



DEVELOPMNET ASSOCIATION FOR SELF RELIANCE, COMMUNICATION AND HEALTH
WATSAN PARTNERSHIP PROJECT: SUSTAINABLE SOLUTIONS FOR THE DELIVERY OF
SAFE DRINKING WATER (WPP: SDSD) PROJECT

Book Keeping and Account Management of Union Parishad

**Process Manual for Union Parishad's Capacity
Building**

Training Manual

Book Keeping and Account Management of Union Parishad

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Table of Contents

	Page
Preface	3
About the manual	3
Description of the training	5
Schedule of the training	7
Session 1 Registration, inauguration, introduction, objectives and discussion on the training schedule	8
Session 2 Necessary elements of accounts keeping	9
Session 3 Bill and voucher and exercise different types of voucher	10
Session 4 Accounting method of income tax and value added tax	12
Session 5 Ledger and ledger writing exercise	13
Session 6 Account transfer from cashbook to ledger	14
Session 7 Method of monthly receipt-payment account and budget variance in preparing financial report	14
Session 8 Summary of the training session and closing	16
Hand out (1.1) Objectives of the training	17
Hand out (2.1) Account keeping	17
Hand out (3.1) Bill and voucher and different types of voucher	17
Hand out (4.1) IT and VAT account method	21
Hand out (5.1) Ledger and ledger writing format	21
Hand out (7.1) Format of receipt-payment and budget variance account	24
Attachment (8.1) Training evaluation form	30

Preface

WPP: SDSD project has been working in the Rajshahi and Chapai Nawabganj districts of northern part of Bangladesh since April 2004. This project gives emphasis the WatSan is entry point to considering the improvement of local governance and support for self-reliance. SDC has interest to assistance its' partners and Union Parishad (UP) so that they can ensure good governance to their all activities.

UP has responsibility to ensure and manage safe water and sanitation by lunching good governance in it premises. To perform this duty properly, it is necessary to show positive attitude and to be skill up of UP bodies who are responsible to manage the UP. UP has to be involved with different level agencies (DASCOH, private sector contractors and community based organisation) for financial transaction and account management to implement WatSan activities. In most cases due to lack of skill, secretary could not properly manage books keeping and financial reporting of UP. That why considering the issue, as series of training, project prepared a training manual on book keeping and account management for UP and has arranged a training for UP secretaries. Project realised that, this training would play an effective role in all activities accomplishment in timely and correctly for the Parishad.

Consulting with the SDSD team, representatives of local government and secretaries of UP, The training manual is prepared to manage the WatSan activities properly. In addition to during preparation of the training manual, whole aspects of UP including financial and account management law, rule, circular and DASCOH provision have been considered.

DASCOH think that, the success of this publication depends on UP ability to financial transaction and account management through accountability and transparency to all development interventions.

Credits go to all who have helped in designing and publishing this manual.

Purpose of the Manual

UP will able to maintaining financial discipline by doing accurate book keeping and account management through accountability and transparency in all development activities.

How to Use the Manual

This manual will be used by UP secretaries who are involved to implement the SDSD project. Firstly secretaries of UP will received the book keeping and account management training for 03 days in practically. During training they will bring all record books/registers of UP. So that they will able to head wise account keeping and financial report preparation in practically. After receiving the training they will use this experiential knowledge in regular practical works of all financial management and account keeping of Parishad. The prepared manual on book keeping and account management for secretaries is given special attention so that it is implement able at field level.

Considering the background and needs of participants, different participatory methods are design in each session of the manual like as group exercise, presentation, lecture, question and answer, large group discussion, experience sharing etc.

The focus of the training is to encourage women to actively participate in generating awareness. The sessions are designed to foster the participants' self-confidence and encourage their creative ideas that can be used in development programs.

The objectives should be explained in the beginning of each training session. It is important for the facilitator to use his/her own initiative throughout each session and adapt the contents to the participant's level of understanding. Considering the background and needs of participants, the facilitator should be flexible in using methods that are appropriate. The facilitator could use suitable icebreakers and encouragement to ensure effective participation in each session.

Session Plan

This manual is divided into several sessions. Each session precedes the next. Each session includes the following subjects:

Title	:	Focus on the theme of the session.
Objectives	:	The objectives– probable outcomes– should be discussed prior to the sessions.
Duration	:	Possible duration of the session should be mentioned. Duration of the session should be flexible.
Equipments	:	Stationary needed for the session i.e. pen, notepads, clip, poster paper, formats, account books, marker, boards etc.
Process	:	Methods of communication used in the session should be mentioned.
Amenities	:	<p>Convenience of the location and requirements of the session should be specified. In most of the cases following facilities would be needed:</p> <ul style="list-style-type: none">➤ A room or space, where 20-25 participants (men and women) can sit together in 'U' shape.➤ The location should ensure enough space required for active participation should be appropriate for participatory discussion.➤ Chair or clean mats can be used.
Special preparation	:	Special preparation for the individual(s) conducting the session. This part of the session is not always required.
Procedure	:	This segment contains detailed instructions concerning how the session should be conducted.

Manual Overview

Book Keeping and Account Management of UP

- Session 1 : Registration, inauguration, introduction, objectives and discussion on the training schedule
- Session 2 : Necessary elements of accounts keeping
- Session 3 : Bill and voucher and exercise different types of voucher
- Session 4 : Accounting method of income tax and value added tax
- Session 5 : Ledger and ledger writing exercise
- Session 6 : Account transfer from cashbook to ledger
- Session 7 : Method of monthly receipt- payment account and budget variance in preparing financial report
- Session 8 : Summary of the training session and closing

Description of the Training

- Training Title : Book keeping and account management of UP
- Target Audience : Secretaries of all UP
- Duration : 3 days
- Objectives : At the end of the training participants able to-
- Explain about necessity of account keeping and management
 - Know about the necessity elements of account book keeping
 - Understand bill and voucher and it's differences
 - Acquire skill to preparing the different types of voucher
 - Know about the accounting method of income tax and value added tax
 - Understood about ledger and preparation method of ledger/ hands on skill on ledger
 - Exercise to transfer of account from cashbook to ledger
 - Understand the method of monthly receipt-payment account and budget variance to preparing financial report

Contents of the session	: This training session will highlights the following subjects: <ul style="list-style-type: none"> ➤ Account keeping and management ➤ Necessary elements of account keeping ➤ Bill and voucher and their difference ➤ Accounting method of Income Tax (IT) and Value Added Tax (VAT) ➤ Ledger and ledger writing exercise ➤ Exercise on account transfer from cashbook to ledger ➤ Method of monthly receipt-payment account and budget variance to preparing financial report
Equipments	: Equipment required for conducting the sessions such as poster paper, marker, pen, board, clip etc. have been mentioned in this plan.
Education Materials	: A sequential list of education materials also mentioned in each session plan to meet up the session objectives.
Technique	: Different methods of participation have been used in the training sessions including question and answering, lecture, presentation, large group discussion, group exercise, sample of account books and different types of voucher format and bill demonstration, practical exercise etc.

Schedule of Training

Timing for each of the session is suggested in the list elsewhere in this manual. The length of the sessions should be flexible as deemed necessary. The session should be tailored according to the need of the participants and content of the topic for the session. It should be adjusted accordingly. Only a framework has been proposed for each of the session in the schedule of the training.

Training Schedule:

Time	Session	Topic
1st day		
10:00-10:30	1	Registration, inauguration, introduction, objectives and discussion on the training schedule
10:30-11:00	2	Necessary elements of accounts keeping
11:00-11:30	Tea Break	
11:30-1:00	3	Bill and voucher and exercise different types of voucher
1:00-2:00	Launch	
2:00-3:30		Bill and voucher and exercise different types of voucher (Continue)
3:30-4:30	4	Accounting method of income tax and value added tax
4:30-5:00		Summary and closing of the day
2nd day		
9:30-10:00		Review learning of the previous day
10:00-11:00	5	Ledger and ledger writing exercise
11:00-11:30	Tea Break	
11:30-1:30		Ledger and ledger writing exercise (Continue)
1:30-2:30	Launch	
2:30-4:00	6	Account transfer from cashbook to ledger
4:00-4:30		Summary and closing of the day
3rd day		
9:30-10:00		Review learning of the previous day
10:00-11:00	7	Method of monthly receipt- payment account and budget variance in preparing financial report
11:00-11:30	Tea Break	
11:30-1:30		Method of monthly receipt- payment account and budget variance in preparing financial report (Continue)
1:30-2:00		Summary of the training session and closing.
2:00-3:00	Launch	

Session 1 : Registration, inauguration, objectives and discussion on the training Schedule

Objectives	:	Participants will get introduced to each other and will initiate a learning environment, learn about the objectives and how the learning can be achieved.
Duration	:	30 minutes
Method	:	Lecture and discussion
Material	:	Pen, note pads, poster paper, marker, masking tape, board, clip
Physical facilities	:	The space should be big enough to accommodate 15 to 20 participants sitting in a U-shaped arrangement. The sitting arrangement should ensure comfort to the participants and should have sufficient chairs/ benches/ mattresses.
Education materials	:	Handout (1.1) objectives of the training.

Procedure:

Exercise 1.1 Lecture and discussion

Step 1	:	At the beginning, welcome the participants and ask about their wellbeing. Circulate the registration sheets among them and request to sign prior to the training session. Provide them notes book, pen and training schedule. In welcome speech focus that UP is contributing to local level development initiative especially to project development. UP has to involve with project, private contractors and community based organization for financial transaction and account management to implement WatSan services in the communities. The training for secretaries of UP will contribute in their daily work practically to preserve account books and management and financial reporting in properly.
Step 2	:	Tell the participants to introduce each others by referring his/her name, name of union and how long they hold their position. Alternative methods can be used too.
Step 3	:	Now inform the participants about the training schedule and how the training can be enjoyed. Get them a presentation on the objectives with the help of handout (1.1) and prescribed training schedule by using poster.
Step 4	:	Ask the participants about their expectation from the training. Compare or match their expectation with training schedule and record these.

Step 5 : Encourage active participation of women and create an atmosphere for learning. Give thanks to all and invite them to the next session.

Preparation in advance:

Prepare training objectives on poster and keep ready training schedules

Session 2 : Necessary elements of accounts keeping

Objectives : By end of this session, participants will be able to-

- Explain the necessity of account keeping and its aids elements

Contents :

- Account keeping
- Necessary elements of accounts keeping
- Aids elements of accounts keeping

Duration : 30 minutes

Method : Question and answer and buzz group

Material : Board, marker, poster paper

Education materials : Handout (2.1) account keeping

Procedure:

Exercise 2.1 Question and answer

Step 1 : Brief them on the objective of this session. Ask the participant's about what is account keeping and what it's important or necessity? Listen their answer and lead a present with the help of handout (2.1) telling that the necessity of account keeping and management is very important for financial report preparation and financial transaction according to budget.

Exercise 2.2 Buzz group

Step 2 : Now divide the participants in pair groups. Tell them to identify the required materials used to account keeping after discussion in the group. Allow them 05 minutes for thinking.

Step 3 : Now invite the groups to tell their opinion. Write their replies on board. After listening the all group's replies, read their replies loudly and added if anything are missing. Which are the necessity elements and which the aids elements are, discuss separately.

Such as cashbook, ledger book, voucher guard file, bankbook/ account, receipt register, grant register, cheque register etc are necessary elements.

Notebook, pen, calculator, fluid, punch machine etc are aids elements.

- Step 4 : Then ask them if any question about the necessary elements of account keeping. If any question raise, clarify and sum up the session by giving thanks.

Session 3: Bill and voucher and exercise of different types of voucher

- Objectives : By end of this session, participants will be able to-
- Tell what is bill and voucher
 - Know the different between bill and voucher
 - Explain why is essential of receipt, payment and journal voucher and identify of these
 - Prepare in hand receipt, payment and journal voucher
- Contents :
- Bill and voucher
 - Different between bill and voucher
 - Receipt, payment and journal voucher
- Duration : 3 hours
- Method : Question and answer, sample demonstration
- Material : Board, marker, poster paper
- Education Materials : Hand out (3.1) bill and voucher and different types of voucher.

Procedure:

Exercise 3.1 Question and answer and sample demonstration

- Step 1 : Welcome the participants and tell them generally we use bill and voucher to maintain daily account keeping. Ask them have any different between the two words? Demonstrate the sample copy of bill and voucher and ask there have any different between these, assist to tell with the help of sample copy.
- Step 2 : Later tell them usually after expense something, any institution or shop or any individual gives invoice as a document with challan then it is called bill. It may be printed or raw. During receive any bill should have to put paid shell in bill for record keeping. Above 200 Taka should have to use stamp in bill. Same as any amounts of cheque have to use revenue stamp.

And voucher is printed documents of receive and payment with support of bill by any specific organization.

- Step 3 : Ask question what types of voucher they have seen before or what about they know. Listen their answer and tell generally, three types of voucher are used; 1) receipt voucher (green color), 2) payment voucher (magenta color) and 3) journal voucher (yellow color). Provide sample copies of three types of voucher among them. And take help from the handout (3.1) to discuss the types of voucher are when used.
- Step 4 : Demonstrate the sample copies of three voucher and one by one discuss each item and understand them with example. Here, exercise on board with the help of attached format of handout (3.1)
- Step 5 : Again firstly invite a volunteer to do the exercise of receipt voucher. Request him/her to show it on board. Accordingly in same way assist to continue the exercise of payment and journal voucher.
- Step 6 : Really each secretary how recorded the receipt voucher in their transaction, observe by moving in their desks and assist by hands if needed any amendment, assist to correct these instantly.
- Step 7 : Sum up the session by telling the participants, during preparation of receipt and payment voucher have to attach document or top sheet of expenses.

Preparation in advance

Keep ready the sample voucher copies with the help of handout (3.1) before the session starts.

Session 4: Accounting method of income tax and value added tax

Objectives	: By end of this session, participants will be able to-
	<ul style="list-style-type: none">• Know and apply the methods of income tax and value added tax
Contents	: <ul style="list-style-type: none">• Income Tax (IT)• Value Added Tax (VAT)• Rules and methods of IT and VAT account
Duration	: 1 hour
Method	: Question and answer, exercise and discussion
Material	: Board, marker, clip, poster paper
Education Materials	: Handout (4.1) IT and VAT account method

Procedure:

Exercise 4.1 Question and answer

- Step 1 : Ask the participants what about their understanding on *Income Tax (IT) and Value Added Tax (VAT)*. Listen their answer and discuss according to hand out that income tax is imposed on person or institution level of income when exceed in certain limit in any fiscal year declared by the government. Generally the following rate of income tax is imposed;
- Income tax is 0% if annual income is Tk. 1, 00,000.00
Income tax is 1% if income is above Tk. 1, 00,000.00
Income tax is 2% if income is above Tk. 3, 00,000.00.
- On the other hand VAT is declared by the government in a particular amount of tax added on the value of productive goods and services. Generally 2.5% VAT is imposed on the value of productive goods and services. Imposed VAT has to deposit within 2 month and IT within 7 days. Otherwise has to give fine.

Exercise 4.2 Exercise and discussion

- Step 2 : Ask them in really how they have calculated IT and VAT during bill payment of contractor. Listen their replies and tell when and how have to calculate IT and VAT. Then lead a real presentation on board/poster by doing an exercise to focus how they did the WatSan activities with contractor with the help of hand out (4.1).
- Step 3 : Inform them that IT and VAT registration number of contractor will be in challan copy. Only after that, the bill of contractor has to pay. Keep challan copy with payment voucher for preservation of IT and VAT.

Session 5: Ledger and ledger writing exercise

Objectives	: By end of this session, participants will be able to- <ul style="list-style-type: none">• Know and exercise on how prepare or write the ledger book
Contents	: <ul style="list-style-type: none">• Head wise index written• Method of ledger format fill up
Duration	: 3 hour
Method	: Demonstration and practical session
Material	: Board, marker, poster paper
Education Materials	: Handout (5.1) ledger and ledger format writing

Procedure:

Exercise 5.1 Demonstration and practical session

Step 1	: First provide ledger books among the participants. Request every participant to see the ledger book. Demonstrate and pass one by one page of it and give idea by focusing on what thing is to include in which column and explain how write head wise index. And tell them ledger is the king of book that helps to demonstrate at a glance feature of head wise expenditure. Debit and credit balance of it will be equal with the adjustment of cash and bank book.
Step 2	: Demonstrate the ledger book format and explain how it fill up through exercise with the help of hand out
Step 3	: Mention that before fill up the ledger book: <ol style="list-style-type: none">1) At first find out account of bill e.g. community cost sharing and contractor bill2) Adjust journal voucher and then3) Adjust ledger book.
Step 4	: At last demonstrate on board how to write head wise index number in index pages of ledger book compare with the handout (5.1).
Step 5	: Sum up the session by giving thanks to the participants.

Preparation in advance

Before the session starts, keep ready the sample copies of ledger book.

Session 6: Account transfer from cashbook to ledger

Objectives	: By end of this session, participants will be able to-
	<ul style="list-style-type: none">• Learn the preparation method from cashbook to ledger book
Contents	: <ul style="list-style-type: none">• Cash/bank book• Ledger book
Duration	: 1 hour 30 minutes
Method	: Practical session
Material	: Board, marker, pen, poster paper, fluid
Education Materials	: Handout (6.1) ledger book, cashbook.

Procedure:

Exercise 6.1 Practical session

- Step 1 : Distribute ledger books among the participants and request each participant to see the ledger book. Tell that all receive items of cashbook will be post in credit column of ledger book and all payment items of cashbook will be post debit column of ledger book. Debit is cost item and credit is income item.
- Step 2 : Invite all to update own ledger book from cash book and help required support by moving in the room. Until finish his/her ledger book update, go ahead the process.
- Step 3 : Conclude the session.

Preparation in advance

Before the session starts, ensure ledger book and cash book of own union.

Session 7: Method of monthly receipt- payment account and budget variance in preparing financial report

Objectives	: By end of this session, participants will be able to-
	<ul style="list-style-type: none">• Learn about how to prepare financial report of monthly receipt-payment• Know about the accounting method of cost variance on proposed budget

Contents	:	<ul style="list-style-type: none"> • Format of receipt-payment • Format of budget variance account
Duration	:	3 hours
Method	:	Presentation
Material	:	Board, marker, poster paper
Education Materials	:	Handout (7.1) format of receipt-payment and budget variance account.

Procedure:

Exercise 7.1 Presentation

- Step 1 : At the beginning of the session tell the participants generally which types of problem faced by them while they prepare financial report in the formats that are given by the project. Tell that project reconciliation account have to do to know accuracy of receipt and payment.
In project reconciliation, opening balance+ receipt-payment= closing balance.
- Step 2 : Then tell that when bank account is not match with the balance of cash book, have to do bank reconciliation.
- Step 3 : Demonstrate and tell receipt-payment, project reconciliation, bank reconciliation and advanced account format how to record in case of financial transaction according to hand out (7.2).
- Step 4 : Observe in the room by moving to each one in really how did they record receipt-payment format in financial transaction and show practically by hand, assist instantly to correct for if any amendment.
- Step 5 : Same as ask them what is variance, why and how it prepare. Tell that to control budget, budget variance account is necessary. Discuss the formats by demonstrating with the help of handout (7.1).
- Step 6 : Conclude the session.

Preparation in advance

Before the session starts, prepare the formats on receipt-payment, project reconciliation, bank reconciliation, advanced account and budget variance account related to financial transaction with the help of handout (7.1).

Session 8 : Summary of the training session and closing

Objectives	:	Upon completion of this session participants will be able to explain their leanings that have been achieved by them.
Duration	:	30 minutes
Method	:	Lecture and fill up evaluation form
Materials	:	Pen
Education material	:	Attachment (8.1) training evaluation form.

Procedure:

Exercise 8.1 Lecture

Step 1	:	Select one of the participants to go over the outputs from all the sessions (earlier display their learning outputs in the room) held that day. Ask two or one participant to provide feedback on the training course.
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Exercise 8.1 Fill up evaluation form

Step 2	:	Explain to the participant how to complete the evaluation form (attachment 8.1).
Step 3	:	Conclude the training with a speech.

Preparation in advance

Keep the training evaluation forms ready.

Hand out (1.1) Objectives of the training

- Explain about necessity of account keeping and management
- Know about the necessity elements of account book keeping
- Understand bill and voucher and it's differences
- Acquire skill to preparing the different types of voucher
- Know about the accounting method of income tax and value added tax
- Understood about ledger and preparation method of ledger/ hands on skill on ledger
- Exercise to transfer of account from cashbook to ledger
- Understand the method of monthly receipt-payment account and budget variance to preparing financial report

Handout (2.1) Account keeping

Account keeping is financial transaction record according to budget. Account keeping and management is very important for financial report preparation and financial transaction according to budget. The necessary elements for account keeping such cashbook, ledger book, guard file, bank book/ account, receipt register, grant register, cheque register etc. Note book, pen, calculator, fluid, punch machine etc is aids elements.

Handout (3.1) Bill and voucher and different types of voucher

Bill

Usually after expense something, any institution or shop or any individual gives invoice as a document with challan then it is called bill. It may be printed or raw. During receive any bill should have to put paid shell in bill for record keeping. Above 200 Taka should have to use revenue stamp in bill. Same as any amounts of cheque have to use revenue stamp.

Voucher

Voucher is a printed documents of receive and payment account with support of bill from any institution. Generally, three types of voucher are used;

- 1) Receipt voucher (green color)
- 2) Payment voucher (magenta color) and
- 3) Journal voucher (yellow color)

1) Receipt voucher

Receipt voucher is used for accounting of any receipt. When any receipt is to include as cash/ bank account, then it has to write in receipt voucher.

2) Payment voucher

Payment voucher is used to include the account of any payment. When any payment is to include as cash/ bank account, then it has to write in the payment voucher. Top sheet has to attach with it.

3) Journal voucher

Journal voucher is used to include the accounting of non-cash Transaction and it is needed for any adjustment. Or it is used for error amendment or error adjustment. E.g. one head of account go to other head of account.

Name of Union Parishad : Ranihati

Receipt voucher

SL No. :

Ref. No. :

Received from :DASCOH, SDSD
Address : Rajshahi

Voucher No. : 01/'06	
Date : 18/01/06	
Funding Source : DASCOH	
Project : SDSD	

Explanation: Fund received for HRD for the month of January 2006.

Particulars	Account Head	A/C Code	LF	Amount Taka	
Fund for the month of Jan.'06	Grant from DASCOH	0	after knowing	20,000.00	
HRD: 5000					
Construction: 15000					
20,000/=					
Taka in words : Twenty thousand only				Tk. 20,000.00	
Cash / Bank Account: STD-512					
Draft / Cheque #: 197631, dated: 12.01.'06					

PREPARED BY: -----
Secretary

APPROVED BY : -----
Chairman

DATE : _____

DATE : _____

CHECKED BY : -----
UP women member

AUTHORIZED BY : -----

DATE : _____

DATE : _____

Name of Union Parishad :Ranihati

Payment Voucher

Payee :Rahman Entreprize
Address : Rajshahi, Maddrasha Market

Voucher No. :	01/'06
Date :	19/01/'06
Funding Source :	DASCOH
Project :	SDSD

Explanation: Tube well installation bill payment

Particulars	Account Head	A/C Code	LF	Amount Taka
Tube well installation bill	Safe water construction	69851	0	14,625.00
Bill: 15000.00				
(-) VAT (2.25%): 375.00				
14,625.00				
Taka in words : Fourteen thousand six hundred & twenty five				Tk. 14,625.00
Cash / Bank Account : SDT-512				
Draft / Cheque # : 17321-17322				

PREPARED BY : _____ APPROVED BY : _____ AUTHORIZED BY : _____
DATE : _____ DATE : _____ DATE : _____

CHECKED BY : _____ RECIPIENT SIGNATURE : _____
Rahman enterprise
DATE : _____ DATE : _____

Name of Union Parishad : Ranihati

SL No. :

Journal Voucher

Ref. No. :

Payee / Recipient
Address :

Voucher No. :	
Date :	
Funding Source :	
Project :	

Explanation: 20% community contribution adjustment on Tk. 91,000.00 bill of Tube well installation

Particulars	Account Head	A/C Code	LF	Amount Tk.	
				Debit	Credit
20% contribution adjustment on Tube well installation.	Tube well installation	69851	16		18,200.00
Contribution money adjustment with tube well installation bill	Contribution money		30	18,200.00	
Taka in words : Eighteen thousand & two hundred taka only			Tk.	18,200.00	18,200.00
Cash / Bank Account : X Draft / Cheque # : X					

PREPARED BY:

APPROVED BY :

DATE _____

DATE : _____

CHECKED BY : _____

AUTHORIZED BY : _____

DATE : _____

DATE : _____

Handout (4.1) IT and VAT account method

Income Tax (IT)

Government declare and imposes particular amount of tax on person or institution when it's income level exceed in certain limit in any fiscal year, then it called income tax. The income tax is imposed when;

Income tax is 0% if annual income is Tk. 1, 00,000.00

Income tax is 1% if income is above Tk. 1, 00,000.00

Income tax is 2% if income is above Tk. 3, 00,000.00.

Imposed tax has to deposit within 7 days. Otherwise has to give fine.

Value Added Tax (VAT)

When government declare a particular amount of tax added on the value of productive goods and services then it is called VAT. Generally 2.5% VAT is imposed on any productive goods or services. Imposed VAT has to deposit within 2 month. Otherwise has to give fine.

IT and VAT Calculation Method

Example:

<u>Name of Vender</u>	<u>Bill (Tk.)</u>	<u>VAT (2.25%)</u>	<u>IT</u>	<u>Total Payable</u>
Rahman	80,000.00	2,000	-	78,000.00
Babul	120,000.00	3,000	1,200	1, 15,800.00
Nazir	4,00000.00	10,000	4,000	3,86,000.00
		15,000.00	5,200.00	

Total Tk. (15,000+ 5,200) 20,200 have to pay account payee cheque or cash/bearer cheque.

Handout (5.1) ledger and ledger writing format

Ledger is the king of book that helps to demonstrate at a glance feature of head wise expenditure. Debit and credit balance of it will be equal with the adjustment of cash and bank book. To fill up the ledger book;

- 1) At first find out account of bill e.g. community cost sharing and contractor bill
- 2) Adjust journal voucher and then
- 3) Adjust ledger book.

All receive items of cashbook will be post in credit column of ledger book and all payment items of cashbook will be post debit column of ledger book. Debit is cost head and credit is income head.

Index writing sample in ledger book is as follows:

Sl. no.	A/C Name	A/C code	Page no
1	Loan	-	1
2	Community contribution	-	3
3	Water quality test	-	9
4	DASCOH grant	-	13
5	Bank interest	-	15
6	Security money	-	17
7	Annual planning	69311	19
8	Tax assessment training	69312	21
9	Tax assessment training for UP	69313	23
10	Roles & responsibilities training for UP	69322	25
11	Contract with CBO	69341	27
12	Contract with private sector	69351	29
13	Dialogue session	69431	31
14	Financial mgt. trg.	69611	33
15	A/C keeping & mgt. trg.	69613	35
16	Contract mgt. trg.	69621	37
17	GO-NGO coordination meeting	69711	39
18	HPDP trg.	69811	41
19	Standing committee meeting	69861	43
20	A/C control (bank charge)	70111	45
21	Monthly reporting (stationeries)	70351	47
22	Safe water construction	69851	49
23	Govern.& resource mobilization	69712	51

Ledger Book

Account: Community Contribution							
Month & Date	Particulars	Folio/Page	Debit	Credit	Dr. or Cr.	Balance	
Jan	10 Received from Udayanpur, Nazirpur & Naylavanga CBOs	3 no. book(cash book folio page)/2 voucher no.		6000.00	Cr.	6000.00	
'	16 Received from shopipur, Sovopur & Alopur CBOs	3/3		8,000.00	Cr.	14,00.00	
Feb	4 Received from Redaypur, Asapur CBOs	4/6		3,000.00	Cr.	17,000.00	
Feb	5 Received from Belapara, Rajpara, Hadipur	4/7		3,000.00		20,000.00	
"	6 Refund to Hadipur CBO	5/3	2000.00		Cr.	18,000.00	
„	6 Received from Udaypur & Sonapur CBOs	5/8		400.00	Cr.	18,400.00	
„	6 Refund to Nazirpur CBO	5/4	200.00		Cr.	18,200.00	
Mar	16 Fund from community					50,000.00	
Mar	16 Balance b/fd					50,000.00	

Account: Construction

Jun	30	Construction bill adjustment	June # 01	18,200.00			Nil
Jun	28	Paid Rahman enterprise	6/8	43,875.00		Dr.	43,875.00
Jun	29	Babul enterprise	6/9	44,850.00		Dr.	88,725.00
Jun	29	VAT on Contractor bill	6/10	2,275.00		Dr.	91,000.00
Jun	30	Adjust with contribution money	June # 01		18,200.00	Dr.	72,800.00

The above CBO contribution information have to collect from community contribution register khata like as

	Cash/deposit	Bill	20%	Cr./Dr.
1 Udaypur	3,000.00	16,000.00	3,200.00	(200.00)
2 Nazirpur	3,000.00	14,000.00	2,80.00	200.00
3 Naylavanga	3,000.00	15,000.00	3,00.00	0
4 Nalta	3,000.00	15,000.00	3,000.00	0
5 Sonapur	3,000.00	16,000.00	3,200.00	(200.00)
6 Dingadoba	3,000.00	15,000.00	3,000.00	0
	18,000.00	91,000.00	18,200.00	(200.00)

Contractor VAT :			
	Bill	VAT (2.25%)	Net bill
Rahman enterprise	45,000.00	1125.00	43,875.00
Babul enterprise	46,000.00	1150.00	44,850.00
	91,000.00	2,275.00	

Handout (7.1) format of receipt-payment and budget variance account

Name of Union Parisad: Alatoli

WPP: Sustainable Solutions for the Delivery of Safe Drinking Water (SDSD) Project

Project Reconciliation Statement

For the month March 2006

A.	Opening Balance:	1/3/2006		
		Cash in Hand	-	
		Cash at Bank	1,07,450.00	
		Advance	-	
		Total - A		1,07,450.00
B.	Receipt:			
	(Note 1 As per Ledger)		7564.00	
		Total - B		7564.00
C.	Payment:			
	(Note 2 As per Ledger)		9867.00	
		Total - C		9867.00
D.	Closing Balance:	31/03/2006		
	A + B - C =	Total - D		1,05,147.00
		Cash in Hand	-	
		Cash at Bank	1,05,147.00	
		Advance (Note 3)	-	1,05,147.00

Prepared by

Checked by

Approved by

Date

Date

Date

Name of Union Parisad: Alatoli

WPP: Sustainable Solutions for the Delivery of Safe Drinking Water (SDSD) Project

Statement of Receipt

For the month March 2006

Accounts Head	Date	Vou. #	Page #	Purpose	Amount	Amount
A. Grant received from DASHOH				As per ledger		
DASHOH grant for HRD				Capacity building	2891.00	
						<u>2891.00</u>
B. Bank interest received				As per ledger		
Interest given by bank on deposit money					2174.00	
name and branch						<u>2174.00</u>
C. Miscellaneous income received				As per ledger		
Community cost sharing					2499.00	
						<u>2499.00</u>
Total receipt (A + B + C)						<u><u>7,564.00</u></u>

Prepared by

Checked by

Approved by

Date

Date

Date

Name of Union Parisad: Alatoli

WPP: Sustainable Solutions for the Delivery of Safe Drinking Water (SDSD) Project

Statement of Payment

For the month March 2006

A. Payment SDSD Budget

As per ledger

Account code and Head	Date	Vou. #	Page #	Purpose	Amount	Amount	Amount
6943-Dialogue session				Entertainment	2,500.00		
7035-Documentation & reporting				Photocopy	200.00		
69613-Conveyance for secretary				Training	300.00		
69861-Standing committee activation				Entertainment	300.00		
69711-State & non-state meeting				Entertainment	740.00		
70111-Audit & finance controlling	21, 22			Tax & exp.	467.00		
				duty by bank			
69851-As test, fee transfer to UP fund				Water quality test	5,360.00		

Total Union Parishad level Cost 9,867.00

Total payment from UP budget - A

9,867.00

B. WatSan (Arsenic) Service Level

As per ledger

. 69851-Construction of Safe water

Total WatSan Service Level Cost - (B)

Total Payment (A + B)

9,867.00

Prepared by

Checked by

Approved by

Date

Date

Date

Name of Union Parisad: Alatoli
WPP: Sustainable Solutions for the Delivery of Safe Drinking Water (SDSD) Project

Bank Reconciliation Statement

As on March 31, 2006

Name of Bank : Uttara Bank

Name of Bank A/C: DASCOH-Alatoli UP SDSD Project

Account No. : 4930

				Amount in Tk.
Balance as per Bank Statement				102,256.00
Less : Cheque Cashed but not entered into Cash Book				
Date	Cheque #	Purpose	Tk.	
				-
Add: Cheques entered into Cash Book but not credited by Bank				
Date	Cheque #	Purpose	Tk.	
22/12/06	CAD-7196175	HRD UP	2891.00	2,891.00
Less: Cheque issued but not presented for payment				
Date	Cheque #	Purpose	Tk.	
Balance as per Cash / Bank Book				1,05,147.00

Prepared by
Date

Checked by
Date

Approved by
Date

Name of Union Parisad: Alatoli

WPP: Sustainable Solutions for the Delivery of Safe Drinking Water (SDSD) Project

Statement of AdvanceFor the month March 2006

Advance	As per ledger						
Account Head	Date	Voucher #	Page #	Purpose	Amount	Amount	
Program Advance					_____	-	
					_____	-	
Total Advance						_____	-

Prepared by

Checked by

Approved by

Date

Date

Date

Name of Union Parisad:

WPP: Sustainable Solutions for the Delivery of Safe Drinking Water (SDSD) Project

Budget Variance Statement

For the month of 2006

Details

A/C Code	Budget Head	Budget of 2006	Expenses up to	Expenses during	Total Expenses upto	% of Total Expenses of Budget	Balance with Budget	Remarks
1. Union Parishad level Cost								
693	UP can use gender aware participatory planning, monitoring and methods appropriately for the WATSAN sector	17,100						
69311	Participate in refresher training on PPM and budgeting	5,850						
69312	Prepare annual plan/budget for 2006-2007, share in public and approval	3,500						
69314	Participate training on tax assessment and collection by UP at UP	5,250						
69351	Monitoring the administration and management of service contracts with private sector	2,500						
696	UPs can implement, monitor and account for their WATSAN plans	3,900						
69611	Participate in refresher training on finance and administration	-						
69621	Conduct contract management refresher training at UP level	3,900						
698	Sustainable and equitably accessible WATSAN service are operational and used	13,400						
69811	Participate training on arsenic contamination, sanitation and hygiene promotion.	4,900						
69821	Participate training on UPs role in Arsenicosis patient referral and treatment.	4,900						
69861	Activating the UP level standing committees (Fund & establishment, health & family planning and rural water supply & sanitation) through meetings.	3,600						
699	Effective representative group to address WATSAN related issues are in place	10,000						
69961	Conducting dialogue sessions between VBOs and UPs on water safety plan and progress	5,000						
69962	Conduct dialogue sessions between VBOs and UPs on WatSan plan and progress	5,000						
701	Necessary PPM guidelines and tools developed and implemented	2,500						
70111	Implement administrative, financial control and auditing systems	750						
70221	Reviewing of last quarterly plan.	1,000						
70351	Preparing monthly financial reports	500						
70352	Preparing quarterly progress reports.	250						
	Total Union Parisad Level Cost - 1	46,900						
7. WatSan (Arsenic) Service level Cost								
698	Sustainable and equitably accessible WatSan service are operational and used							
69851	Construction of alternative safe water options (contractor enlistment, tender invitation, option & site selection, cost sharing collection, caretaker selection and recognition, construction monitoring).							
	Total WATSAN (Arsenic) Service Level Cost - 7							

Grand Total (1 + 7)

Prepared by & Date:

Checked by & Date:

Approved by & Date:

Attachment (8.1) training evaluation form

Training evaluation form




Book keeping and account management training for UP

Date:

Union:

Upazila:

District:

Serial no.	Aspects of Evaluation	Level		
		Good  (√)	Satisfactory  (√)	Bad  (√)
1.	How were the materials used in the training sessions?			
2.	Did you understand the issues discussed at the training?			
3.	How would you rate the facilitator's efforts to assist you?			
4.	How would be able to maintain financial discipline by doing accurate account keeping and management in all activities of UP?			