



We have developed 3 examples (placed below) for enhancing our understanding of the Cash Books as used by the SHGs. These are solved / discussed by the Samrakshan staff in the office to place them in a position where they are comfortable helping the SHGs with their cash books. This has been a big help though problems still exist – the degree is lesser than would have been without this.

Number One.

Weekly Meeting of ABC SHG.

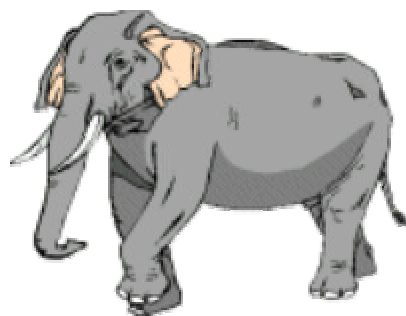
- ❖ A regular weekly meeting of the ABC group was held at Agatha's residence on Sunday noon at 12.00 pm on 22nd December 2004. Nova was to chair the meeting.
- ❖ The following members were present – Agatha, Nova, Dome, Rikme, Rangima & Gigilora.
- ❖ The following members were absent – Orak & Lambu.
- ❖ The savings were deposited at follows – Agatha, Nova, Dome, Rikme & Rangima – 15/- each.
- ❖ The cash balance at the beginning of the meeting with the group in the cash box was 320/-.
- ❖ The group had sold vegetables at Baghmara market during the week worth 60/-.
- ❖ The group had cleaned orchard of Gigilora during the week, only 5 members were present then.
- ❖ The group had been on an exposure visit and spent 70/- towards the members traveling to and from Baghmara. This was group's contribution towards the exposure visit.
- ❖ The group bought stationary for 40/- from Baghmara.
- ❖ Agatha, Nova and Rangima each requested for loan of 100/- for celebrating Christmas. After discussions the group refused all 3 of them.
- ❖ Rikme requested for a loan of 50/- for husband's illness. The group after discussing the issue cleared Rikme's loan. She was to repay the same with interest of 10/- i.e. total 60/- in installments of 10/- each beginning the next weekly meeting.
- ❖ Dome repaid installment of 50/- and interest of 5/- of the loan earlier taken.
- ❖ It was decided that Agatha would keep the cash and the books till the next meeting.

Cash Book of ABC SHG for 22nd December 2004.

Receipts

Disbursements

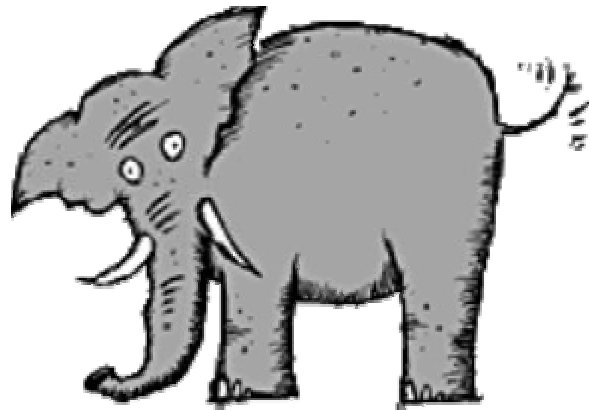
Receipts					Disbursements				
Month & date	Particulars	Cash Rs.	Bank Rs.	Total Amount Rs.	Month & Date	Particulars	Cash Rs.	Bank Rs.	Total Amount Rs.
22/12	To opening balance.	320/-	—	320/-	22/12	By exposure visit (group's contribution).	70/-	—	70/-
22/12	To savings(15/- x 5).	75/-	—	75/-	22/12	By purchase of stationery.	40/-	—	40/-
22/12	To income from sale of vegetables.	60/-	—	60/-	22/12	By loan given (Rikme).	50/-	—	50/-
22/12	To repayment of loan (Dome).	50/-	—	50/-			—	—	—
22/12	To interest received on loan (Dome).	5/-	—	5/-	22/12	By closing balance c/f.	350/-	—	350/-
	Total:-	510/-	—	510/-		Total:-	510/-	—	510/-



Number Two.

ABC Charitable Trust, Tura – Cash Book for April 2006.

- ❖ Opening balance in hand, Cash 50,000/- and Bank 65,000/-.
- ❖ Salaries paid to staff, Cash 20,000/- and Bank 25,000/- on 2nd.
- ❖ Received from Raju Cash 25,000/- on 2nd.
- ❖ Paid to Ramlal by cheque on 4th, chq num: 32211, Rs. 5,555/-.
- ❖ Bought stationery on 6th by cash for 600/-.
- ❖ Bought furniture on 8th by cheque for 8,000/-.
- ❖ Returned useless furniture out of above and got cash of 2,000/- for the same on 9th itself.
- ❖ Paid advance to Dayakishen(staff) for tour, cash Rs. 2,000/- on 10th.
- ❖ Kailash(staff) returned excess advance taken by him last month, cash Rs. 500/- on 11th.
- ❖ Paid miscellaneous expenses on 15th by cash, Rs. 357/-
- ❖ Received funds from head office, chq no 22222 of Rs. 35,000/- on 22nd.
- ❖ Withdrew cash from bank Rs. 12,200/- on 23rd.
- ❖ Received donations, cheque no 33333 Rs. 10,501/- and cash 1,500/- on 25th.
- ❖ Bought a new telephone and paid by cheque num 44444 on 25th, Rs. 1,100/-.
- ❖ Paid expenses for tea by cash on 30th, Rs. 18/-.



Cash Book of ABC Charitable Trust for April 2006.

Receipts

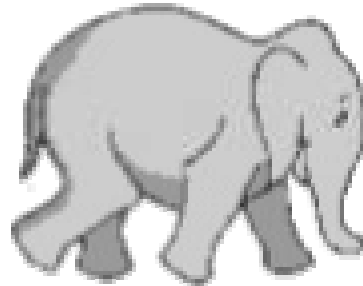
Disbursements

Month & Date	Particulars	Cash Rs.	Bank Rs.	Total Amount Rs.	Month & Date	Particulars	Cash Rs.	Bank Rs.	Total Amount Rs.
1/4	To opening balance.	50,000/-	65,000/-	1,15,000/-	2/4	By staff salaries.	20,000/-	25,000/-	45,000/-
2/4	To Raju.	25,000/-	—	25,000/-	4/4	By Ramlal (chq.no.32211).	—	5,555/-	5,555/-
9/4	To furniture return.	2,000/-	—	2,000/-	6/4	By stationery.	600/-	—	600/-
11/4	To Kailash (return of excess advance).	500/-	—	500/-	8/4	By furniture.	—	8,000/-	8,000/-
13/4	To donations (chq.no. 33333).	1,500/-	10,501/-	12,001/-	10/4	By Dayakishen (Advance).	2,000/-	—	2,000/-
22/4	To H. O. (Transfer).	—	35,000/-	35,000/-	10/4	By miscellaneous expenses.	357/-	—	357/-
23/4	To Bank.	12,200/-	—	12,200/-	23/4	By cash withdrawal.	—	12,200/-	12,200/-
			—	—	25/4	By communication (purchase of telephone). (chq.no.44444).	—	1,100/-	1,100/-
			—	—	30/4	By refreshments	18/-	—	18/-
			—	—	30/4	By closing balance c/f.	68,225/-	58,646/-	1,26,871/-
	Total:-	91,200/-	1,10,501/-	2,01,701/-		Total:-	91,200/-	1,10,501/-	2,01,701/-

Number Three.

Excerpts of Minute Book for Meeting 44 of Biodiversity SHG.

- ❖ The SHG members read the minutes of Meeting Number 43 according to which the opening balance in Cash Box was 452/- while that in the Bank Account was 888/-.
- ❖ Butterfly, Moth, Ant, Grass hopper, Beetle attended the meeting and saved the weekly amount of 5/-. Centipede attended the meeting but could not save the stipulated amount while Lizard and Frog did not attend the meeting.
- ❖ It was decided to charge Lizard and Frog a fine of 5/- each for remaining absent frequently. They would be asked to pay the same in the next meeting they attend.
- ❖ Centipede repaid the final installment of loan taken in meeting number 40. The amount paid was 60/- including 10/- interest.
- ❖ Butterfly, Moth and Ant asked for loans of 150/- each. Post discussions the group decided to give the full amount to Ant and 90/- to Moth. Butterfly was not disbursed any loan.
- ❖ Beetle submitted vouchers of 40/- towards purchase of 2 registers and returned 10/- to the Cash Box. He had taken 50/- advance in meeting number 43.
- ❖ Grass hopper readied a cheque favouring Balpakram for 120/- towards payment of subscription of magazine "SHG Headlines" subscribed by the SHG.
- ❖ 200/- were deposited in the Bank Account by the SHG.
- ❖ The Nokma donated 2 Kg rice to the SHG.
- ❖ The SHG decided to spend 15/- during each meeting from meeting 46 onwards for expenditure incurred on tea.
- ❖ The Bank informed the SHG of having Credited 38/- as interest to their account.



Cash Book of Biodiversity SHG.

Receipts

Disbursements

Month & Date	Particulars	Cash Rs.	Bank Rs.	Total Amount Rs.	Month & Date	Particulars	Cash Rs.	Bank Rs.	Total Amount Rs.
4/7	To opening balance.	452/-	888/-	1,340/-	4/7	By loan given (Ant).	150/-	–	150/-
4/7	To savings (Meeting No.44). (5/- x 5).	25/-	–	25/-	4/7	By loan given (Moth).	90/-	–	90/-
4/7	To repayment of loan (Centipede).	50/-	–	50/-	4/7	By Balpakram subscription of magazine – readied chq. (Grass hopper).	–	120/-	120/-
4/7	To interest received on bank (Centipede).	10/-	–	10/-	4/7	By Bank a/c deposited.	200/-	–	200/-
4/7	To return of excess advance with vouchers (Beetle).	10/-	–	10/-	4/7	By refreshments (during meeting).	15/-	–	15/-
4/7	To Bank a/c deposited.	–	200/-	200/-	–	–	–	–	–
4/7	To interest received on their a/c from Bank.	–	38/-	38/-	4/7	By closing balance c/f.	92/-	1,006/-	1,098/-
	Total:-	547/-	1,126/-	1,673/-		Total:-	547/-	1,126/-	1,673/-