues of **Health, Education, Agriculture, Livelihood, Environment, and Rights (HEALER)**. We are now adding a community business model to address engagement issues like creating jobs and producing safe products and services for our communities. Mukti is also focusing on the education of students and youth which provides value to them so that they are motivated to volunteer selflessly for the benefit of our society. Creating the right pool of people to take care of the issues discussed above will be the key focus area of our activities. Proper human development is very important; only a generation of enlightened youth can secure the future of our society.

I would appeal to all partners, volunteers and well-wishers to keep supporting us in order to bring a holistic 'mukti' into our life and society. Let us engage some of our time to think and work for the society. Let us conceptualize how to give 'WE' the larger space over the 'I'.

Sankar Halder,  
Founder - President, Mukti

# HIGHLIGHTS 2018-19

*Sankar Halder,  
founder and  
president of Mukti,  
receives the True  
Legends Award 2018  
in recognition of his  
contribution and  
dedication to serve  
the needy.*



94% of the fund raised goes to the beneficiaries.

95% of Mukti's workforce gets engaged in grassroot level development.

Mukti organizes the Sunderban Mukti Exhibition 2019 at Raidighi, South 24 Parganas, West Bengal.

First Handloom Exhibition by Mukti Crafts is conducted at Ecospace, Kolkata.

Mukti Institute of Technology receives ISO 9001 certification.

Mukti farmers enter Participatory Guarantee System (PGS), a quality assurance system.

Mukti's  
H.E.A.L.E.R.  
strategy progresses  
through  
developments in  
fields of: Health,  
Education,  
Agriculture,  
Livelihood,  
Environment, and  
Human Rights.

**H**

- Thalassemia medical camp.
- Blood donation camp.

Medical assistance provided in post Kerala Floods.

**E**

- 1,100 students studying under 45 teachers across 9 centres.
- 5,500 students from 30 schools being supported with textbooks.

**A**

- 7,500 farmers pledged for sustainable farming.
- 1,800 farmers trained this year.
- 103 farmers got PGS.

**L**

- 6,500 women enrolled in MCDF Training.
- 4,000 entrepreneurs started business with micro loan.

**E**

- 1,200 coconut saplings distributed and planted.
- 30,000 fruit trees and flowering plants distributed and planted.

**R**

- 304 families benefitted from Mukti RTI project.
- 2 awareness rallies on environment and women's rights.

# TALENTED STUDENTS SPONSORSHIP

## PURPOSE

The Mukti Talented Students Sponsorship programme strives to make higher education more accessible to students steeped in poverty.

## IMPACT

Since 2006 TSS has supported around 600 students. Presently we are supporting 117 students with the support from 52 sponsors.

## The Year 2018-19

In 2018, 103 new applications for TSS were received, out of which 24 students are being currently supported under the programme.

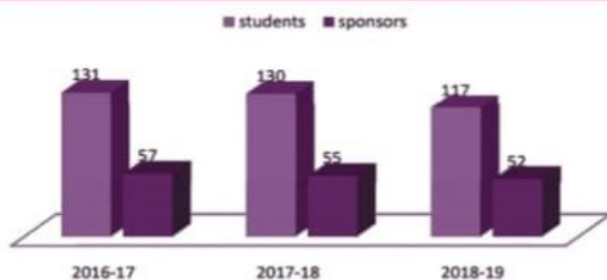
In 2019, 135 new applications have been received. The selection of students is underway.

93 students from previous years continue to receive our support.

Many of the students have completed their course and are currently employed in various jobs, internships or freelancing.

52 sponsors are currently supporting the TSS programme.





Students-Sponsors figures over the last three financial years



Students in various academic fields under TSS (2018-19)

Tanushree Middya  
Lab Technician



Born in a family of farmers in Purbajata, Raidighi (South 24 Parganas, WB), Tanushree is the youngest of three daughters. She was selected for support under TSS programme in 2014.

In 2016, after consulting her sponsor, she changed her course from a regular graduation degree to Diploma in Paramedical (Nerve) in Bangur Institute of Neuroscience. In 2018, she successfully finished her course and is presently working as an intern.

She continues to be an active part of Mukti. She tells us that as soon as she gets established, she plans to sponsor the education of a girl child like her through Mukti.

Subhadip Samanta  
aspiring entrepreneur



Subhadip is the only child to a private security company employee and an Asha-worker under NRHM programme of the Government of West Bengal. In the first year of his Bachelor in Business Administration degree, he was unsure about continuing his studies due to the high course fees.

However, he soon came to know about Mukti TSS programme from his seniors. He applied for it and got selected. Mukti Australia had been gladly helping him for two years until he completed his studies in 2018.

Meanwhile, Subhadip has continued to work with part time event management teams and has been getting offers for managing corporate and other social events. Currently he is saving money to pursue his MBA course.

He also continues to be an active social worker with Mukti TSS programme.

**SUCCESS STORIES**

## PURPOSE

A sample survey in 2016 in the villages of Nagendrapur and Kankandighi revealed that there were approximately 7,000 educated unemployed youth in the area. Mukti decided to combat this by starting the Mukti Institute of Technology (MIT) in Raidighi and Nagendrapur, and offering various courses based on professional computer skills to the youth.

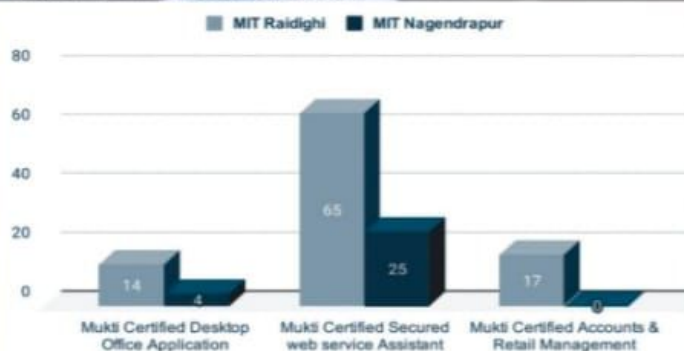
## COURSES OFFERED

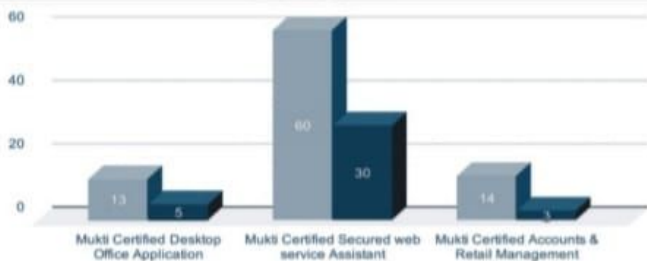
- Mukti Certified Desktop Office Application
- Mukti Certified Secured Web-service Assistant
- Mukti Certified Accounts and Retail Management
- Mukti Certified Desktop Publishing Operator
- Supplementary Spoken English course.

## SALIENT FEATURES

- Very low course fees as compared to other institutes in the vicinity. Also, special concessions are given to students who are poor.
- Special classes are conducted by proficient volunteers residing overseas to students in order to improve their spoken English skills.
- On successful completion of the course, certificates are awarded, that are recognised by all private and public sectors as well as the Government.
- Free basic courses are also offered in MSWord, MSExcel, e-mail, and internet usage.

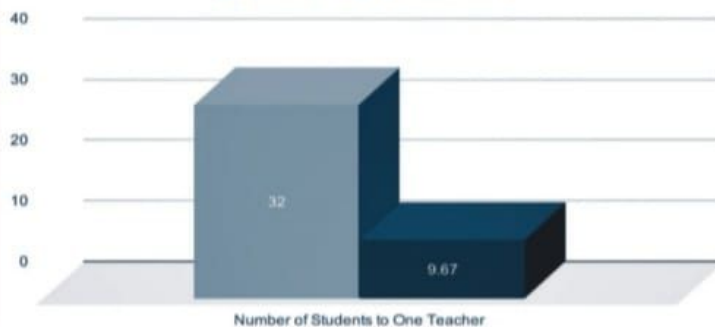
Course-wise enrollments in 2018





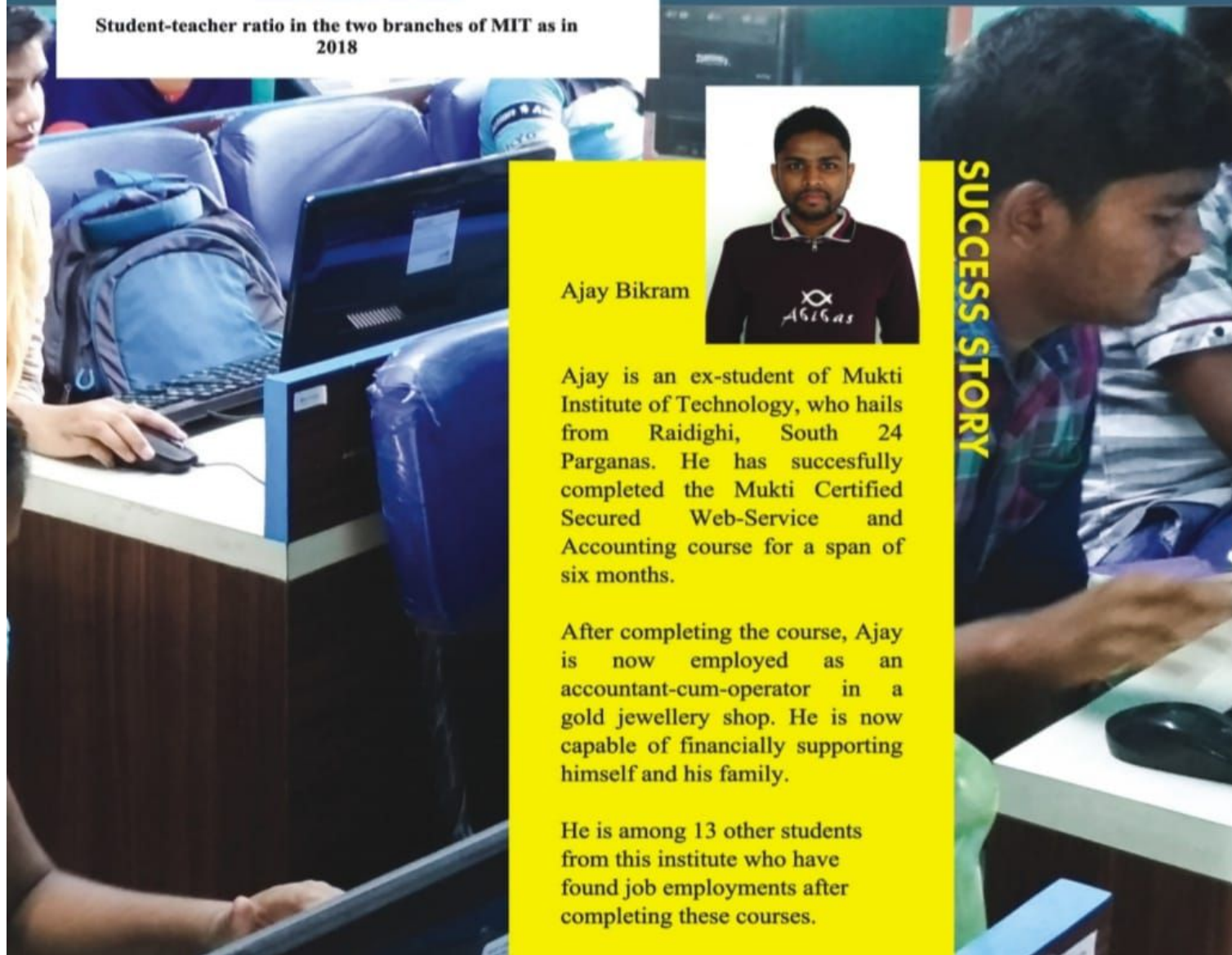
**Gender-wise distribution of enrollments in 2018**

■ MIT Raidighi ■ MIT Nagendrapur



**Student-teacher ratio in the two branches of MIT as in 2018**

- The classrooms can accommodate 20 students.
- Each classroom has 20 computers, 1 printer and 1 scanner
- Each campus is provided with a TV and wi-fi resource which are used as teaching aids through Skype sessions for spoken English classes.




**SUCCESS STORY**

**Ajay Bikram**

Ajay is an ex-student of Mukti Institute of Technology, who hails from Raidighi, South 24 Parganas. He has successfully completed the Mukti Certified Secured Web-Service and Accounting course for a span of six months.

After completing the course, Ajay is now employed as an accountant-cum-operator in a gold jewellery shop. He is now capable of financially supporting himself and his family.

He is among 13 other students from this institute who have found job employments after completing these courses.



# MUKTI COMMUNITY DEVELOPMENT FUND

## PURPOSE

Mukti Community Development Fund (MCDF) Project is directed towards women's empowerment and women entrepreneurship in the villages of Sunderbans. Since 2012 MCDF has been helping these women by making them financially independent through various individual and group enterprises.

475  
Self-Help  
Groups

with 49% increase  
from last year

4,771  
Members

with 43%  
increase from last  
year

6  
Branches

with 2 new additions

Rs 77lacs  
worth of loans given  
to

754 women;  
22% increase

## The Year 2018-19

In the fiscal year 2018-19, 754 loans worth Rs 77,01,000 were given to the women entrepreneurs under MCDF Project. There's 22% rise in this data since 2017-18.

The loans as given in the four existing branches are:

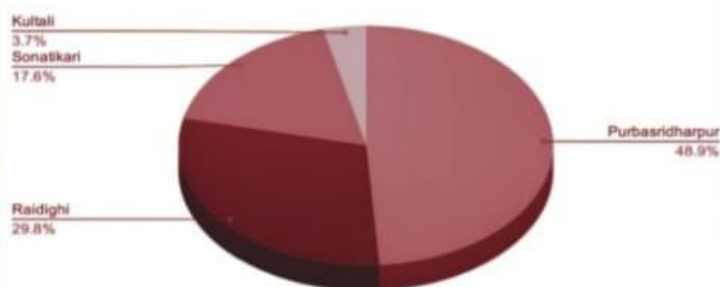
Rs 37,39,000 in Purbasridharpur

Rs 22,62,000 in Raidighi

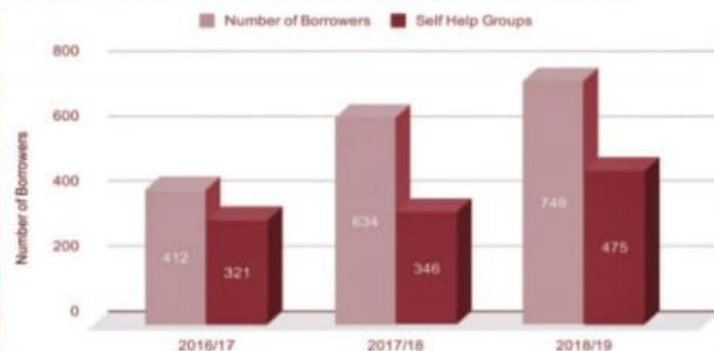
Rs 13,65,000 in Sonatikari

Rs 3,35,000 in Kultali

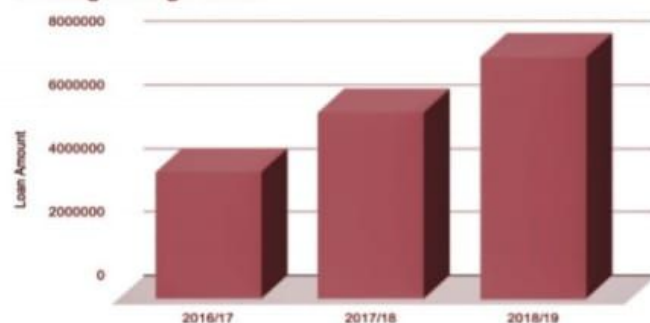
### MCDF: Branch-wise Lending in 2018/19



### MCDF: Number of Borrowers and Self Help Groups



### Lending through MCDF



## Highlights and Challenges

Although cases of loan installment, savings defaulters and closure of SHGs are few, these are being investigated with a view of finding reasons and determining control procedures.

With growth in membership, the administration expenses will continue to increase in the coming years. There is a shortfall of Rs 7 lacs in funding potential borrowers.

The expenses borne by Mukti for 2018-19 amounts to Rs 8,91,697, which shows a 17% rise due to the establishment of two new branches in Radhakantapur and Herambagopalpur.



# SUSTAINABLE AGRICULTURE MOVEMENT

## PURPOSE

The Sustainable Agriculture Movement (SAM) Project by Mukti was started in 2009. The Mukti team foresaw the havoc that synthetic fertilizers and pesticides were beginning to cause in fruits and vegetables grown by that method. Moreover, the Aila cyclone of 2009 was an eye-opener and gave the farmers an opportunity to switch farming methods to organic farming as endorsed by SAM, in order to gain back the desired fertility of their farmlands.

In 2018

**1,800** farmers

were trained into organic farming under SAM.

### Participation of Mukti farmers in Exhibitions:-

1. Sundarban Agricultural and Handicraft Exhibition 2018 (Kankandighi)
2. Agriculture Fair (Mathurapur-II block)
3. Basundhara Utsab (Belgachia Kolkata)
4. State Agriculture Fair (Bidhan Shishu Udyan, Bidhannagar, Kolkata)
5. Agriculture Fair (Naktala Udayan Sangha, Naktala, Kolkata)
6. Agriculture Fair (Vedic Village, Rajarhat, Kolkata)



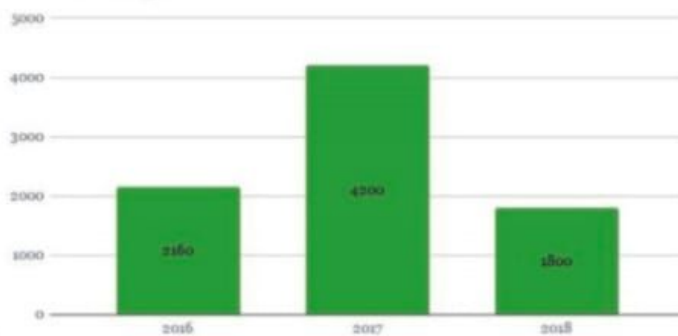
## CROP PRODUCTION includes:

- staple grains like paddy and moong dal
- native vegetables in season, such as gourd, okra, tomato, brinjal, potato, cauliflower, etc.
- variety of green leafy vegetables
- spices and condiments like mustard and chillies.

## PRODUCE MARKETS:

- Mukti Fresh
- Ramkrishna Bazar (Purbasridharpur)
- Akshay Bazar (Nagendrapur and Dammkal)
- Sakher more Bazar (Nagendrapur and Baradanagar)
- Pancham Khanda Bazar (nagendrapur and Baradanagar)
- Jatar bazar ( Purba Jata and Paschim Jata)
- Sadhur Haat ( Uttar Kankandighi)
- Abhay Bazar (Purba Jata)
- Jora Bottola Bazar (Purba Jata and Baradanagar)
- Raidighi bazar (Nagendrapur and Kankandighi GP)

Trained Organic Farmers



## FARMER OF THE YEAR:

This encouraging award was received by three farmers in 2018, namely,

- Himanshu Mondal
- Manab Halder
- Nirapada Santra



# VOICE: RTI PROJECT

## PURPOSE

Mukti initiated the Right to Information (RTI) Project in 2011-12. The aim is to impart information regarding the RTI Act-2005 among the widely ignorant masses of the Sunderbans. For this purpose, awareness programmes or gram sabhas are organised from time to time. Till date the project strives to help these people learn about, implement, and reap the benefits of RTI Act, along with undertaking other relevant activities regularly.

## IMPACT

- 226 families have received ration cards.
- 32 families have started receiving their rightful Old-Age/ Widow/ Handicap pensions.
- 46 families have benefitted from the 'Nirmaan Karmi Pariseva'.

Approximately

57

awareness  
programmes  
held till date

in

13

Gram  
Panchayats

of

5

Community  
Development  
Blocks



## SIGNIFICANT ACTIVITIES UNDERTAKEN IN 2018-19

- RTI filings in different block-offices and departments.
- A one-day programme on Gender Sensitization in Purbasridharpur in 2018.
- A Law-Training programme in Purbasridharpur Library Office in 2018. The trainers, advocates Jayanta Purkayet and Mousumi Pal, were present to instruct and guide 55 participants during the programme.
- A week-long observance on the occasion of World Forest Day on 21st March, 2019, in three gram panchayat areas. Participation was estimated to be around 300-350 people.



Joseph Poda  
Purbasridharpur, Raidighi

"It was in one of Mukti's RTI awareness programmes that I came to know a lot about Old-Age Pension Scheme. I quickly approached the people in Mukti RTI Project, who then helped me file an RTI regarding my pension. Ever since then I've been continuing to receive my Old-Age pension. I hope these awareness programmes reach to all people in the Sunderbans because they all are in need of such information. I wish for Mukti all prosperity."

SUCCESS STORY

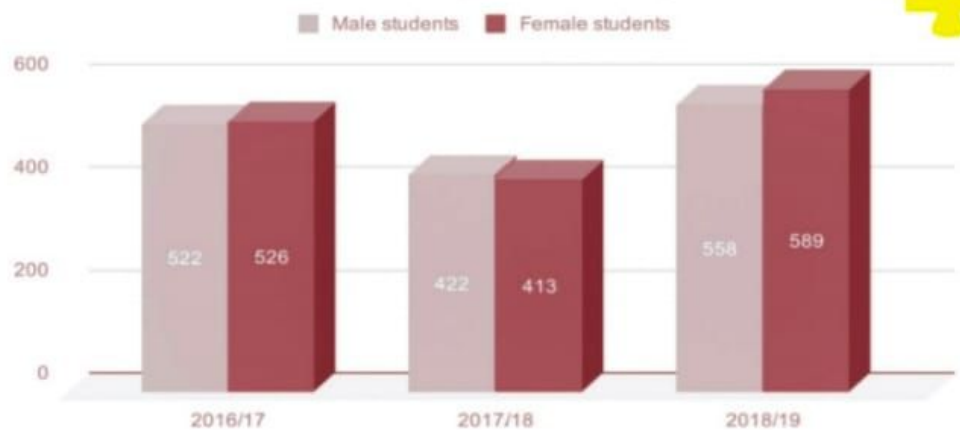


# MUKTI SUPPORT SCHOOL

## PURPOSE

The Mukti Support School, or, MSS is another initiative on the part of Mukti to help the poor and needy students in rural areas under Mukti's reach. The focus of this project is mainly on elementary and high-school level education. There are at present nine schools running under this project.

Mukti Support School:  
Number of Students Enrolled (Class 5 to 10)



In 2006, Mukti started its first four Mukti Support Schools at Nagendrapur G.P.:

- 1) Damkal Mukti Support School
- 2) Nagendrapur Mukti Support School
- 3) Baradanagar Mukti Support School
- 4) Purbasridharpur Mukti Support School.

In 2007, another four Support Schools were started at Kankandighi G.P.:

- 1) Dr.Gheri Mukti Support School
- 2) Uttar Kankandighi MUKTI Support School
- 3) Purbajata Mukti Support School
- 4) Jogendrapur Mukti Support School.

All are in Raidighi P.S.

In 2017, Sonatikari Mukti Support School (Kultali P.S.) was started, and recently in 2019, Gilarchhat Mukti Support School (Mathurapur P.S.) and Herambagopalpur Mukti Support School (Patharpratima P.S.) has been set-up. There is also marked gradual increase in the demand for MSS.

Sulekha Jatua

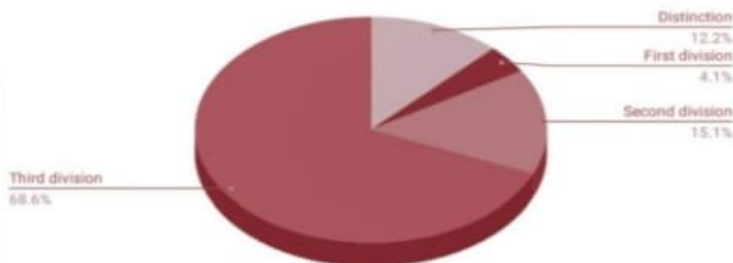
A resident of Raidighi, Sulekha has been a student of Damkal Mukti Support School from class 5 to class 10. She recieved help and support from Mukti.

In 2019, Sulekha passed her class 10 Madhyamik examination with a remarkable score of 616.

Currently she wishes to pursue her studies in Humanities and later train herself as a lawyer. With the support of Mukti she is sure to achieve her goals in near future.

SUCCESS STORY

Mukti Support School:  
Students passing Madhyamik (Class 10) in last 3 years



Mukti Support School: Number of Students Enrolled



## PURPOSE

The TCS Changemakers team aims at women empowerment by imparting vocational computer training, spoken-English classes, and training in various small-scale industrial skills. The centre for the Tata Consultancy Services (TCS) Changemakers was inaugurated at Jatragachi, New Town, on 5th April 2018. The centre is named after its strong base of volunteers from the TCS.

## MAIN ACTIVITIES

### Soft-Skill Development

TCS Changemakers are presently training 51 women in computer basics and spoken-English skills to prepare them for walk-in job interviews. 15 special classes for job orientation course, and 8 job interviews were organised for selected students.

Currently, 10 of these students are successfully employed in different jobs.

### Small-scale Industrial Skills Training

This programme includes training women in soft-toy making and junk-jewellery making for their financial independence. 48 women beneficiaries from the Jatragachi village have been included in this programme.

## ACHIEVEMENTS

A significant achievement has been the support and marketing of these handcrafted products through the Biswa Bangla outlets at the Biswa Bangla Gate and the Wax Museum.

#### **Exhibition at Ecospace in 2018.**

In a three-day handicrafts exhibition held at Ecospace, Kolkata, Mukti Crafts displayed the hand-made products of jute, junk-jewellery, and soft toys made by its women beneficiaries.

#### **Mukti Cloud Kitchen: organic cloud kitchen at your doorstep.**

This project, which is still in the making, is planned as an online restaurant delivery platform that delivers fresh and organically prepared meal-in-a-box to customers residing within 10km radius of their satellite kitchen. The business model promotes aid to farmers who are producing vegetables through organic farming methods.

#### **Organic Vegetables Exhibition at TCS Offices (Lords, Sabina Park, GP, and Ecospace).**

This was organized by MuktiFresh from 25th-28th June, 2018. Organic harvest, such as rice, pulses, vegetables, etc., produced by rural farmers of the Sunderbans, were displayed in various TCS offices for popularizing organic farming and organically produced food.

## **OTHER ACTIVITIES BY TCS CHANGEMAKERS**

#### **Seminar on Organic Farming at TCS, Gitanjali.**

This was held in TCS, Gitanjali, on 5th October 2018, where Mr. Sankar Halder stressed the importance of organic farming and also elaborated on the various techniques by which the Sunderbans farmers produce pesticide-free fruits and vegetables.

#### **Medical Camp at Jatragachi.**

A free medical health check-up camp was organized in Jatragachi Training Centre, New Town, on 2nd June, 2018. It was held in association with the TCS Changemakers. Two general physicians were present for free physical examination to carry out medical tests on blood pressure, height, weight, etc. Approximately 25 beneficiaries participated in the age-group of 1 to 68 years.

#### **Health Awareness Camp with Jatragachi Majherpara Free Primary School.**

It was organised on 8th July, 2018, for students of that school from class 1 to class 4. General health check-up, followed by a session on health and hygiene at personal and social levels, were conducted by Dr. Sushmita Das (MBBS).

# GO-GREEN PROJECT

## PURPOSE

Mukti started Go-Green Project to prevent pollution, promote an aesthetic natural environment, and create new job opportunities.

We aim at turning 8 villages from the Nagendrapur and Kankandighi gram panchayats into 'model villages' through this project.

The Mukti Go-Green Project began in 2012-13. In the 4 gardens under Mukti, one can avail 140 species of horticultural plants, from which, each year, around 50,000 new plants are produced through methods of artificial propagation (grafting, cutting, etc.) and then these are distributed.

Till now, Mukti has donated and distributed saplings to 18 schools, 5 clubs, 755 residential houses, areas under Mathurapur Block II and Raidighi PS, and has also helped in increasing the number of avenue trees in some areas.

## ACHIEVEMENTS

# BOOK BANK

## PURPOSE

Mukti started the Book Bank Project way back in 2003, which makes the project one of the earliest initiatives by Mukti. Its main motive is to encourage formal education by making study materials more accessible to students hailing from the rural sector.

Realising that the deprived villagers in the Sundarbans region could barely afford the expenses of education and were mostly unaware of the importance of educating their children, this program was launched in order to spread awareness and help save part of their cost in educating their children.

Mukti's Book Bank has a collection of academic books from Class5 to Post-graduation studies, and also materials required to prepare for competitive examinations. The modus operandi is that a committee is set up for the purpose of assessing the requirements of books and selecting the students who are in need of them. Thereafter, the books or resource materials are lent to these students for the span of one year. The students can avail the books for the next academic session only after the return of the borrowed books to the authorised committee.

## ACHIEVEMENTS

Mukti Book Bank has a wide reach of over 200 kilometres, and efforts of availing this boon to more students in the area is being made. This project has indeed helped reduce the drop-out rates from local schools and with such results we are encouraged to enhance this project in all possible ways.

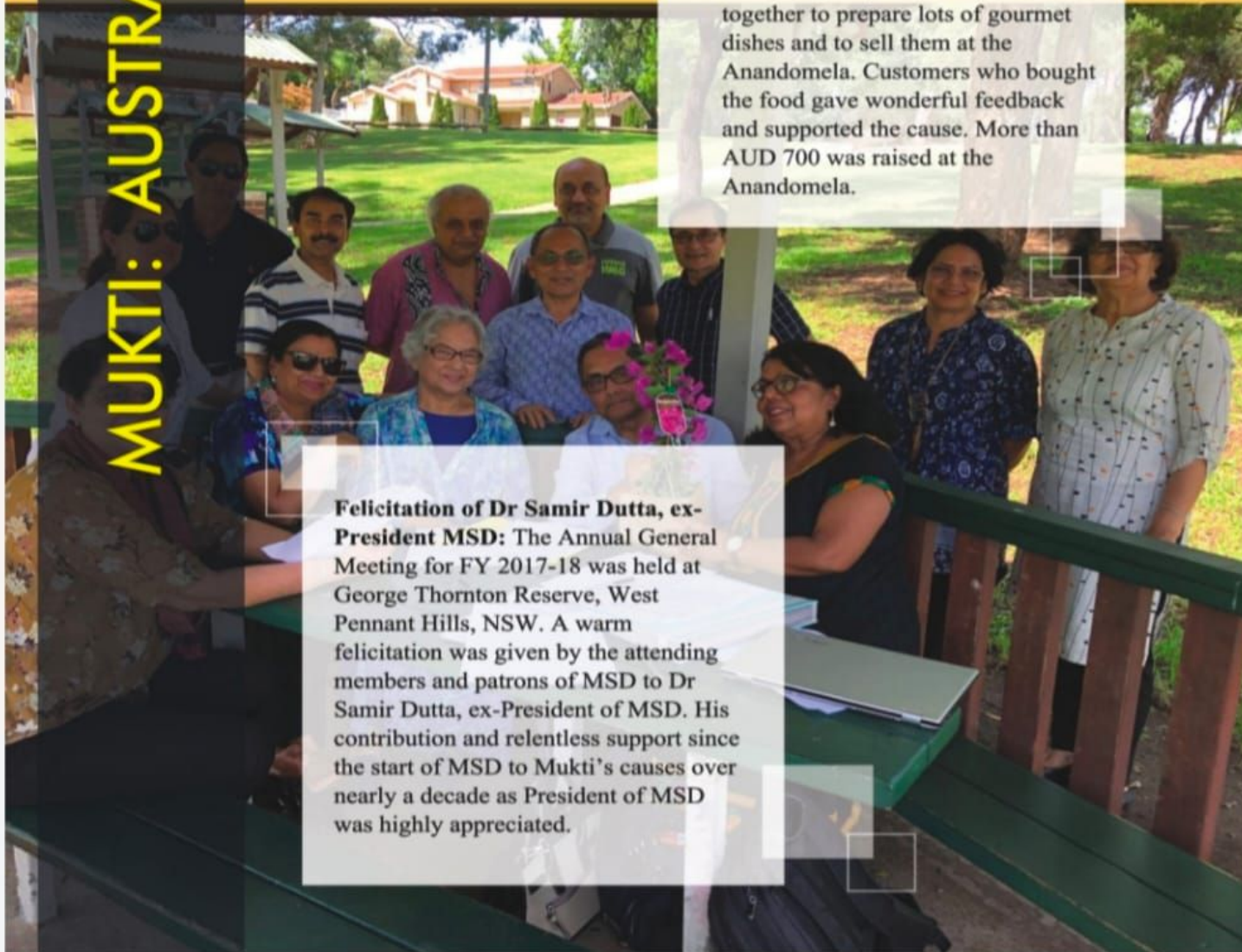
## MUKTI FOR SOCIAL DEVELOPMENT

Mukti for Social Development (MSD) was set up in Sydney, Australia for the purposes of raising awareness of Mukti's projects amongst Indians living in Sydney, for socio-economic development and to help raise funds for Mukti projects.

### ACTIVITIES IN 2018-19

As part of fund raising for Mukti, MSD put up a food stall at Durga Puja Anandomela organised by BANSW (Bengali Association in New South Wales, Australia) on 12th October 2018 at Concord High School, Sydney. The team came together to prepare lots of gourmet dishes and to sell them at the Anandomela. Customers who bought the food gave wonderful feedback and supported the cause. More than AUD 700 was raised at the Anandomela.

**Felicitation of Dr Samir Dutta, ex-President MSD:** The Annual General Meeting for FY 2017-18 was held at George Thornton Reserve, West Pennant Hills, NSW. A warm felicitation was given by the attending members and patrons of MSD to Dr Samir Dutta, ex-President of MSD. His contribution and relentless support since the start of MSD to Mukti's causes over nearly a decade as President of MSD was highly appreciated.



# MUKTI : OUR TEAM

## Board of Trustees

---

Sankar Halder - President	Satyajit Roy - Vice-President
Asis Halder - Secretary	Dulal Krishna Mondol - Assistant Secretary
Timir Baran Bhattacharyya - Treasurer	Debabrata Halder
Rabin Saha	Babita Raut
Ranitendranath Tagore	Abir Biswas

## Mukti Sebak

---

Mukti relies heavily on its talent, for a consistent development of its activities. Hence, a working programme called 'Management of Volunteer Engagement' has been initiated in order to nurture and retain such talents as could help in achieving Mukti's vision. Mukti currently has a base of 400 sebak (volunteers) in addition to a set of 127 sebak who receive allowance for their work. Among these almost 46% sebak are women. There are also approximately 150 committed sebak who reside outside West Bengal, such as in Bengaluru, Chennai, Hyderabad, Australia, Denmark, and China. For administrative purposes Mukti has two offices in Kolkata and six field offices.

# INCOME AND EXPENDITURE STATEMENT 2018-19

**MUKTI**

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)

Pin: 743383, West Bengal, India

**STATEMENT OF INCOME AND EXPENDITURE**

For the year ended 31st March, 2019

Particulars	Schedule	Amount (Rs.)	Amount (Rs.)
<b>INCOME</b>			
Foreign Contributions	1		7025539
Local Contributions	2		1954308
Fees/ Collection from Projects	3		1324403
Bank Interest			59390
<b>Total</b>			<b>10363640</b>
<b>EXPENDITURE</b>			
Book Bank Expenses	6	1749255	
Go Green Expenses	7	456089	
Mukti Community Development Fund Expenses	8	721410	
Mukti Institute of Techonology Expenses	9	739670	
Mukti Support School Expenses	10	1551444	
Right to Information Expenses	11	515189	
Sunderban Mukti Exhibition Expenses	12	739497	
Sustainable Agriculture Movement Expenses	13	633601	
Talented Student Sponsorship Expenses	14	1769939	
TCS Changemakers Expenses	15	134500	
General Administration Expenses	16	797277	
Govt School Teacher Support Expenses	17	0	9807871
Accounting Charges		19000	
Audit Fee		29500	
Loss on Sale of Machinery		41210	
Depreciation on Fixed Asset		279898	369608
Surplus (Excess of income over expenditure)			186161
<b>Total</b>			<b>10363639</b>
Significant Accounting Policies and Notes on Accounts 23 & 24			
The Schedules referred to above form an integral part of the Statement of Income and Expenditure			
<b>This is the Statement of Income and Expenditure referred to in our report of even date</b>			
<b>For and on behalf of</b>		<b>For and on behalf of</b>	
<b>A. MUKHOPADHYAY &amp; CO</b>		<b>MUKTI</b>	
<b>Chartered Accountants</b>			
<i>Sd.</i>	<i>Sd.</i>	<i>Sd.</i>	
(CA Animesh Mukhopadhyay)	(Secretary)	(Treasurer)	
Partner			
Membership No: 060477			
UDIN:			
FRN: 324457E			
Kolkata			
Dated : 24.09.2018			

# BALANCE SHEET 2018-19

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)

Pin: 743383, West Bengal, India

BALANCE SHEET

As at 31st March 2019

Particulars	Schedule	Amount (Rs.)	Amount (Rs.)
<b>Sources of Funds</b>			
<b>Capital Fund</b>			
Balance as per last year accounts		4438940	4438940
<b>Reserves &amp; Surplus</b>			
Opening Reserves & Surplus		625039	
Add: Surplus (Excess of income over expenditure)		186161	811200
<b>Loan Fund</b>			
Collection from loan			5426518
Investment in MCDF Central			1000000
			<b>11676658</b>
<b>Application Of Funds</b>			
<b>Fixed Assets</b>	17		3743458
<b>Investment</b>			
Mukti Beverage			340750
Mukti Cloud Kitchen			150000
Mukti Fresh			657690
<b>Current Assets, Loans and Advances</b>			
<b>Current Assets</b>			
Cash Accounts	18	234267	
Bank Accounts	19	2314098	
Sundry Debtors	20	28850	
Security Deposit		9669	
Lease Rent		100000	
Security Deposit for TCS Rent		22000	
		2708884	
<b>Loans and advances</b>	21	4707993	7416877
<b>Less:-Current Liabilities &amp; Provisions</b>			
<b>Current Liabilities</b>			
Outstanding Audit Fees		29500	
Outstanding Accounting Charges		19000	
<b>Creditors for Expense</b>	22	461260	
Book Bank Caution Money		122357	632117
<b>Net Current Assets</b>			6784760
			<b>11676658</b>
<b>Significant Accounting Policies and Notes on Accounts</b>	23 & 24		

The Schedules referred to above forms an integral part of the Balance Sheet

This is the Balance Sheet referred to in our report of even date

For and on behalf of

A. MUKHOPADHYAY & CO

Chartered Accountants

Sd.  
(CA Animesh Mukhopadhyay)

Partner

Membership No: 060477

UDIN:

FRN : 324457E

Kolkata,

Dated : 24.09.2018

For and on behalf of

MUKTI

Sd.  
(Secretary)

Sd.  
(Treasurer)

# MUKTI : PARTNERING ORGANIZATIONS



BILL & MELINDA  
GATES foundation



# Mukti Community Business (MCB)

Livelihood & Economic Security



**Develop Saving Habits Since Childhood**

**Invest regularly**

**Achieve Financial Goals**

## We don't Sell, but We help in taking right decision

### Why Life Insurance ?

	<b>Peace of mind</b>		<b>Retirement Planning</b>
	<b>Capital Protection</b>		<b>Continuity of Income</b>
	<b>Tax Benefits Tax Free Income</b>		<b>Long term Savings</b>
	<b>Education Planning</b>		<b>Estate Creation</b>

**SADHAN 'R' DAS** (Life & Financial Planner)

Member of Chairman's Club

Life Insurance Corporation of India

M. No. : 9830436429 / 8617256002

# ন্যাশনাল পরিবার মেডিক্লেম পলিসি

পুরো পরিবারের জন্য একটি সম্পূর্ণ স্বাস্থ্য বীমা



IRDA Registration No. 58, CIN: U10200WB1906GO1001713

Ad UIN : 54a/17-18 Product UIN: IRDA/NL-HLT/NI/P-HV/16/114-15



## ন্যাশনাল ইনসিওরেন্স

ন্যাশনাল ইনসিওরেন্স কোম্পানী লিমিটেড  
(ভারত সরকারের অধিনস্ত সংস্থা)

প্রধান কার্যালয় : ৩ মিডিলটন স্ট্রীট, কলকাতা - ৭০০ ০৭১

আইআর ডি এ সংখ্যা : ৫৮, সিআইএন : U10200WB1906GO1001713

কলিকাতা আঞ্চলিক অফিস ১, এন আই সি বিল্ডিং, পঞ্চমতল ৮, ইন্ডিয়া এক্সচেঞ্জ প্রেস, কলকাতা

Www.nationalinsuranceindia.com | Write to us at : customer.relations@nicl

f /Nationalinsuranceindia /NICLofficial YouTube / National Insurance

