

FINANCE MANUAL

OF

CATHOLIC CHARITIES

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I offer this document
“Financial Manual”
CATHOLIC CHARITIES
for the common
good of common
people, wish the staff
and management
would make better
use of it.

Fr. Dibakar Parichha
Director
CATHOLIC CHARITIES

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Scope and Purpose of the Manual

The finance manual provides guidelines to *CATHOLIC CHARITIES* in preparing their financial statements with effect from 01.04.2007 with earlier application encouraged.

The manual documents the financial and administrative operation of *CATHOLIC CHARITIES*. It provides an overview of *CATHOLIC CHARITIES* accounts department and designed to facilitate its operations.

Specifically this manual is intended to:

- Provide guidelines for existing accounts and finance staff.
- Provides guidelines for other *CATHOLIC CHARITIES* staff.
- Document financial and administrative procedures.
- Document the internal control system.
- Orient new staff.
- To demonstrate the statutory authorities in India, donor agencies and other relevant agencies that *CATHOLIC CHARITIES* has a sound financial management system in place.

The accounting procedures enumerated in the manual are for the organisation as a whole.

Chapter – 1

ACCOUNTING SYSTEM AND STRUCTURE

ADOPTION OF FUND ACCOUNTING IN CATHOLIC CHARITIES

- 1.01** *CATHOLIC CHARITIES* is required to maintain the accounts using the licensed version of Tally software. Tally software enables fund accounting, wherein the Assets created from different projects are specifically reflected in the Balance Sheet.
- 1.02** *CATHOLIC CHARITIES* is a 68 years old organisation; it may not be possible for all Fixed Assets and Current Assets to be specifically shown as of today. It is suggested that *CATHOLIC CHARITIES* first determine the fixed assets and current assets (i.e. cash balances, bank balances, advances if any) of the ongoing current projects and match the same of equivalent liabilities (i.e. unutilised / unspent portion of grant to match with current assets and capital fund to match with fixed assets. The balance of the fixed assets left out after determining all the above current projects to be reflected as *CATHOLIC CHARITIES* old project assets as on a given day, which will automatically match with balance capital fund of *CATHOLIC CHARITIES*
- 1.03** Similar procedure is required to be adopted for *CATHOLIC CHARITIES* local/ domestic account. The accounts and finance staff have been trained in developing the fund accounting during our visit, however they may still seek professional help to set the things in order.
- 1.04** The succeeding paras clearly specify each aspect of accounting and financial procedures to be adopted by *CATHOLIC CHARITIES*

BOOKS OF ACCOUNTS

- 1.05** The FCRA, 1976, requires that separate books of accounts have to be exclusively maintained for the receipts and utilisation of Foreign Contribution funds. Accordingly separate books of accounts should be maintained for local contribution.

- 1.06 *CATHOLIC CHARITIES* should record all the transactions on day to day basis. The cash book should be balanced daily and certified by the authority designated by the management.
- 1.07 *CATHOLIC CHARITIES* prepares a monthly trial balance of all the projects and bank reconciliation of all the bank accounts and be certified by the management.
- 1.08 The backup of computerised accounting data to be taken every day on another drive and external backup on a CD be taken every week.
- 1.09 The printout of the cash book should be taken on weekly basis and the printout should be authenticated by the Secretary cum Director.
- 1.10 The *CATHOLIC CHARITIES* finance staff were trained by us for proper maintenance of fund accounting. The complete consolidation of accounting may be followed by *CATHOLIC CHARITIES* from the year 2007-08, after finalisation of accounts on fund accounting basis for the year 2006-

BASIS OF ACCOUNTING

- 1.11 *CATHOLIC CHARITIES* to follow cash basis accounting Income (revenue) is not recognised in the accounts until it is received in the form of cash or cheque. No expense is recognised in the accounts until a cheque is issued or payment made in cash.

FISCAL YEAR

- 1.12 *CATHOLIC CHARITIES* fiscal year begins April 01 and ends on March 31. However as regards the financial statements for the projects, the period is dependant on the requirement of the donor agencies.

APPLICABLE LAWS

1.13 The books of account to be maintained by *CATHOLIC CHARITIES* is governed by the following statutes.

- Societies Registration Act, 1860.
- Foreign Contribution (Regulation) Act 1976
- Income Tax Act, 1961
- Employees Provident Funds and Miscellaneous Provisions Act, 1952

BANK ACCOUNTS

1.14 *CATHOLIC CHARITIES* to maintain separate bank accounts for foreign contribution funds and local contribution funds. The foreign contribution designated (FCRA approved) bank account must be used exclusively for receipt of all foreign currency, i.e. FC grants of donor agencies as well as any individual donations in foreign currency. No local contribution can be deposited in this bank account. At no point of time, even if there is emergency funds from this bank should not be drawn/transferred to the local bank account.

1.15 *CATHOLIC CHARITIES* is required to treat the Federal Bank – Bapuji Nagar, Bhubaneswar branch account as FC-Project bank account and reflect the transactions in its books of accounts. This bank account balance at the end of each year to be reflected in the FC audited financial statements. *CATHOLIC CHARITIES* is to ensure that no local contributions, donations are deposited in this FC project bank account. Similarly no local expenditures/payments are to be made from this bank account. There should be absolutely no mingling/mixing of FC and local funds.

1.16 *CATHOLIC CHARITIES* should not make any payment either in the form of advance, loan or even as a beneficiary/utilisation to another NGO not having FC registration. However individuals can be paid from this account, in the instance of being a beneficiary.

1.17 Local contributions/grants raised by *CATHOLIC CHARITIES* are to be deposited in the local/domestic bank account.

- 1.18** For each bank account separate accounts with the name of the bank and account number shall be created. All receipts by way of cheques/ drafts/cash should be deposited and respective Income/Fund/Advance Account credited at the time of receipt of cash/cheque/draft. Expenditure/Fund/advance account debited at the time of any payment from the bank by way of a cheque.
- 1.19** Funds from bank should be requisitioned on the basis of the estimates made by the programme department and verified by the accounts department and approved by the appropriate authority.

TERM DEPOSITS

- 1.20** The surplus funds (large bank balances) to be converted to fixed deposits/Term deposits for a fixed period. *CATHOLIC CHARITIES* to make fixed deposits in multiples of 3 lakhs, keeping sufficient balances for normal operations for a period of 15 days. The fixed deposits to be encashed on LIFO (Last In First Out) manner to enable maximum possible interest earning.

GRANTS RECEIVED

- 1.21** At the time of receipt of grant, an account by the name of the organisation / project giving the grant shall be credited and bank account debited. The FC grants receipts are mostly in the form of Bank Cheques / drafts.
- 1.22** The grants / donations may be received either for meeting some revenue or capital expenditure. However if the donors have declared their specific intention, it should be credited to the special / specific fund account. As the grant is generally, received against an approved budget, the expense head approved in the budget should be created.
- 1.23** Similar methodology should be used for the different local / Government projects.

MEMBERSHIP FEES

- 1.24 The membership fees received should be credited to this account and cash / Bank is to be debited. The membership fees receipt is a part of the local domestic account of *CATHOLIC CHARITIES*.

OTHER DONATIONS

- 1.25 Apart from grant from Foreign Agencies or Indian Government certain other local donations might be received which should be credited to this account and it is a part of the local / domestic account of *CATHOLIC CHARITIES*.

MISCELLANEOUS INCOME

- 1.26 Any other miscellaneous receipt should be credited to this account. The same may be further categorised as receipts from accommodation charges, receipts from training, receipts from food and boarding provided to participants etc. The same are to be credited to the local account of *CATHOLIC CHARITIES*.

CASH RECEIPTS

- 1.27 In the instance of all cash receipts the cash account is debited and the respective grant/membership/donation etc. is credited. *CATHOLIC CHARITIES* is to raise a printed money receipt, which is to be signed by a competent authority and issued. The money receipt book should be chronologically numbered and issued date wise. Separate money receipt book for local and FC receipts may be used.

BANK RECEIPTS

- 1.28 In the instance of all Bank receipts the respective bank account where such cheque / DD is deposited is debited and the respective grant / project / donor is credited.

CASH PAYMENTS

1.29 The cash payments should be made after obtaining necessary approval from the competent authority on the voucher. The necessary bills, supporting should be attached to the voucher. The signature of recipient to be obtained on the voucher. *CATHOLIC CHARITIES* should minimise the payments to be made in cash. As a policy, *CATHOLIC CHARITIES* should not make payment above Rs. 10000.00 in cash for any purchase of goods or services obtained.

BANK PAYMENTS

1.30 All payments by cheque should be made by a crossed account payee cheque/draft. The necessary bills, supporting should be attached to the voucher. The payment to be made after approval from the appropriate authority.

JOURNAL TRANSACTIONS

1.31 A Journal entry is made at the time of adjustment of advances to parties, staff, etc. A Journal entry is also a means of rectifying a wrong accounting entry passed earlier. *CATHOLIC CHARITIES* should not make any retrospective changes in the accounting entries. If any changes are to be made, it is to be made through Journal Entries.

1.32 The accounting staff of *CATHOLIC CHARITIES* should make a Journal Entry, only after raising a journal voucher and getting approval from the approving authority.

BUDGET ANALYSIS

1.33 *CATHOLIC CHARITIES* prepare written quarterly plans and budget and make quarterly comparisons, to enable it to know its achievements and deficiencies. The responsibility lies with the accounts head of *CATHOLIC CHARITIES*.

GENERAL/PROGRAMME/ TRAVEL ADVANCES

1.34 - All advances should be need-based and must be routed through the appropriate advance requisition form.

- The advance should be disbursed only if they are approved by the appropriate authority.

- It would be the duty of the person passing the advance that he should relate advances with the realities of expenditure and budgeted statement.
- The advances must be settled within one month from the date of advance.
- No further advance can be taken unless the previous advance is cleared in full.
- No advance shall remain outstanding on 30th September and March 31. In case the advance is not utilised on this date, the advance should be refunded.

THIRD PARTY ADVANCES

- 1.35** - The accountant must ensure that all contract payment / advances should be made only after receiving the contract signed by the party.
- Disbursement to be made only after getting the approval from the approving authority.
 - For each and every third party payment / advance the money receipt from the party must be obtained and attached to the voucher. Getting the receipt will be the responsibility of the person making the payment and the accountant.

STAFF ADVANCES

- 1.36** - A general policy of staff advances is to be made depending upon the staff's period of service and salary structure.
- Generally staff should not be paid an advance exceeding Rs. 5000.00.
 - The advance adjustment tenure should not exceed ten equated monthly instalments.
 - No second advance can be taken by staff, unless the previous advance is cleared in full and eligibility for next advance after 30 days of clearing the earlier advance.

TAX DEDUCTED AT SOURCE

1.37 *CATHOLIC CHARITIES* is required to obtain Tax Deduction Account Number (TAN) from the Income Tax Department.

1.38 Persons responsible for making payment of income covered by the scheme of tax deduction are required to deduct tax at source at prescribed rates. Tax so deducted should be deposited within the prescribed stipulated time. Further, returns of tax deduction at source should be submitted within the specified time/ stipulated dates.

1.39 Income Tax Act 1961 specifies certain payments, which require tax deduction at source.

1.40 From the view point of voluntary organisation the following are the important payments, in respect of which tax must be deducted at source.

Nature of Payment	Amount above which TDS will operate
Salary	180000.00
Contract / sub-contract	20000.00
Fees for professional / technical service	20000.00
Rent (per month)	20000.00

SOCIAL SECURITY OF CATHOLIC CHARITIES EMPLOYEES

1.41 *CATHOLIC CHARITIES* employees, as of now have not been covered by Provident Fund. At the existing staff strength it is mandatory for *CATHOLIC CHARITIES*, to follow the provident fund rules.

1.42 On adoption of PF the account department of *CATHOLIC CHARITIES* to account the same appropriately.

1.43 The present *CATHOLIC CHARITIES* employees staff welfare account should be correctly accounted for. Further the employees covered by this fund, should decide upon the future course of action and take necessary steps.

PROCEDURE FOR SALARY ACCOUNTING

1.44 At present the staff salaries of *CATHOLIC CHARITIES* are mostly paid in cash. - The salaries of Employees of *CATHOLIC CHARITIES* should be generally paid directly into the bank accounts of the employees and not by cash.

- Payslip showing details of salaries/wages and deductions made shall be given to the employees every month.

- The deductions from the salary may include.
 - (a) Income tax payable by the employer.
 - (b) Contribution to PF, GLIS (if made applicable)
 - (c) Recovery of loans, advances, etc.
- The staff salary register should be maintained on which each employee should sign as an acknowledgment of receipt of salary.

VERIFICATION OF BILLS/CLAIMS

1.45 - The bills/claims should be submitted to the accounts department after the same has been routed & approval obtained from the respective project/programme head.

- For any bill/claim exceeding Rs. 3000.00 the bill/claim must first be passed for payment by the approving authority and then only, depending upon the approved amount the accounts department should make the payment.
- Each bill/claim should be properly attached and necessary payment voucher to be prepared, on which the person preparing

the voucher must sign and the same to be approved by the approving authority.

FIELD FINANCIAL OPERATION AND PROCEDURES

1.46 *CATHOLIC CHARITIES* is to maintain the following non financial records pertaining to its field activities.

- Trainings conducted register.
- Workshop / Seminars conducted register.
- Record of any such activity which requires substantiation in a future date.

1.47 *CATHOLIC CHARITIES* is required to maintain separate registers for each of the above activity.

The following data should be specifically written in the register.

- Date of training / meeting (on top left hand side)
- Venue of the training / meeting (just below the date)
- Topic of the training (on top - centre)

- Name of Resource person(s) (on top right hand side)
- Duration / time of meeting
- Name of the participant, village, and signature.
- All staff who attend such training should put their names & signatures at the bottom serially.
- Lastly the resource person name & signature to be obtained.
- The staff/person coordinating the training should make a small write-up of the proceedings of the training, of the achievements made and put his signature.
- A complete set of Xerox copies of the above should be sent to the finance/accounts department, which is to be attached to the vouchers for making payment incidental to such activity. This will ensure maintenance of records at both ends.
- The report generated from such training should be recorded and maintained at the library of *CATHOLIC CHARITIES*.

RECORDS OF DISTRIBUTION OF GOODS/ FUNDS TO BENEFICIARIES

1.48 *CATHOLIC CHARITIES* to maintain separate registers involving distribution of funds / goods. The following data should compulsorily be incorporated.

- Name of the beneficiary.
- Village, Panchayat, Police Station.
- Name of the programme / project.
- Photograph of beneficiary.
- Name, address and signature of 2 witnesses, one belonging to the beneficiary village and the other should be a person of repute.
- Amount of fund given or nature of goods distributed (complete details)
- Name of staff involved in the activity of *CATHOLIC CHARITIES* and his signature.
- Name and signature of concerned programme / project head.
- The complete set of xerox copies of all such beneficiaries to be sent to the accounts department, which is to be attached to the payment vouchers.

BANK ACCOUNT SIGNATORIES

1.49 It was noticed that all the bank accounts of *CATHOLIC CHARITIES* are operated on single signature of Secretary cum director. The *CATHOLIC CHARITIES* bank accounts are to be operated on joint signatory policy. The other signatory should preferably be another board member in the instance of the designated FC bank account and administration/accounts/ programme head as resolved upon by the board for other bank accounts.

PROCEDURE FOR CHEQUE PAYMENTS

1.50 All expense other than cash payments should be made by account payee cheques only. In exceptional cases payment by bank draft / pay order be made by supporting with explanation / clarification or at the cost and request of the payee.

1.51 For each payment a payment voucher should be made and complete in all respect. For secured upkeep, the payment voucher should be kept in a guard file called, 'Voucher guard file'.

1.52 No bearer cheques should be issued except small cash replenishment cheques or in exceptional cases.

1.53 If the payment is against some purchases, proper bills etc., to be attached with voucher with reference to the folder in which quotations, comparative statement are kept.

1.54 No cheque should be issued in any other name other than the name mentioned in the invoice.

1.55 If the payment is against an asset, the voucher and supporting documents should have the inventory, number irrespective of the cost. Further duplicate copy of a xerox / copy of the invoice of such Asset purchase should be filed in the Fixed Assets Invoice File.

1.56 If the payment is against items purchased and delivered directly at the community, there should be proof for the receipt and distribution of materials to be maintained in a subsidiary register by the concerned field staff and should be certified by the programme/project head/ coordinator.

- 1.57 If the payment is made to a supplier / persons against bunch of bills, the summary sheet along with bills are to be attached with vouchers as support.

PROCEDURE FOR CASH PAYMENTS

- 1.58 Cash payments to the maximum possible extent should be minimised.
- 1.59 The accountant should verify the accuracy and budget provision of the expenditure and make payment by preparing the cash voucher.
- 1.60 In case of payments to staff / functionary towards programme advance, payments may be made in cash upto a maximum amount of Rs. 10000.00

PROCEDURE OF CASH SAFE KEEPING

- 1.61 Accounts department will be exclusively responsible for handling of cash. Any other staff other than the Cashier of *CATHOLIC CHARITIES* receiving cash for any authorised activity must deposit the same immediately with the accounts department.
- 1.62 All cash receipts and withdrawals from banks should be correctly accounted for and entered in the accounts immediately at the time of receipt.
- 1.63 Everyday closing physical cash should be tallied with the books of accounts and the accountant and cashier should certify the same.
- 1.64 One key of the cash box should be kept with the cashier and the other key should be with the accountant.
- 1.65 Cash transit insurance may be made in the name of cashier and the driver.
- 1.66 The maximum cash holding limit with cashier be fixed at Rs. 30000.00.
- 1.67 *CATHOLIC CHARITIES* shall undertake Fidelity Insurance coverage and cash insurance coverage, which protects it from losses associated with defalcations of loss of cash due to theft or loss in transit. All employees working in accounts department or involved with cash transaction shall be covered under such insurance. No person without proper insurance and fidelity guarantee shall be allowed to operate bank accounts or handle cash transactions.

RESPONSIBILITY/AUTHORITY

- 1.68** The responsibility of maintaining proper and adequate payment records is that of the accountant.
- 1.69** The handling of cash and its accountability vests with the cashier.
- 1.70** Responsibility for all payments ultimately is of accounts head and in absence with the accountant.
- 1.71** Verification / checking of supportings is the responsibility of accounts head or in his absence the accountant for all payments.
- 1.72** Submission of MIS (Management Information System) reports to secretary cum director is the responsibility of accounts head.

PURCHASE PROCEDURES - VENDORS AND CONTRACTORS

- 1.73** The purchases envisaged are the following :
- Immovable Assets, such as land, buildings, flats etc.
 - Movable assets, such as furniture & fixtures, vehicles, office equipments
 - Items of regular use, such as stationery, maintenance material, fuel, etc.
 - Programme / project requirements such as workshop / training materials, vocational training items, food etc.

CRITERIA FOR PURCHASES

- 1.74** All purchases must have prior written approval from the appropriate authority. The following criteria to be followed by *CATHOLIC CHARITIES*.

Items	Modus
Immovable Assets	Quotation / Rates of a comparable location / direct purchase from the allotting authority.
Movable Assets	Sealed quotations and preferably from an authorised dealer / manufacturer.

Items of Regular use	At a competitive market price
Programme/Project	At a competitive market price. requirements

IMMOVABLE ASSETS

- 1.75** The purchase of any immovable asset, such as land, building, flat etc. shall be undertaken only after the approval of the governing body of *CATHOLIC CHARITIES*.
- 1.76** Prior to purchase of any immovable asset the following aspects must be obtained, documented in writing and given to the governing body, before seeking approval.

Particulars	Details to be given to governing body
Objective	Purpose for undertaking the purchase and its impact on <i>CATHOLIC CHARITIES</i> image.
Cost	The exact cost and comparable prices in the vicinity.
Funds	The specific source of funds.
Donor Approval	Whether donor budgeted purchase or from <i>CATHOLIC CHARITIES</i> general / local funds.
Payment	The methodology for payment and time frame.

Title The genuineness of the title of the seller / builder, a search of report and a legal opinion from a senior lawyer relating to the title of the seller.

- 1.77** The secretary cum director shall be responsible for making available the above information and documentation to the governing body.
- 1.78** The secretary cum director shall be responsible with regard to the authenticity.
- 1.79** The governing body shall be responsible for the final decision to purchase / acquire or not to acquire any immovable asset.
- 1.80** *CATHOLIC CHARITIES* prepare a complete list of its existing lands. The title of all the lands should be in the name of the organisation.

MOVABLE ASSETS

- 1.81** Sealed quotations must be obtained from at least 3 suppliers, who should be the authorised dealers or manufacturers of the product(s) to be purchased. The items proposed to be bought

must be specifically permitted in the concerned programme / project budget. The budget availability must be specified in writing prior to any action for purchase.

1.82 The quotation shall be opened in presence of secretary cum director, accounts head and programme head. A comparative chart shall be immediately prepared and signed by all the 3 persons. The rates may be further negotiated with the parties concerned by Secretary or such person(s) authorised by him.

1.83 A written purchase order shall be issued and signed by the secretary cum director, who is also responsible for the purchase. The secretary cum director is the final approving authority of the purchase.

ITEMS OF REGULAR USE

1.84 The regular use items such as stationery, etc. should generally be purchased on quotations. The suppliers should be determined for a year and the prices fixed for one year at a time.

1.85 The purchases shall be need based, staggered over the year and within the budgets approved.

PROGRAMME / PROJECT ITEMS

OF REVENUE NATURE

1.86 The concerned programme / project head shall prior to undertaking any purchase identify and specify the budget availability of the items proposed to be purchased.

1.87 The purchase shall be need based, subject to budget availability and at the lowest possible prices. A purchase order shall be issued and signed by programme / project head.

1.88 The programme / project head shall be responsible for the purchase and authorisation of any purchase of the project.

ANNUAL STATUROTY AUDIT

- 1.89** The statutory audit is review of *CATHOLIC CHARITIES* financial position by an independent firm of Chartered Accountants to render an opinion on the integrity of *CATHOLIC CHARITIES*.
- 1.90** The statutory audit report is to be placed at the Annual General Meeting and governing body meeting of *CATHOLIC CHARITIES*.
- 1.91** The appointment of statutory auditor to be made formally in writing every year to the statutory auditor, after the same being resolved in the governing body meeting of *CATHOLIC CHARITIES*.
- 1.92** The statutory auditors shall also audit the Receipt and Payment account of Foreign contributions received by *CATHOLIC CHARITIES* as required by Foreign Contribution Regulation Act, 1976.
- 1.93** The annual audit schedule is to be prepared by the Account's head and his team. The accounts head is responsible for closing the books of accounts for the annual audit before the end of April, so as to complete the audit by middle of June.

FILLING OF ANNUAL FORMS / RETURNS

- 1.94** The following returns are statutorily required to be filed.

Particulars	Authority where filed	Due date
Audit report in form 10 B along with Audited financial statements	Income Tax	31st Oct.
Income Tax Return	Income Tax	31st Oct.
Form FC-3 audited FC Balance Sheet and FC financial statements	Ministry of Home Affairs	31st July

INTERNAL AUDIT

- 1.95** Internal audit is an independent appraisal activity within an organisation for the review of operation as a service to the management. *CATHOLIC CHARITIES* shall get an internal audit conducted by an independent firm of Chartered Accountants of repute who shall provide a written report on a quarterly basis.
- 1.96** The Internal Auditor should be issued written appointment letter every year. The appointment of Internal Auditors to be made by Secretary cum Director of *CATHOLIC CHARITIES*. The Internal Auditors and Statutory Auditors should be two different firms of Chartered Accountants. The payment of fees to the Internal Auditors is to be made from the general / local account of *CATHOLIC CHARITIES*.
- 1.97** The Internal Auditor to submit a written quarterly report within 15 days from the end of the quarter covering the entire transactions of the relevant quarter.
- 1.98** The account's head should submit a internal audit compliance report, to the secretary cum director of *CATHOLIC CHARITIES* and the internal auditors. The compliance report to be submitted within 15 days of receipt of the internal audit report.
- 1.99** The internal audit report should separately contain a pointwise summary of irregularities reported in the previous quarters, which have not been rectified / regularised.

Chapter – 2

APPROVING AUTHORITY STRUCTURE

FINANCIAL LIMITS OF AUTHORITY

2.01 The following will be the financial limits of authority on expenditure of *CATHOLIC CHARITIES*.

Particulars	Approving Authority	Limit of Authority
Immovable Assets	Governing body	Any amount
Movable asset	Secy cum director	upto Rs.1.00 lakh
Movable asset	Governing body	above Rs.1.00 lakh
Items of regular use	Secy cum director	Upto Rs.10,000/- per transaction.
Program Revenue Exp.	Program Head	upto Rs.10,000/-
	Secy cum Director	above Rs.10,000/-
Petty expenses	Accounts head	Upto Rs.500/- per transaction.
Advances	Concerned head	Upto Rs. 5,000/-
	Secy cum Director	above Rs 5,000/- to Rs. 50,000/-

PROCESS FOR RELEASE OF PAYMENT

2.02 The vouchers of *CATHOLIC CHARITIES* shall be prepared and processed for payment in the following manner.

Designation	Action Required	Signature/ Responsibility
Accounts head	Scrutinize bills & supporting documents and ensures that they are in order. Will seek such clarification if any required from administrator programme head or any other staff / functionary.	<i>Scrutinised by</i>
Accountant	Gets the vouchers prepared by accountant. Ensures that the transaction is fit for payment. Prepares the voucher and attaches documents, bills already scrutinized by accounts head Enters the vouchers in the computer - accounting entry	<i>Prepared by</i>
Secretary cum Director	Ensures that the cheque can be released.	<i>Signs the cheque jointly.</i>

2.03 No person can authorise his own expenses, i.e. incurred by themselves. Such expenses will be approved by the next higher authority, except for revenue and budgeted expenses of the secretary cum director. If the expense exceeds his authority then the approval of the governing body should be obtained.

Chapter - 3

ASSETS PROCUREMENT, MAINTENANCE AND DISPOSAL PROCEDURES

PROCUREMENT PROCEDURE OTHER THAN EMERGENCY RELIEF MATERIALS

- 3.01 The accounts head, administrator, project administrator and a member of the requisitioning department/project shall comprise the purchase committee of *CATHOLIC CHARITIES*. On requisition for a purchase being received, the purchase committee to decide upon the need and budget availability. The recommendations are to be made to the secretary cum director for taking a decision. The purchases are decided upon and approved by the appropriate authority. Further details of procurement are given in Chapter-1.
- 3.02 Purchase orders must be issued for all purchases involving above Rs. 5000.00 in a single transaction.

PROCUREMENT PROCEDURE - EMERGENCY RELIEF MATERIALS

- 3.03 The Secretary cum Director is the final authority for the procurement of relief materials. In case of major disasters procurements and despatches are made based on Secretary cum Directors verbal approval / instructions and the same is to be ratified within a period of 30 days.

IMMOVABLE ASSETS -

OWNERSHIP & TITLE

- 3.04 - Registration must be in the name of the organisation. - The name for registration should be exactly the same as in the Societies Registration Certificate.
- Mutation must be done on purchase.

- In case of leased property, the lease should be renewed on time.

MOVABLE ASSETS - OWNERSHIP & TITLE

3.05 All items to be bought in the name of the organisation, i.e. the invoice/ bills, delivery challans and not in the name of any employee/ functionary.

ASSETS : SECURITY OF DOCUMENTS

3.06 The title deeds of all movable and immovable assets in original must be kept in a safe, under the custody of Secretary cum Director.

3.07 All allied documents such as completion certificate, NOC, original electricity, water connection approval, building plan approval should be linked to the original title deeds.

3.08 A system of written handing over, should be strictly followed on change of the office bearers, i.e. the functionary/Secretary cum Director.

MAINTENANCE OF ASSETS

3.09 The responsibility for use and safe custody vests with the person using the asset and ultimately with the Secretary cum Director.

3.10 All assets must be recorded immediately on purchase, acquisition in the Assets register, i.e. the 'Fixed Assets Register'. The fixed assets register to include date of purchase, particulars of asset, invoice number, amount and location of the asset.

3.11 All fixed assets must be given a number, example 'CATHOLIC CHARITIES / Dept. /Number and this number should be recorded in the fixed assets register. This must be done by the administrator of *CATHOLIC CHARITIES*.

3.12 The sale or disposal should be immediately recorded in the Fixed Assets Register.

- 3.13 The movement of an asset from one department to another or from one staff to another (Vehicle) should also be recorded against a written note signed by both the transferring department and receiving department.

PHYSICAL VERIFICATION OF FIXED ASSETS

- 3.14 A physical verification of all fixed assets must be undertaken annually in the month of March and this must be reconciled with the assets reflected in the fixed assets register and the books of accounts. Variations that arise must be reported to the Secretary cum director and in case of major deviation must be reported to the governing body.
- 3.15 The physical verification annually must be conducted by the accounts head and a written report, certified by him, indicating particulars of assets, location, should be submitted to the Secretary cum Director. The report must mention in a separate page, assets in damaged condition and variations i.e. assets not physically held. Suitable action to be taken by the Secretary cum Director for discrepancies depending on the circumstances, value of items and the age of items in question.

INSURANCE OF FIXED ASSETS

- 3.16 All movable and immovable assets must be insured against fire, riots, flood, earthquake. The movable assets must be additionally insured against theft and burglary.
- 3.17 A separate insurance register mentioning the assets, period of coverage, policy number, date of renewal must be maintained. The insurance compliance of assets must be ensured by the office administrator.

DISPOSAL OF ASSETS

- 3.18 Movable assets which are no longer of use should be disposed off/ sold after obtaining approval from the Secretary cum Director. The total fixed assets must be reviewed every three years in December and decision for sale / disposal must be taken and implemented at that time. The disposal of the asset must be recorded in the fixed assets register.
- 3.19 The disposal / sale of immovable assets to be made only after the same has been resolved in the governing body meeting. In the case of disposal of an immovable FC asset the prior permission from concerned donor must be obtained.

Chapter – 4

TRANSPORTATION AND TRAVEL

TRAVEL & TOURS

- 4.01 Travel includes travel within India and overseas but does not include conveyance within the city (i.e. his place of work).
- 4.02 The person going on tour should fill up a travel requisition form, which must be recommended by the relevant project / programme incharge or in case of administrative staff by the administrator. The requisition, should specify the amount of advance, if any required.
- 4.03 The tour requisition must specify the following :
- Name of the project
 - the project component under which travel is to be undertaken.
 - the budget availability for the tour.
- 4.04 The project / programme head must verify and certify the correctness of the above points.

TRAVEL ADVANCE & SETTLEMENT

- 4.05 Request should be made in writing through the travel advance form, attached with the travel requisition slip approved by the project / programme head at least 2 days before undertaking the travel. The advance paid should be recorded in the accounts as staff travel advance.
- 4.06 On completion of the tour, the following must be submitted to the Secretary cum Director for approval.
- Statement of account for settlement of advance or making any

claim alongwith bills, vouchers, etc.

- brief tour report.
- The statement of account and travel claim shall be approved by the Secretary cum director.
- On approval any unissued travel advance has to be returned to the accounts department.
- Each travel advance should be settled within 15 days of completion of the tour.
- In the instance of overseas travel by any staff/functionary the travel tour must be approved by the governing body.

RULES OF TRAVEL –

ACCOMMODATION AND FOODING

4.07 The staff / functionaries shall be paid to a maximum extent of accommodation charges, when on domestic tour as under :

Particulars	Accommodation Charges	Fooding
Departmental, project heads, functionaries, city/place population above 10 lakhs.	1500.00	200.00
Departmental, project heads, functionaries, city/place population below 10 lakhs.	600.00	150.00
Other staff - city/place population above 10 lakhs	600.00	120.00
Other staff - city/place population below 10 lakhs	300.00	80.00

4.08 The above charges are the maximum reimbursable limit and in the instance of accommodation the reimbursement will be made against proper supporting and to the extent of supporting.

4.09 In the instance of overseas travel the accommodation & fooding charges on the basis of relevant supportings.

TRAVEL REIMBURSEMENT TO STAFF MEMBER ON TRANSFER

4.10 In the instance of transfer of staff where the distance involved is more than 200 kms., the staff to be reimbursed by a fixed amount of Rs. 3000.00 on account of transfer and relocating himself.

TRAVEL REIMBURSEMENT FOR CANDIDATES. APPEARING FOR INTERVIEW

4.11 In the instance of local candidates appearing for interview there would not be any reimbursement made and in the case of outstation candidates to and fro train (IInd class sleeper) or bus charges to be reimbursed, subject to the decision made by the secretary cum director from case to case.

LOCAL CONVEYANCE

4.12 The staff of *CATHOLIC CHARITIES* will be reimbursed local conveyance in the form of fuel expenses, to the extent such conveyance expenditure incurred towards official works subject to the extent of supporting.

ADVANCE AND IMPREST

4.13 The advance to staff can be granted for specified purposes and for certain duration. The details are as follows :

Purpose	Eligibility	Duration
Salary Advance	50% of one month basic salary.	to be settled at the time of next salary payment.
Medical Advance	2 months basic salary	to be settled in 6 equated monthly instalments.
Travel Advance	as per approved requisition	to be settled within 30 days of travel
General Imprest	Rs. 1000.00	to be settled before the end of the calendar month.

- The time frame mentioned above against each purpose is an indicative one, however all the advances be settled within the financial year.
- The staff desiring to avail advance shall apply through general advance slip / travel advance form.
- A staff member can avail only one advance of similar nature at any particular point of time.
- All advances to be ratified by Secretary cum Director.
- The responsibility of repayment and deduction against salary lies with concerned staff and accountant.
- General imprest can be approved by account head, depending upon the circumstances.

Chapter - 5

SALARY-PAYROLL POLICIES AND PROCEDURES

EMPLOYEES OF CATHOLIC CHARITIES

5.01 *CATHOLIC CHARITIES* employees may be :

- Permanent, if appointed to long term approved vacancies which are not limited in duration, i.e. employees paid out of *CATHOLIC CHARITIES* local / domestic funds and the job is of long term duration.
- Temporary, if appointed either to a temporary post or to a permanent vacancy for a temporary period or to a part time job.
- On contract, if appointed for a specific period and assignment.
- Casual, if appointed on a daily wage basis.

5.02 The terms and conditions of employment, including salary grade, designation and starting salary and allowances of an employee on initial employment is stated in the letter of employment issued to him/ her.

5.03 The following are the standard deductions from each employees paycheck/wherever applicable.

- Income Tax
- Professional Tax
- Advances
- Staff welfare / PF as applicable.

5.04 The accountant is responsible for preparing the payroll and account's head to certify its correctness, before the cheque is sent to secretary cum director for signing and disbursement.

LEAVE RECORDS

5.05 The administrator will be responsible for maintaining the leave records of each employee. The accumulations of employee leave are to be updated in the leave register. The employees salary prorata will be deducted for additional leaves availed.

PERSONAL INCOME TAX

5.06 The accounts department will be responsible for deducting and depositing of taxes on salaries with the income tax authorities on time.

EMPLOYEES PROVIDENT FUND

5.07 *CATHOLIC CHARITIES* is required to initiate application of Provident Fund, in order to provide social security to its staff and adherence to legal statutory requirement. The present laws of provident fund are applicable to *CATHOLIC CHARITIES*.

GRATUITY

5.08 Gratuity is a terminal benefit payable to an employee after continuous service of not less than 5 years. There are three types.

- Superannuation
- Retirement or resignation
- Death due to accident or disease (5 years continuous service not required.)

5.09 The rate of gratuity payable is 15 days wages for every completed year of service on the last drawn salary (includes Basic + DA)

5.10 It is the responsibility of the employer to compute the gratuity payable and pay the employee within 30 days of retirement, or resignation and in case of death to the legal heir/nominee.

5.11 *CATHOLIC CHARITIES* may take up a master policy on group gratuity scheme (non contributory) with Life Insurance Corporation of India.

5.12 In exceptional cases the gratuity of an employee may be forfeited, (i.e. not paid) in the instance of the employee willfully or negligently causing damage, loss or destruction of property belonging to the employer or in the instance of the employee dismissal for riotous, disorderly conduct violence, moral turpitude.

A GROUP SAVINGS LINKED INSURANCE SCHEME

SUGGESTED FOR CATHOLIC CHARITIES EMPLOYEES

5.13 It is suggested that *CATHOLIC CHARITIES* provide group savings linked insurance scheme to its staff as an measure of additional social security. Some of the salient features of such schemes is as follows :

- The scheme may be obtained / operated through a policy of LIC of India / private insurance companies.
- The staff members who have been in pay scale and allowed to avail such facility are covered under the scheme.
- Three categories of beneficiaries may be created for different categories of staff, which may be as follows :

Category of Policy	Staff Category	Sum Assured
Group - A	high end employees	80000.00
Group - B	middle end employees	60000.00
Group - C	low end employees	40000.00

- The employees contribute 60% of the renewal premium towards saving premium and organisation contributes 40% of the premium so as to cover the risk of life during the tenure of the policy.
- The policy should be renewed without fail annually every year.
- After introduction of the scheme, participation of new recruits in the scheme is to be made compulsory and such members must be inducted at the time annual renewal.
- No employee who has joined the scheme, will be allowed to withdraw from the scheme so long as he is employee of *CATHOLIC CHARITIES*.

VOUCHER

NAME OF THE ORGANISATION

PROJECT/TITLE NUMBER	ACCOUNT TITLE (Head of Account)	ACCOUNT CODE NUMBER	DEBIT Amount Rs.

JOURNAL VOUCHER

NAME OF THE ORGANISATION _____

Number _____

Date _____

PROJECT/TITLE NUMBER	ACCOUNT TITLE (Head of Account)	ACCOUNT CODE NUMBER	DEBIT		CREDIT	
			Amount Rs.	P.	Amount Rs.	P.
TOTAL						
PARTICULARS:						
PREPARED BY		APPROVED BY		ENTERED BY		

A MODEL FORMAT OF JOURNAL VOUCHER

Annexure - 2

FIXED ASSETS REGISTER

Page No. _____

Name of the Asset _____

Voucher Reference Number And Date	Name of Supplier	Date of Purchase	Specifications	Quantity	Original Cost Rs. P.	Location	Identification	Legal Ownership	Remarks

(FRONT SIDE)

Original Cost				Depreciation				Written Down Value As at	Remarks
Total As at	Additions during the year	Sale/ Transfers during the year	Total As at	Upto	For the year	Adjustments during the year	Upto		

(BACK SIDE)

A MODEL FORMAT OF FIXED ASSETS REGISTER

Annexure - 3

AGRICULTURE INPUTS STOCK REGISTER

Page No. _____

Unit _____

Month & Date	Particulars	RECEIPTS					ISSUE/CONSUMPTION					BALANCE		
		Qty.	Rate	Am. Rs. P.	Month & Date	Name of Farmer	Crop No.	Plot	Qty.	Rate	Am. Rs. P.	Qty.	Rate	Am. Rs. P.

A MODEL FORMAT OF AGRICULTURE INPUTS STOCK REGISTER

Annexure - 4

GENERAL STORES STOCK REGISTER

STATIONERY STOCK REGISTER

Name of Item _____

Date	Particulars	Receipts			Issues			Balance		
		Qty.	Unit	Amount Rs. P.	Qty.	Unit	Amount Rs. P.	Qty.	Unit	Amount Rs. P.

A MODEL FORMAT OF GENERAL STORES STOCK REGISTER

Annexure - 5

SALARIES AND WAGES REGISTER

For the Month of _____

Sl. No.	Name of Employees	Designation	No. of Days Present	GROSSEARNING			DEDUCTIONS		Net Amount payable	Acknowledge-ment
				Basic	Other Allowance	Total	Contribution to PF	Others (to specify)		
Prepared by _____					Approved by _____					

A MODEL FORMAT OF SALARIES AND WAGES REGISTER

Annexure - 6

NAME OF THE ORGANISATION _____

Page No. _____

ATTENDANCE REGISTER

For the Month of _____

Sl. No.	Name of Employees	Designation	Days of the Month																													Remarks of Project Incharge		
			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
			Approved by _____															Checked by _____																

A MODEL FORMAT OF STAFF ATTENDANCE REGISTER

Annexure - 7

VEHICLE LOG BOOK

Page No. _____

Date	Particulars		KM Start	KM Close	KM Total	Driver's Signature	Petrol Purchases	
	From	To					Meter Reading	Ltrs.

Checked by _____ Approved by _____

A MODEL FORMAT OF VEHICLE LOG BOOK

Annexure - 8

Annexure 9

BANK WITHDRAWAL REQUISITION

Date

Amount of Request

Bank A/c. No.

Particulars of Expenditure	Programme Name	Person Requisitioning	Amount Requested	Amount Sanctioned
1				
2				
3				
4.				
5.				
6.				
Total				

Signature of Accountant Signature

of Accounts Head Signature of

Secretary cum Director

Amount Approved & Cheque No.

Annexure 10

BUDGET, ACTUAL, VARIANCE ANALYSIS

Sl. No.	Programme details	Budgeted Expenditure	Actual Expenditure	Variance	Remarks

Annexure 11

VILLAGE ACTION PLAN & BUDGET

Name of the Zonal Office :

Budget Proposal / Monthly Action Plan for (Year)

Sl. No.	Programme details	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Total
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.

PURCHASE AUTHORISATION FORM

Date

Vendor :
.....
.....
.....

Quantity	Description	Unit Price	Total

Total Amount _____

Account(s) to charge : _____

Requested by : _____ **Date :**
 Name

Authorised by : _____ **Date :**

SPECIMEN FORM "TENDER ANALYSIS SHEET"

1. Tender No. _____ initiated by: _____
dept. Tender opening date
2. Brief description of the tender :
3. Value of control estimate : Rs. _____
4. Bidders name Value of bid ranking (lowest).
 - 1.
 - 2.
 - 3.
 - 4.
 - 5.
 - 6.

Sponsor recommendation.

Purchase Committee decision :

1. Tender awarded to _____
2. Tender awarded subject to the following conditions if any (specify)

If tender is awarded to tenderer who is not the lowest bidder, justification.

(Secretary cum Director)

BANK RECONCILIATION FORM

For the month of _____ Bank Account _____

Balance as per bank statement _____
Deposits in transit _____
Total _____
Less outstanding cheque _____
Balance as per bank book _____

LIST OF OUTSTANDING CHEQUES

Cheque	Amount	Cheque	Amount	Cheque	Amount

PROOF OF BOOK BALANCE

	Deposits	Cheque Drawn	Journal Debit	Adjustments Credits	Balance
Opening balance					
Total					
Closing Balance					

(Prepared by)

(Accounts Head)

TRAVEL AUTHORISATION FORM

DATE _____

TO **PROGRAMME/PROJECT HEAD/ACCOUNTS HEAD**

FROM _____

NAME OF EMPLOYEE

I request your approval for the following travel :

NAME : _____

PURPOSE OF TRAVEL : _____

DATE OF DEPARTURE : _____

DATE OF RETURN : _____

TRAVEL ORIGINATING FROM : _____

DESTINATION : _____

TRAVEL EXPENSE CHARGE TO : _____

Travel approved by : _____

Name/Signature

Date

OUTGOING MAIL REGISTER

REF. NO.	ADDRESSED TO	PLACE	POSTAGE	PROGRAMME

Annexure 18

**SUPPLY REQUEST FORM
STATIONERY REQUISITION SLIP**

NO. DATE
:
Department
Programme

S.NO.	PARTICULARS	QUANTITY	REMARKS

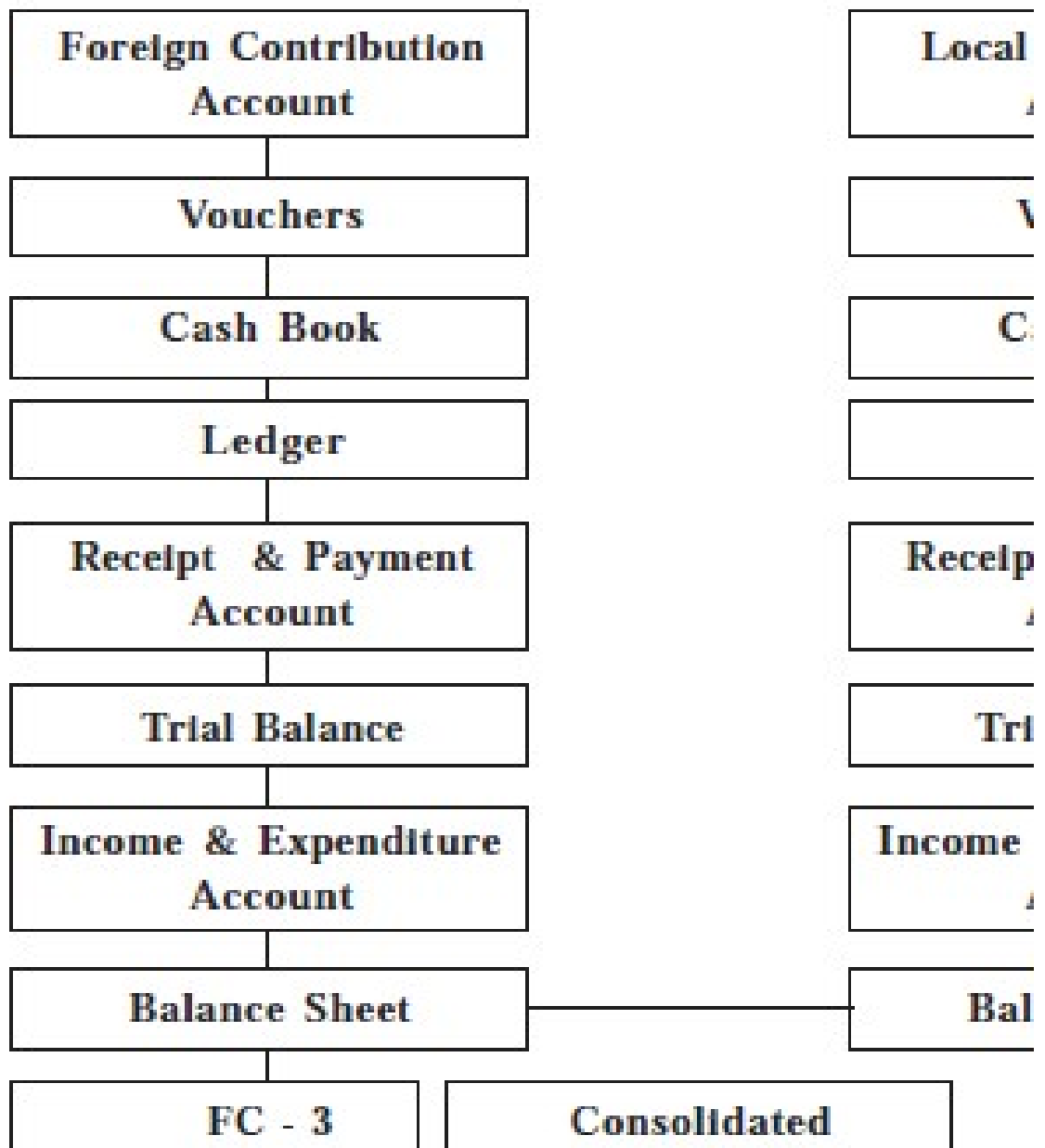
Issued by

Received :
Signature :

(NAME IN BLOCK LETTERS)
SECTION :

CRCDC

FLOW CHART OF ACCOUNTING SYSTEM





CATHOLIC CHARITIES

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