

FINANCE MANUAL

SRIJAN FOUNDATION

106, Bijoy Enclave

Heerabag Chowk, Matwari

Hazaribag – 825 301, (Jharkhand) INDIA

Tel No. (06546) -270523, 263787 Mo: 094311-41106 / 094311-411046

E-mail: srijanfoundationjkd@gmail.com, srijanfoundation@rediffmail.com

Website: www.srijanjhk.org





SRIJAN AT A GLANCE

Srijan Foundation is a Civil Society Organization founded in 1995, formally registered in February 2001 by a group of socially committed young professionals registered under Indian Trust Act, 1882. It was a noble expression of their concern for the welfare of the disadvantaged and the underprivileged and a positive response to build capacity of the community and the grass root organizations.

LEGAL STATUS:

ACT	REGISTRATION NUMBER	DATE
Indian Trust Act, 1882	IV 24	07.02.2001
Foreign Contribution (Regulation) Act, 1976	337750013	13.06.2002
Income Tax Registration, 1961 (12 A)	CIT/HZB/Tech/12A/XI-30/2003-04/ 2187-89	19.11.2003
Permanent Account Number (PAN)	AACTS3064L.	23.06.2002
TAN	RCHS03614C	03.07.2012
80G of Income Tax Act, 1961	Joint CIT/HZB/80G-17/2011-12/212-14	07.06.2012

OPERATIONAL AREA (GEOGRAPHICAL):

7 Districts in Jharkhand (Hazaribag, Ramgarh, Ranchi, Gumla, West Singhbhum, Garhwa and Palamau)

Vision:

Srijan Foundation's vision to strive for, "An Egalitarian, Empowered and Self Reliant Society"

Mission:

Srijan Foundation will fulfil its vision by empowering poor, marginalized and excluded communities to demand their rights and entitlements, creating successful models of grassroots development through direct field interventions for replication and develop capacities of CBOs & Civil Society Organizations to promote collective action and influence institutions that shape peoples' lives, especially women and children.

Goal:

Srijan Foundation's goal is to facilitate process for creation of an inclusive and equitable development of the most marginalized, vulnerable and socially excluded communities (particularly women and children) in the state of Jharkhand by creation of development models through direct field interventions, building capacity of CBOs & Civil Society Organizations and articulation of demands and realization of the rights of the target community.

The Strategic Objectives of Srijan Foundation:

1. Promoting and protecting rights and entitlements of children with demonstrated intervention models of child protection and care. Specific focus on Disability.
2. Facilitating gender justice, promoting and protecting rights and entitlements of women with dignity and participation of women in all spheres of life for an empowered, gender sensitive and violence free just society.
3. Creating models of sustainable agriculture and livelihood options to improve quality of lives of the poor marginalized and excluded.
4. Promoting collective action among CBOs and Civil Society Organizations by building capacities and technical expertise to effectively address the issues affecting the lives of women and children, both at grassroots and policy level.



5. Developing capacities of SF for efficient and effective functioning to become a centre of excellence on gender, child rights and protection and sustainable livelihood in a systemic, transparent and accountable work culture.

SF identity:

SF has been working for last 16 years directly with community, particularly with women and children, who are struggling with poverty, social exclusion and gender injustice across five districts of Jharkhand and mobilising and campaigning to challenge the structural causes of child labour, trafficking and gender based violence and injustices.

The internalized theory of change reflects that collectivization and catalysing those who are struggling with poverty and injustice are capacitated to build their own institutions (poor, most marginalized and vulnerable sections) leads to structural and behavioural change and will be able to achieve and enjoy their rights and overcome injustices. Creating successful models through direct field interventions and forging partners with those who are engaged in facilitating change at the community level and building their capacity to accelerate change will help to confront the causes of extreme poverty, child labour, trafficking and gender based violence and injustices.

SF believes in teamwork and joint approach. It believes in community-based approach through which it prepares need-based project by ensuring community share and involvement. The responsibilities of community groups and organization are laid down prior to the implementation of the project activities. Beneficiary groups are formed to ensure regular review, monitoring, and analysis of the project initiatives. After the finalization of the project, it believes in handing over the ownership of the activities implemented. This helps in community based monitoring and management of the activities done. Regular review and analysis are made at organizational and community level.

Core values:

Secularism and Inclusion:

SF is secular organization, independent of political parties and committed to the equality of opportunities for all, irrespective of gender, caste, creed, ethnic and other social differences in its policy and programs.

Gender Sensitivity:

Ensuring gender differences are taken into account at all levels in policies, programs and behaviors and strengthen processes of social inclusion. SF aspire to demonstrate a different model for women empowerment and gender justice, child rights and protections and sustainable livelihood models.

Partnership:

SF believes in partnering with those who are engaged in the process of women's and children's empowerment from state, market and civil society at local, national and international level. SF strives to forge partnership with all stakeholders to inspiring dialogues from bottom up, promoting consultations and consensus and engaging diverse stakeholder's commitment and ownership in its programs and interventions.

Community at the Core:

Ensuring that community remains at the core of programming, delivery and performance assessment by valuing people's rights to participation



Accountability and Transparency:

SF is committed to adhering to organizational values, being fair, impartial and objective in decision making and demonstrating transparency and accountability in organizational behaviours to diverse stakeholders.

Work culture:

SF is dedicated to deliver high quality results in a manner accountable to stakeholders, clarity of organizational roles and objectives, effective and efficient use of human, financial and material resources to attain its mission. Work culture in SF values excellence, quality, and integrity, openness to learning, knowledge sharing, mutual support and cost-effectiveness.

Strategy and programming:

Srijan Foundation has defined its strategic focus by clarifying its mandate and making thorough analysis of its external and internal environments. SF works at both community and state level. To maximise impact of its work the organisation is focusing on delivering on five organisational priorities as:

- 1. Women Empowerment and Gender Justice**
- 2. Sustainable Agriculture and Livelihood Promotion**
- 3. Capacity Building, Networking and Advocacy**
- 4. Child Rights, Protection and Disability**
- 5. Institutional Strengthening of SF**

Priorities for Next Five Years:

Overarching Goal:

Women and children's gains power over their lives, which is free from violence and injustices and sustainable livelihood opportunities for approximately no. of families and no. of women's in particular from socially and economically marginalised families of no. of districts in Jharkhand through right based approach.

Out Come-1:

Prevention and reduction of violence against women and enhanced access to justice, realization of their rights to secured and sustainable livelihood, health, education and decision making in family and public institutions.

Out Come-2:

Improved access to livelihood opportunities for marginal families, women and youth in the target area and demonstrated models of sustainable agriculture and livelihood for poverty reduction.

Out Come-3:

Improved child protection and rights by demonstrated models of child care and protection / disability rights and accountable and responsive service delivery institutions.

Out Come-4:

Improved and strengthened collective action among CBOs and Civil Society Organizations and enhanced capacity of CSOs and technical expertise to effectively address the issues affecting the lives of women and children, disabled, both at grassroots and policy level.

Out Come-5:

Effective and efficient functioning of the organization in a transparent, accountable and systemic approach with an informed and capacitated leadership and staff to perform their roles for effective and efficient delivery of programs and services for achieving the organizational purposes and goals.



BACKGROUND OF FINANCIAL POLICY

The purpose of this financial policy is to establish guidelines for developing financial goals and objectives, making financial decisions, reporting, financial status of the organisation, and managing the organisation's fund. Finance manual explains the basic principles, and how they are being applied in practice. It might, for instance, be useful for non-accounting staff working.

BASIC ACCOUNTING PRINCIPLES

- ◆ Management of finances.
- ◆ Requirement of donors.
- ◆ Accounting Systems.
- ◆ Record keeping
- ◆ Reports
- ◆ Internal control and internal check
- ◆ Various necessary reconciliation along with methods of verification and valuation

2. Scope:-

The financial and accounting procedures, systems and policies covered in this manual are applicable to all the fields of the organization wherever they may be located.

3. Section:

The manual is divided to 3 sections dealing with:

PART A: Basic Accounting Principles.

PART B: ACCOUNTING PROCEDURE, SYSTEMS & DOCUMENTS

PART C: - FINANCIAL MANAGEMENT



PART A:

BASIC ACCOUNTING PRINCIPLES, accounting centres, books & registers.

1. BASIC ACCOUNTING PRINCIPLES*

a. Method of Accounting: The Organisation's financial statement shall be prepared in accordance with "Generally Accepted Accounting Principles" or "GAAP". Accounts are prepared on the basis of mercantile system. Regarding accounting of specific projects, the conditions imposed by the funding agencies are honoured.

b. Fixed Assets: Property and equipments purchased, either from own sources or out of grants and donations provided by funding agencies are stated at cost (historical cost). All costs incurred relating to acquisition of such assets are also capitalized. Expenditure for additions and major improvements are also capitalized.

c. Depreciation: Depreciation is provided on written down value method at rates as per Income Tax Act. Depreciation on assets procured either for specific projects or from own sources are all provided from own account and not charged to the projects for which such assets have been procured.

d. Foreign currency transactions: Transactions in foreign currencies are translated at current rates in effect at the date of transaction. Grants and donation received in foreign currencies from foreign sources are accounted for on the basis of "bank advice" received from our banker where direct transfers from foreign sources are made or cheques/drafts/pay orders in foreign denominations received are lodged.

e. Grants: Grants received for specific projects are transferred to the Income and Expenditure Account to the extent they are utilized. Balance unutilized amounts are shown in the Balance sheet under "Donation /Grant Reserve". These unutilized amounts are carried forward to the subsequent year/s for utilization in the specific projects for which such grants have been received.

f. Investments: Investment are made only in secured fund either with authorised body of "Reserve Bank of India" or with other secured government scheme. These are stated at cost plus accrual interest. Investment made from any project specific fund, interest accrued thereon is treated as grant income from that project. Acquisition costs are also capitalized. In case of permanent diminution in market value, investments are shown at such lower values.

g. Income recognition: Grants / donations are accounted for only when they are received. Also any other incomes like accommodation, vechile hire etc are accounted for only when these are received.

Interest/dividend is recognized only when received. Accrued income from interest/dividend is accounted on assured returns only like interest on fixed deposits with banks, government securities.



2. ACCOUNTING CENTRES:

- 2.1 Accounts is centralized and is maintained only in Head Office.
- 2.2 A field office may also maintain account of any project for internal Monitoring purpose.
- 2.3 All funds received either from foreign sources or non-foreign sources are received at Head Office.
- 2.4 Separate bank accounts is maintained by the Head office for Foreign Currency Grants, as per FCRA rules.
- 2.5 Team Leader or others as may be is authorised by Head Office to operate respective field office and pass the entire voucher.
- 2.6 In case of Team Leader or Others stay for long leave say fifteen or more, Head Office may authorise another official to pass the entire voucher.
- 2.4 Within the field office, funds are disbursed with due date as per request of project personnel. Reporting to donors are made by the head office as per mutual sharing of project personnel. Where, however, a project is controlled by one field office like the Head Office and implemented through other field office or no. of field office, such reporting to donor is made by Head Office after collecting all bills & vouchers from the other field/s. Following are the present accounting (cost) center/s:

3. BOOKS OF ACCOUNTS:

a. Cash Book:

- Computerised Double Column Cash Book is maintained separately for Foreign Contribution Section and Indian Contribution Section.
- Cheque amounts are entered in the Bank column of the Cash Book the day the cheque is prepared. In other words, the entry date is the same as that mentioned in the cheque. However, entries are reversed in such instances where cheques are undelivered /unaccepted/not presented and rendered stale.
- Withdrawal of cash from bank is as per "Income Tax Act" and FCRA Guideline.

b. Ledger:

- Computerized General Ledger is maintained for all the projects that are implemented.
- General Ledger Accounts describes the type of "Asset, Liability, Revenue or Expenses". General Ledger consists of "Assets, Liabilities, Equity, Revenue & Expenses". A "Charts of Accounts" is created in Tally by accounts section after reviewing sanction budget. Besides General Ledger, Project wise company / ledgers are maintained in "TALLY" to facilitate project reporting.



c. Journal

- All opening and closing entries.
- All rectification entries are passed through the Journal.
- All adjustment entries are also passed through the Journal

4. REGISTERS:

a. Assets Register:

- A separate assets register is maintained for Foreign & Indian funds. Such register are maintained for all assets purchased at the different field and head office. Once assets enter the premises, the record of such receipt and acceptance is recorded on the challan. The concern project manager verifies the assets as per specification. Entries in the asset register are made on the basis of the invoice.
- All assets are given identification numbers. The identification number indicates the "Project/Donor/Year/Item/Sl.no". As far as possible, the donor's logo is used in "Assets". The asset register also gives the location of the assets. Any change in the location of the asset, it is documented in the Register.
- Any sale / disposal of asset is recorded in the Asset register.
- The register incorporates the following details:
 - Date of purchase
 - Voucher no. and date
 - Name of supplier
 - Description of the assets
 - Identification number
 - Quantity of Assets
 - Cost of assets
 - Sale of assets with necessary details.
 - Depreciation, accumulated depreciation and written down values
 - Any other information.
- The Fixed asset can be transferred from one field to another. However, the appropriate authority authorizes such transfer of fixed asset.
- While issuing an asset to a custodian, especially laptops, desktops, mobile phones, motorcycles etc., a ToR is get signed with custodian.
- These assets are generally verified once a year.
- All the terms and conditions attached as per the grant agreement at the time of acquisition of fixed assets are also complied with.

b. Stock Register:

- Generally purchases are made as required by the projects and these are charged to the projects as expenses. Maintenance of stock is encouraged even if the items purchased are to be distributed to the beneficiaries'. The Stock Register is maintained for all projects and organisation materials.
- All purchases are entered into the register on the date of delivery of the items. A challan record of the same is kept.
- All issues from stock are entered in the register at the time of issuing. Proper signature of material receiver is taken for future record.
- Verification of stock is conducted periodically.



C. Investment Register:

- a. All investments of corpus funds and reserve funds are recorded in the Investment Register.
- b. The register gives information of various modes in which investments are held, their cost, redemption or sale and sale value.
- c. The necessary details are.
 - Name of investment
 - Date of investment
 - Purchase Value of investment
 - Identification number like scrip or certificate number/Folio Number.
 - Maturity or redemption value
 - Date of maturity or redemption.

PART B: ACCOUNTING PROCEDURES SYSTEMS & DOCUMENTS

5. VOUCHERS:

a) Debit Vouchers:

- i. All payments are supported by vouchers with proper supporting documents like bill/ challan/ order/ cash memo/ requisition.
- ii. Vouchers are prepared and approved initially by the Project In-charge or Project Co coordinator or any authorized personnel looking after the project. Financial checking and approval from the financial angle is accorded by the Accounts/Finance Authorised Personnel. Final approval of Voucher is done by the concern authority. Vouchers are numbered serially which is generated from the software package.
- iii. Vouchers are filled with amounts (in figures and words), dates, fund, project name, heads of accounts in keeping with the budget lines of projects for their easy reference...
- iv. Vouchers have the recipient's signature against "Receiver Signature".
- v. Vouchers are filed project wise.
- vi. Filing of vouchers in the voucher file is done daily.

b) Credit Vouchers:

Credit vouchers are prepared for all receipts like - Donations/Collections/Income/Grants. For receipt of cheques/drafts, a manual/Computerized register is maintained at the Head Office, which incorporates details of name of donor/person/field from whom cheque/draft is received; cheque/draft no. with date; amount; project (division) for which the Grant / fund is received and date of receipt.

For grant /donation receipt, Bank's advice, donor's / funding agency's reference letter should be attached with credit voucher.

6. PAYMENT:

For expenses incurred, payments are made on the basis of duly approved debit vouchers. Payments may be made in Cash/Account Payee Cheques/Drafts or through electronic mode.

Generally use of CHEQUE/RTGS/NEFT is preferred and all payments to suppliers of goods/assets/providers of services are made by Cheques/Electronic Mode. Cash payment is allowed for one time small value purchase or in cases where a



number of irregular items are to be purchased from different sources or under emergencies after due approval by appropriate authority.

For payment of salaries and other emoluments to staff, cheque/RTGS/NEFT is to be issued. For reimbursements of expenses of employees, advances to staff and payments to railways booking agents, cash is generally allowed. All other payments are made in cheque/Electronic Mode.

The project advance is settled within 15 (Fifteen) days.

Advance will generally be allowed to employee only. However in case staff is required to draw advance for project purpose, they are allowed advance against as per requisition duly approved by the Project In charge, In such case advance is settled within 15 days.

7. BANK BALANCE RECONCILIATION:

At periodic intervals bank balance as per cashbook are reconciled with those as per bank statement and points of differences recorded. Though ideally these are carried out monthly, in case of infrequently operated banks the review period may be enhanced. Rectification entries are entered in cashbook on the basis of valid evidence like say credit advice or entry in bank statement and in case of mistakes by banks these are taken up with the bank and settled immediately.

For cheque issued and remaining unpaid on account of not being presented to the banker for a period as per "Reserve Bank Of India" norms of the date of issue, these are reversed. Further payment to such payees can be allowed only if so formally requested by the payee and sanctioned by the Field head or Head Office.

8. INSURANCE

Cash held by the H.O in safe/vault and cash in transit during inward and outward remittances are insured. Assets of the organisation are also adequately insured. Vehicles are insured against accidents/thefts. Besides, that with due approval of donors, accident or mediclaim policy for employees is taken out in the name of project staff and charged to the respective project.

9. INTERNAL CONTROL:

Internal control is one of the essential pre-requisite for efficient and effective management.

Internal controls can be classified into two categories:

a. Accounting controls

Accounting controls are primarily designed to safeguard the assets, ensure reliability of accounting and financial information and enable maintenance of reliable financial records of the organization. This involves the Organization's systems and procedures and records which are designed to provide reasonable assurance that:

- a. The transactions are executed in accordance with the Management's authorization.
- b. All transactions are promptly and correctly recorded in an appropriate manner to permit the preparation of financial information and to maintain accountability for assets.



- c. The access to assets is permitted only in accordance with the Management's authorization.
- d. The assets are verified at reasonable intervals and appropriate action is taken with regard to variances.
- e. Access to Accounting software is available only to accounts personnel. The Accounting software is password protected.
- f. The back-up of software is taken on daily or weekly basis.
- g. A cash retention limit is Rs. 5,000/- for each project. The Cash is maintained in Head office. Insurance against theft/burglary/cash in transit and fidelity insurance in the name of cashier is taken out.
- h. Voucher is marked by "Paid and Cancel" Stamp. SRIJAN respects to put the cancel stamp in the name of organisation, if it is specially requested.

b. Administrative Controls

Administrative Controls include all other managerial controls concerned with the implementation of decision taken. They include operational controls such as budgetary controls, periodic reporting, internal checks and policy appraisals. Periodic evaluation of cost-benefit relationships of varying levels of control procedures are made by the Management.

The basic purpose is the establishment of a sound and reliable financial and accounting system that helps to keep accurate accounts and records to substantiate all expenses and help to submit timely, accurate financial information to external sources and the Management. Internal check is sought to be achieved by ensuring that no single person is responsible for executing any transaction in its entirety but is arranged in a manner that one's action can be reviewed or checked by another.

Detailed procedures to be followed are:

i) Cash Procedures

- (i) The Cash Book is updated daily and the daily balance is physically verified.
- (ii) Payment is made against a duly authorized voucher supported by relevant documents.
- (iii) All transactions are recorded in the Cash Book on the day they take place.
- (iv) Daily cash balance is physically verified regularly by a person authorized to do the same by putting initial. Once in monthly or fortnightly cash balance is physically verified by non-finance person. The period depends on the sole decision of the Head Office.
- (v) Both Cash-in-transit and Cash-in-Vault have an Insurance cover.

ii) Bank Procedures

1. Bank Account is in the name of the organization.
2. A Bank Reconciliation Statement is prepared every month.
3. The Pass Book/Bank Statement is kept in the Accounts Dept.
4. Bank accounts are operated by joint signatories.
5. Cheque Book is kept in the Accounts Dept.
6. SRIJAN maintains a cheque issue register.
7. Cheque received is deposited on the same day or next day.
8. It is desirable to have two or three approved authorised signatories for operation of bank accounts.
9. Cancel / Stale Cheque is kept in a separate file.



iii) Community Contribution.

The following procedures are observed when contribution is received from community contribution:

- a) The pre-numbered Cash Receipt is issued by the cashier.
- b) Community contribution is reflected in appropriate project account.

iv) Acquisition of Goods and Services

The organization maintains a Purchase Manual with the Purchase department. Prior to making a commitment for the expenditure of funds, there must be sufficient funds in a sanctioned budget. When availability of funds is confirmed, steps to purchase the goods and/or services can proceed. Each purchase exceeding Rs.10000/- (Ten Thousand Only), there is formal form name as "Request for Quotation" or "Request for Proposal" is invited from at least three (3) individuals or firms, a procedure to call for and a receive Quotations from suppliers depending on urgency and special quality goods required. The manual describes the normal role and procedure regarding purchases. Vendor accounts are opened for any person or company that provides material, goods or services. The "FUND" and "PROJECT" name will be written on the Purchase Order. "Purchase Order" should come in two (2) copies and are to be pre-numbered. When the invoice is received from the supplier, verified against the work performed or the goods delivered and authorized by the concern project manager. Invoices should be matched with Purchase Order".

Besides purchase of finished goods and materials, the organization also seeks for services in the form of car rental. After receiving the requisition the concerned person will place the notice inviting for quotation in the notice board of the organization or by inviting the quotations through advertisement in a newspaper as per provisions of the Purchase Manual. An approved supplier list is prepared based on such quotations received for regular purchases.

Head Office has a formally constituted Purchase Committee. The strength of the committee depends on the volume / value of the purchases executed and man power available at the office / project. All purchases of materials, assets, maintenance contracts and other contracts for services are generally executed through the purchase committee.

However, if the purchase committee is not adequately technically equipped for purchase of any items, committee can involve any technical person from Head Office or Out Side for purchase of best quality at best rate with consent of committee members. The authorisation of purchases shall be the same as the signing of purchase orders. All contracts/orders, as a minimum shall provide for clauses that include "Scope of service; Specific Deliverables; Timeline; Budget. The Acquisition of "Goods and Services Policy" does not apply to staff recruitment and retention.

As a measure of Internal Control, the following requirements are also checked:

- In case of Railways / Air Bookings, written order for bookings mentioning name of passenger, date of travel, class, destination are needed. Cancellations are also formalized. This booking letter is attached with the agent's bill along with the voucher. For train bills, photocopy of the ticket or original bill is attached and for flight bills, the boarding pass with the copy of the ticket is attached.



- All car bookings have the duty slip of the car showing the distances covered, date of travel, Purpose of Travel, Name of the Project, timings, name of user, car no., Name of Driver and initial of the user last leaving the car.
- Log Book for Motorcycle used for the field visit: - Petrol bills will be reimbursed for settled from the advance only after proper maintenance of log book as per the following points on daily/every visit basis. The KM must be mentioned in the log book. (A log book covers "Place and Purpose, Opening and Closing Kilo-milometer {Maintain on Daily Basis}, End of Month-Average is maintained in Log book for process the payment of the petrol. Comment of Motorcycle user, if maintenance needed.
- For Printing and wall painting job:- The bill contains, A detail size of wall painting/printing materials as per purchase order, Topic and matter of wall painting, Location of wall painting, Community endorsement, Photograph in Soft or Hard Copy, LOGO /Name and Matter Spelling Check .
- Training/Orientation/Workshop/Solidarity Events: - The date, Venue and about the guest is informed through mail or letter. An order letter to the venue and the caterer with specified rate is issued. Attendance sheet of the participants with proper heading of program name, Project name, Purpose, Venue address is maintained. Activity report consists of photograph.

10. REIMBURSEMENTS:

In case of any expenditure to be reimbursed, there is a necessity of sending original supporting. The procedure for booking into Books of Accounts is Debiting Advance to staff (whom reimbursement will be given) and retain copies of originals as supporting. On receipt of reimbursement, adjustment is made by passing reverse entry in the books of accounts.

11. BILL PAYMENT PROCEDURE

Suppliers submit bills to specified persons/locations of the administrative/account section. Bills are submitted along with challans (If required) duly authenticated by the receiver of goods that such goods have been received by the receiver as mentioned in the challan and after being satisfied that these are of desired quality, if so required. A copy of the order along with requisition is also attached with the bill. The name of the project under which this is to be booked and the budget heads are mentioned and duly approved by project/division head.

The accounts department checks the bills on the basis of challan, order and accorded approval and process the payment through Cheques/Electronic Payment in favour of the supplier making the supplies on the basis of debit vouchers prepared. Generally cheques are not made out in favour of any person other than the supplier as mentioned in the order. In case of applicability of TDS, these bills are suitably adjusted.

Generally cheque/NEFT payment is encouraged and no regular supplier is entitled to cash payment. One time cash payment may be made to a supplier for one such purchase limited to a small value. Regular suppliers can be allowed cash payment irrespective of limits only if sufficiently justified and allowed by the Finance Committee. Payment made to vendor through A/c Payee Cheque mandatory in case of payment is more than of Rs. 3500/-.



Kacha Bill: - Generally no Kachha bill is acceptable. In rare case a kacha bill is accepted but if the payment are in rural / remote areas. (In kachha bill, the bill contains the – Name, Address, Phone number, Shop Stamp(if possible), not more than Rs.3000/-, Counter signed by purchaser and any other personnel.

All expense should support the proper bill. In absence of the bill like-travel, food maximum up to Rs. 200/-. A self declaration is supported with the payment voucher.

12. ADVANCE:

Advances may be of the following types:

- (a) Advance to party/supplier: Generally no advance is allowed to any party/supplier. If at all it is required, such advances must be as per terms of order and be backed by security/adequate guarantee.
- (b) Advance to staff for expenses: All advance application is made in the usual advance application format of the organization. Advance is to be made 5 working days earlier than the day of requirement of such advance. Such applications are to be forwarded after being counter-signed by the head / appropriate authority. Advances can be given only if there is no outstanding advance against the applicant. This is to be authenticated by the accounts department. An advance must be settled within 15 days.

Contrary to the above, emergency advances at shorter notices may be given or advance allowed even though earlier advances remain unsettled, if these are approved at appropriate levels of authority.

In case standing advance is allowed to any employee, such limits are to be decided keeping in mind the requirement and status of the concerned employee.

Advance at any point of time, for such cases, should not exceed such standing advance balances. In fact the methodology will be to reimburse expenses and thereby keep standing balances intact.

Once advance is refunded or settled, advance is fully credited/reversed. Money receipt is issued and on the basis of approved bill expenses are booked and difference cash is settled.

- (c) Advance against salary: this may be allowed on the basis of application made by the employee. The limit of advance will be the net monthly pay of the applicant. Such advance has to be approved by the appropriate authority. Advance is to be completely adjusted against the monthly pay in which such advance has been made. No such advance application will be allowed if made by an employee within 3 months of taking such advance.

13. FIXED ASSETS ACCOUNTING:

Any fixed assets, whether out of organization's fund (own source) or out of project grants, are to be purchased following purchase guidelines of the organization. If technical advice is required for selecting assets, it is to be taken from appropriate person.

All cost incurred to bring the assets and to start up the assets should be added with the cost of purchase e.g. freight, cartage, duties, installation cost etc. and



capitalized with the cost of assets by debiting corresponding asset account. All new assets purchased are given a unique identification number and entered into assets register with due valuation. Depreciation for the year is charged as per The Income -tax Act.

For Fixed assets procured out of Government funds or from funds of donors and funding agencies, these are to maintained as assets procured from such sources in line with the guidelines of such agencies till the time their ownership are transferred formally in the name of the organization or disposed according to the conditions imposed.

In case of disposal of fixed assets, generally these may be done only when they cannot be used gainfully or when heavy repairing costs become involved. In case assets are identified as disposable, quotations to be sought or competitive rates obtained from more than one prospective buyer and final sale to the one offering the highest offer to be made. Generally assets are to be disposed after due consideration. In case restrictions are imposed by the donor on disposal, these are to be honored.

All transactions of Fixed Assets are to be documented in the Fixed Assets Register.

Depreciation: Depreciation is an allocation of the cost of a fixed asset over the period of its useful life. The rate of depreciation charged to the assets acquired is at the rate prescribed by the Income Tax Act, 1961 for similar assets.

14. PAYROLL PREPARATIONS AND PROCEDURE:

A computerized salary statement is prepared by accounts staff after considering any advance outstanding; leave records, statutory dues etc. Generally, salary is paid in cheque/NEFT. Otherwise on request of staff for cash subject to approval of Authorised signatory, Salary payments are made in cash to Volunteer or Field Level Worker Up to Rs. 500/- ,

Salaries of staffs are made from Project. Salary allotted on part time is charged on the basis of "Time-Sheet". However the full time personnel of any project need not to make "Time-Sheet".

15. BANK ACCOUNT:

Operation and management of all bank accounts of the organization will be under direct supervision of signatories in combination with Accounts In charge. Cheques are never to be issued blank or post-dated. Lost or stolen cheques are to reported immediately and a stop payment order issued to the bank. All withdrawals and generally suppliers payments to be made by cheque/RTGS only.

All bank charges, unrecognized debits and credits to be reviewed promptly.

16. CREATION OF PROJECT RESERVE:

Unutilized balance amount of a particular ongoing project grant are to be transferred to "Project Reserve" account at financial year-end for utilization in the next financial year in the specific project for which it was received Of course due approval from the donor is to be obtained prior to the creation of such reserve. This is necessitated when certain activities cannot be logically completed but the project period becomes over.



17. LIABILITY BOOKING

All bills relating to specific project should be paid off during the project tenure. However, due to some unavoidable circumstances e.g. non-availability of project fund or not getting proper clarification /absence of approval authority/ not getting bills in time some bills become outstanding at financial year end. In this situation the amount of outstanding bills are booked in corresponding project expenses head account and by crediting liability for expenses for the same. This is done if the concerned event has taken place or the actual expense has been incurred. Liability booking may also be made at the end of any month if bills have been received but cannot be paid or where a value for an event that has already taken place can be rationally worked out in absence of receipt of actual bills.

The liability at the month end or year-end is to be completely reversed in the next month/financial year and normal expense treatment will be applicable.

18. MAINTAINING PROJECT FUND AT THE HEAD OFFICE:

We can get project balance at any point of time from the accounting package. The physical balance is either held at the bank account/s of the Head Office. There are two types of Cash box, one is for FC and another is for "Local".

19. ADJUSTMENT OF PROJECT BALANCE:

The need to adjust project balances may arise for a variety of reasons - donors may not approve certain expenses or certain expenses may be incurred during such period that may not be ultimately approved by the donors. There may be others reasons also. Three types of scenario may be thought of and the actions to be taken under the different situations are:

- i. If the change to be made is detected and is required within the current financial year, this might be so made by giving corresponding effect through Establishment project.
- ii. If the change to be made of a financial year is detected during the next financial year but before statutory audit is complete, such change may be made through corresponding effect in Establishment project.
- iii. If the change to be made is as per
- iv. Above but after audit is over, this cannot be given any effect in accounts and only the MIS records may be rectified.

20. SYSTEM OF BOOKING ACCOUNT HEAD TO FACILITATE REPORT:

It may be of the following types-

- a) Account heads fixed by funding agency for project accounting as approved in the project budget.
- b) Account heads for operation of the establishment project which belongs to the organization

In relation to (a), the conditions imposed by the funding agencies are honoured for facilitating report to donors and for easy future correspondence. Generally in line with the approved budget, there are group heads further subdivided to main heads of accounts.



Regarding point (b) all expenses are categorically divided into standardized group e.g. Institutional cost, Repair & maintenance, annual maintenance, Insurance, Tax & Legal expenses, contra, Adjustment, fixed assets, Donation, grant, fund transfer, income, investment etc.

Additionally these are made through creation of main account heads under group heads of accounts for easy identification and reporting.

21. PROCEDURE FOR GRANT / INCOME / DONATION:

Grant/income/donation are accounted for separately under Foreign Contribution section and Non Foreign Contribution sections. After receiving grant/donation, the money receipt from pre numbered printed money receipt book is issued at the earliest along with formal letter. In case of direct transfers to the bank, photocopy of credit advice from Bank is attached with the letter and money receipt and are shown under grants or donations.

Grants received by head office for project implemented are intimated to the concerned project personnel. Grant/income received at head office for any field office is intimated immediately.

Grants received for specific projects are transferred to Income and Expenditure account to the extent that is utilized and balance unutilized amount along with grant deficits are shown in the Balance Sheet under "Grant Reserve" / "Grant Deficit" account for utilization/settlement in the subsequent year/s.

Incomes like donation, interest /dividend etc. are accounted on cash basis. Accrued income on investments are accounted on dates of accrual in case of assured returns e.g. interest on fixed deposits with bank, government securities etc.

22. INSTITUTE OVERHEAD:

Various expenses are incurred by the organization that are usually of administrative nature and cannot be directly allocated to a specific project or projects for its very nature. Also it is difficult to rationally and fairly allocate such expenditure. These expenses are generally security expenses, repairs and maintenance, annual maintenance costs of computer, UPS, air cooler, water filter etc., Communication, printing and stationery, photo copying charges, certain common travel costs or vehicle hiring expenses where these are incurred for a number of purposes. This category of expenses also includes salaries of administrative and finance /accounts personnel where no such specific expenditure is allowed by the project.

Under such circumstances, this common expenditure is charged to the project as per Common Cost Allocation Method or As allowed by the funding agency and may be a certain percent age of the total cost of the project or on some other basis with some variations.



Besides the expenses referred above there may arise the necessity to charge a certain portion of the time of some personnel or allocate certain expenses to a project on account of utilizing the services of one or more personnel. These are charged to the project by raising an internal bill of the organization. The amount charged to be as agreed by the donor.

23, TAX DEDUCTED AT SOURCE AND DEPOSIT:

Where applicable, tax is to be deducted at source for payments to suppliers/salary payments to employees at the applicable income tax rates and such amount to be deposited into bank. Deduction, deposit of T.D.S., issuance of certificate and returns submitted with the statutory authorities thereof is made in accordance with the Income Tax Act.

In this respect following practices are followed:

(a) In respect of deduction of tax from salary

- i. Where an assessee (employee) is appointed during the financial year, he is required to furnish either form 16 or salary certificate for salary received from other employer/s during that financial year or a declaration of any other income received during that financial year from all other sources that is to be considered in computation of his estimated tax liability and monthly deduction of tax.
- ii. At the beginning of the financial year every assesses (employee) is required to submit a self declaration stating.
 - His / her own income chargeable to tax during the financial year and
 - The amount of investment to be made during the financial year for which exemption or deduction can be availed, which is to be considered in computing monthly deduction of tax at source.

At the end of the last month of the financial year, on submission of documents in support of such self-declaration, the actual amount of tax liability is computed and the amount of T.D.S. for the last month is to be adjusted accordingly.

(b) In respect of no deduction of tax from salary and any other payments or in case tax is to be deducted at a rate lower than specified under the Act, following applies:

Where no tax is to be deducted from any payment or tax is to be deducted at lower rate the assessee has to submit such appropriate certificate issued by the assessing officer authorizing the payer to make the payment without deduction of tax at source or to deduct tax at a lower rate.

(c) Deposit of T D S including mode there of:

The amount of T.D.S. deducted during the financial year is to be deposited vide a cheque/On Line within the prescribed due date accompanied by income tax challan.

(d) The T.D.S. certificate

The T.D.S is issued to the Payee/Employee in prescribed forms within prescribed due dates. Where more than one certificate is to be furnished, Certificate can be issued as per prevailing law.



24. ACCOUNTING PACKAGE;

The current Accounting package in use, to suit the accounting financial and reporting requirements of the organization The software package named "TALLY" is followed. Following are available from this package:

- CASH / BANK BOOK.
- LEDGER
- JOURNAL
- STATEMENT OF EXPENDITURE
- INCOME & EXPENDITURE/TRIAL BALANCE/ BALANCE SHEET
- BRS

PART C: FINANCIAL MANAGEMENT.

25. FUND REQUISITION FROM FIELD OFFICES:

Finance is centralized and funds are generally received and disbursed from Head Office. Based on the requisition received from fields, funds are released. The field office submits a financial projection for the month. The fund balance in hand is adjusted against requirement and the balance released.

26. PROCEDURE FOR PREPARATION OF ANNUAL BUDGET OF THE ORGANIZATION:

The budget is the financial plan for the year. It is carefully done and well thought out. It is a useful tool. It also shows the months when revenue can be expected compared to the months when expenditures will be made. Budget for the financial year is drawn up for the organization as a whole and approved by the Governing Body. This budget consists of projections for projects that are expected to be executed / implemented during the financial year and also for non-project activities /expenditure that are to be met from own sources and not funded by any project.

Budgets are presented for projects that are certain to be executed. This includes those that are most likely to be approved and implemented within the financial year. While preparing budgets, only the part that falls within the financial year is considered. In case of continuing projects, over-expenses/under-expenses of the projects included in the budgets are reckoned and taken into consideration while preparing the overall budgets of the fields. All expenses that are not covered by any specific project and are basically institutional in nature is included under the project "Establishment".

27. FINANCIAL PLANNING AND ACTION.

Based on such budgeted provisions, overall financial plan for the entire financial year is made. Generally there are projects, which receive funds up front or in specific instalments, while there are other projects that are financed on the reimbursement mode. There may be also instances where remittance of funds may be delayed. Financial planning takes all such Factors into account. Moreover, non-project based expenses and incomes are also considered in this overall financial planning exercise. Actual fund management of project expenditure and grants and also non- project expenses and income are carried out in line with such planning.



In case of project office, the Field whose project is being executed will release funds against advance requisitions for such funds.

In case of project offices, funds will be released from Head Office on the basis of monthly requisitions and balance of funds at end as mentioned above. Project wise fund requirement will be pre-approved by the authorised signatory.

(E) Vouchers, receipts and other financial and accounting documents will lie with the Head office. Periodic financial statements and program reports will have to be sent to the nodal person of the respective division/field in charge of the related project. It will be the responsibility of this in-charge to consolidate and make final reports and remain responsible to the funding agency.

(F) Those stationed at project/field office will treat the place of such offices as their home city/town. Henceforth, only official visits to Head Office and other offices will be considered for reimbursements of TA / DA etc.

29. Purchase committee

For the purchase of asset and materials, there will be committee for approval i.e. organisational level (a permanent committee) as well as unit level (a temporary committee). The overall responsibility of organisation level committee is to look in to the matter of requisition and significance for purchase of asset and materials. In case, the unit offices have required of purchasing asset or material, a local unit level committee will be formed for temporary that will discuss and approve for the purchase. This temporary committee will be authority to approve the cost up to Rs 5000.00 at time.

Further, the responsibility to the committee will be to ensure the need, quality assurance and price effectiveness while purchasing of asset and material. The committee will suggest in adopting appropriate process of purchasing.

For the purchase of requisite asset or material, a requisition letter will be issues by the coordinator/team leader or concern person to the committee. The committee will be approve and guide for further processes and demand for quotation of required asset / materials.

Minimum of three quotation will be taken from the market and then the purchase committee will be approving the purchase while observing and analysing the quality and price of the asset/material. A comparative report will be prepared and documented. On the basis of the comparative report, purchase order will be issued by the committee.

All the process will be documented and will be kept for record.

30. INVESTMENT:

Investment of funds received in corpus is made with an aim to increase the balance and such investment is made on a long-term basis in instruments that are stable and reliable.

The board of directors / Authorised member decide on investment to be made, their switch over and redemption after judging the prevailing money market conditions and performance of fund houses. Generally a mixed portfolio is maintained and exposure to risky instruments like share is avoided.



Investment of fund received for general purposes and project surpluses (until otherwise expressly prohibited by the donors/funding agency) are made on a short term basis in reliable instruments only till the time of their utilization.

All decision relating to investment is taken by the board of directors or Authorised member. Furthermore all investment are made and held by the organization in its own name and tagged with the official bank account to avoid unnecessary hazards.

30. MANAGEMENT INFORMATION SYSTEM (MIS)

Following MIS reports are prepared by Head offices at the end of every month:

- Fund status of all projects implemented. This includes status of each project with their opening balances, funds received and expenses made along with the balance at end. This may include the financial status of the establishment project too.

SRIJAN FOUNDATION



SRIJAN FOUNDATION
Monthly Activity Report

Name:-

Ref. No.:-

Project :

Designation :

Duration of Assignment :

Payment for the month of :

DAY	Jobs Assigned	STATUS
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		
	Honorarium:	Deduction/ Other Costs (if any):
	Total:	

Claimant Signature

I have verified the services given by the above mention claimant and all the relevant documents is kept for future record.

Remarks by the immediate supervisor :



SELF-DECLARATION

THIS IS TO DECLARE THAT I HAVE INCURRED THE FOLLOWING EXPENSES, BUT NOT RECEIVED THE BILL/S:-

<u>SL.</u>	<u>DATE</u>	<u>DESCRIPTION</u>	<u>AMOUNT</u>
1.			
2.			
3.			
4.			
5.			
6.			
Total Rs.			

Signature of declarant

SRIJAN FOUNDATION



SRIJAN FOUNDATION

ADVANCE REQUISITION FORM

SL. NO:-

Date:-

Name of the applicant:- Please sanction me an advance of Rs. (Rupees for the following work which will be held during the period from _____ to _____ Under _____ Project	
DESCRIPTION OF WORK	AMOUNT REQUIRED
1.	
2.	
3.	
4.	
5.	Total Rs.
Previous advance Taken on _____ Whether bill submitted: Yes / No.	Balance of previous advance if any Rs. ----- Signature
Fund Debited From (Project) _____	Sanctioned Rs. _____

Applicant's

Programs Manager Accountant

Approval Authority

Signature

Signature

Signature

Signature



REF-

DATE:-

Private & Confidential**Subject: Empanelment of Hotels for Banquet, Accommodation, and Hall for Conference**

This Agreement is entered into on this _____ between,

SRIJAN FOUNDATION through its Purchase Officer / Director represented by Mr./ Mrs.

_____, having its Office at _____

And

Hotel _____ (“Accommodation” hereinafter referred to as “Service Provider”) having its office at _____

Title	Service Contract for providing Boarding & Lodging to SRIJAN FOUNDATION
Agreement No.	
Duration of Agreement	
Agreement Terms	Child Protection Policy and expects its service providers to adhere to such policy (copy enclosed)
Coordination	Service Provider will coordinate with _____ or any mail emanating from _____ for booking /cancellation related matters
Scope	Accommodation will be provided as and when required by SRIJAN for period mentioned against each booking at rates as per annexure A
Booking	Booking will be made telephonically but to be followed by mail confirmation through the above mentioned Coordination route
Charges	SRIJAN agrees to pay bill amounts as per agreed special tariff offered by Hotel _____ dated _____ (Annexure A). TDS will apply as per prevailing rates. Payment will be made by Account Payee Cheque or NEFT or RTGS only
Use of SRIJAN’s name	Service Provider may not use SRIJAN’s name, logo for any purpose beyond the scope of booking under this agreement.
Press & Media	Service Provider will not release any news, public announcement, advertisement or publicity related to SRIJAN or conferences held or persons enjoying the Hotel’s hospitality without the express consent of SRIJAN.
Confidential Information	All information relating to SRIJAN’s business, affairs, products, trade secrets, know-how, personnel, customers and suppliers which may reasonably be regarded as confidential information which may come to your knowledge



	during the course of our transactions with you should not be disclosed either directly or indirectly to any person, office or institution.
Law & Jurisdiction	This Agreement shall be governed by and in accordance with the laws of India. Jurisdiction will be at _____
Dispute Redressal	Should there be any dispute between the parties of this contract on the interpretation or on the performance, the same should be sorted out amicably between both the parties. More importantly, neither party will make any press or media statement in this connection.
Exit Clause	SRIJAN retains the right to cancel the agreement partially or fully or make amendments to it under notice to the Service Providers at any point of time during the tenure of the Agreement should SRIJAN feel any inadequacy of service or any deviation from this Service Contract.

Acceptance:

This offer is made on the terms and conditions detailed above. Please confirm your acceptance of this offer by signing and returning the attached copy of this Agreement along with undertaking to adhere to Child Protection Policy.

Purchase Officer - SRIJAN



Annexure A

Rates effective from _____ :

Room Type	Single	Double
Standard AC		
Deluxe AC		

* There will be _____ Luxury tax and _____ Service tax over and above the room tariff

The above rates include:

- Complimentary Buffet Breakfast at Yellow Sapphire.
- Complimentary bed tea/coffee on request.
- Fruit Basket and cookies in the room on arrival.
- Electronic Safe deposit locker
- 02 no Bottled water
- Complimentary Tea / Coffee Maker in the Room.
- **Wi-Fi Internet Connectivity – complimentary access in all the rooms.**
- **Ranchi Airport / Ranchi Railway Station Transfers – Complimentary in Executive and Royal Suite Rooms.**
- **A Bottle of Wine – Complimentary in Royal Suite Rooms**

THE MENU, RATES AND MEETING ARRANGEMENTS

Date	Event Type	Start-End Time	Venue	Set-up	Minimum Pax	Hall Hire	Food Charges(Per head)

Expected Attendance

Menu structure

Set-up

Kindly intimate us about the seating arrangement on mutually convenient date preferably two days ahead of the event.

Audio Visual Equipments

Signboard

Banners

All banners need to place inside the banquet hall and need to be self supported. No display would be allowed in the pre-function area or other open areas in the hotel premises.



Confirmation

To confirm the event we would like to receive a letter on the company's letter head duly signed by an authorized person.

Cancellations

Cancellations of confirmed booking leave the hotel in the difficult position to re-sell valuable space and hence confirmed booking should be cancelled at least one week before the function date.

Billing

Kindly instruct us regarding the mode of payment for the function.

Any other requirement will be charged extra. Kindly feel free to contact undersigned for any clarification.

Purchase Officer

SRIJAN FOUNDATION



SRIJAN FOUNDATION

HAZARIBAGH

Unit/Division.....

Telephone No.....

Purchase Order No..... Date.....

M/s.....

Address.....

Contact No.....

Dear Sirs,

Ref . Your Quotation No.....Date.....

FUND:

PROJECT :

We have pleasure in placing with you our order for the following:-

Sl. No.	Quantity Ordered	Unit Of Measurement (UOM)	Description and specification of items	Rate per Unit.	Rs.
			(in words rupees)	Total :	

Taxes & Statutory duties: (please put √ mark) to the clause applicable :

i) Price including all taxes a) with/without transportation and b) with/without insurance

ii) Price is exclusive of tax and following additional amount to be paid on taxes and statutory dues;(as stated above)

iii) or any other

Payment Terms : Payment after delivery/Payment against proforma

Delivery of the goods/materials must be completed within.....days from the date of issue of the order on

or beforeIn case of any extension of delivery period , prior approval of the Institute has to be

obtained. The goods/materials ordered to be delivered at(location / address of the Unit in details).

Signature
Official placing Purchase Order

- 1) Please note the terms & conditions of Purchase printed over leaf and strictly adhere to the same.
- 2) The purchase order to be drawn in Duplicate. Original to be issued to the supplier, the second copy



to be sent to the Purchase Committee.

Terms & conditions of purchase :

1) Mode of payment :

a) Payments will usually be made in A/c Payee Cheque or NEFT/RTGS After successful compliance of this purchase order.

b). Deduction on account of Income Tax, Sales Tax/Vat will be made wherever applicable as per statute.

2. Advance payment against Proforma Bill : Payment against proforma bills/invoice the same should

be released on full compliance of Purchase order and satisfactory installation of the product wherever necessary. Final bill/ Invoice with Challan/money receipt etc. to be furnished after delivery of goods for which payments are received against Proforma Invoice.

3. Billing instruction : Please raise your Bill/invoice in favour of Srijan Foundation in duplicate and submit it to official placing this purchase order with a reference to the purchase order and Section/Unit wherefrom the order is placed enclosing a copy of your delivery challan duly signed by the recipient of the goods/service

4. The price of any item mentioned in this order should not exceed the accepted price. The quantity/no. of item may vary in the order without any change in the accepted price.

5. Failure to comply with specifications, terms and conditions of this order, or accepted delivery schedule shall be sufficient grounds for cancellation of order by purchaser without being liable for paying any compensation to the supplier.



**SRIJAN FOUNDATION
ADVANCE APPLICATION FORM**

Name of the Employee

Date of Request Req. By

Project Amount

Designation Period

Purpose: TA Against Fees Official Expenditure Others Program Exps.

Explain the purpose of Advance

General terms & condition

1. I have agreed to settle the amount after utilizing the advance amount sanctioned in my favour.
 2. I agree to submit all relevant supplementary documents.
 3. I agree to refund the amount in case, it is unutilized.
 4. I agree that the above advance will be utilized only for the said purpose.

Signature of Applicant

Only in case of Pay Advance

Last/Previous Details		Current Amount Details	
Amount		Amount Sanctioned	
Date of Payment		Project	
Previous Advance Settled (Yes / No)		Duration of Advance	From- To-
Balance Installment due		1 st Install Amount/date	
		2 nd Install Amount/date	
		3 rd Install Amount/date	

Term & Conditions (For Specific advance only)

1. I have agreed to adjust the advance through deduction from my monthly fee/salary pay.
 2. I have agreed to adjust the dues within time.

Signature of Applicant

Sanctioned Amount Rs. Allowed Disallowed

Signature of Approving Authority	Signature of Recommending Authority	Signature of Applicant
-----------------------------------------	--------------------------------------------	-------------------------------