

NOBLE USE SERVANTS EVANGELISM
TEAM AND ASSOCIATES

FINANCE MANUAL

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1 Budgeting

1.1 Purpose

To have an adequate budget setting process in place, in line with the needs and objectives of NUSETA.

1.2 Policies

- Budgetary accounting is a management control technique employed to assist in controlling expenditures and in guiding income generation and collection.
- Budgets should be prepared on annual basis but analyzed by quarter.
- Budgets should be able to cater for both operational expenditure as well as capital expenditures of the team.
- Budgets should be prepared, reviewed, and approved before close of the year.
- The Treasurer, acting under the direction and guidance of the Executive Committee, is responsible for collecting the needs of the team and further guided by the strategic plan to consolidate the Operational and Capital budget.
- All notes and assumptions to the budget should expressly be written down for review and any deviations from time to time be factored in during quarterly reviews.

1.3 Budget analysis

- Within ten days after the end of each quarter, a written budget analysis shall be performed consisting of the following elements:
 - a. Actual revenues and expenditures will be compared to budgeted amounts; both for the current quarter and for the year-to-date.
 - b. Significant variances will be noted, and their causes determined. Any variance above 10% shall be considered to be significant and is to be explained.
 - c. Recommended actions to ensure budget compliance for the remainder of the year will be set forth.

1.4 Budget modification

- The overall budget may require modifications during the course of the year. Upon the necessary review and approval, the supplementary budget should be incorporated into the main budget.

1.5 Time schedule

| Actions | Person responsible | Date |
|--|--|-----------------|
| Warrant sets out total revenue and allocations | The Exec | 01, November |
| Prepare budget first draft | The Treasurer with the help of the finance committee | 15, November |
| Review budget with Finance committee | The Treasurer and the finance committee | 30, November |
| Submit budget to the Executive Committee | The Finance Committee | 07, December |
| Making the modification needed by the Exec | The Treasurer | 15, December |
| Submit final draft to the Exec | The Finance Committee | 20, December |
| Approve budget | The Executive Committee | 30, December |
| | | |

2 Cashflow forecast.

2.1 Purpose

- To provide guidelines for preparing cash flow forecast for NUSETA.

2.2 Policies

- Cash forecasts should be prepared on consistent basis to monitor and manage receipts and payments.
- Cash forecasts is the responsibility of the treasurer and should be reviewed by the finance committee.
- The Executive committee should be updated of the cash status at every Exec meeting and when the shortage in available cash is material.
- All investments and borrowings for any amount should be approved by the Executive board in close consultation with the Finance Committee.
- Provision for welfare support for team members with donations or loans should be provided for and such decisions shall be addressed on case by case as per the welfare policy of the team.

2.3 Procedures

- The treasurer should generate from the books of account, all information necessary to determine and identify cash sources as well as cash collection with due dates. Such cash sources include Fundraising, Donations, and campaigns as well as other incomes from investment.
- The treasurer should generate from the books of account (specifically the budget), all information related to cash requirements and payment dates. Such requirements include missions expenses, general operational costs as well as capital expenditure anticipated.
- The treasurer should compare the information to prepare cash forecasts which should be internally consistent to the strategic and budget plan.
- The treasurer in coordination with the Exec and the finance committee should manage cash accordingly, as follows:
 - a. Availability of cash when making payments.
 - b. Invest idle cash in approved profitable ventures.
 - c. Determine the needs to obtain short or long terms financing.

- d. Determine the amount of unearned income to be recorded based on prudence; ability to earn and collect these incomes.

2.4 Cash forecast

3 Reporting

3.1 Purpose

To provide the leadership with strategic reports to aid in decision making. Different reports are to be provided quarterly and annually.

3.2 Policy

- Management accounts are to be prepared quarterly by the treasurer and presented to the Exec. They shall incorporate: An income and expenditure statement and a balance sheet.
- The income statement shall be a comparative analysis of actual performance for the year to the budget and previous year.
- A standard reporting template shall be adopted and improved on based on needs.
- During the AGM, the income statement, balance sheet as well as cashflow statement shall be presented.

4 Cash handling

The purpose of this section is to set policies and procedures for the handling of NUSETA's cash and bank accounts. These policies and procedures aim at ensuring that cash and bank transactions are based on proper authorization, are properly controlled and that they are properly classified in the accounting records.

4.1 Opening and authorization of new bank accounts

3.1.1 Purpose

- To document proper procedures for opening new bank accounts.

3.1.2 Policy

- Accounts are only held with approved banks; account opening should always be through a duly signed resolution by the Executive Committee.
- The treasurer is responsible for cash management and proper maintenance of bank accounts.

4.2 Closing bank accounts

4.2.1 Purpose

To document proper procedures for closing bank accounts.

4.2.2 Policy

- The opening or closing of a bank account should be properly authorized.
- A bank account that is inactive or has a zero balance for more than six months should be closed unless there is a justification to keep it open.
- The closing of a bank account is to be recommended by the treasurer in consultation with the finance committee and is to be approved by the Exec.
- Any unused cheque books/leafs related to the closed bank account should be returned to the bank upon closure of the account.

4.2.3 Procedures

- All bank accounts should be reconciled by the treasurer and reviewed by the Finance committee on a monthly basis to determine that reason still exists for the account to be held. Otherwise, it should be closed.

- Before starting the closing process, the following should be performed:
 - a) The treasurer should prepare a bank reconciliation for that account to determine outstanding cheques and arrange payments.
 - b) The treasurer should invalidate all unused cheques and hand them over to the Finance committee.
 - c) The Finance committee should ensure that all unused cheques were accounted for using the serial numbers used, voided and remaining cheques handed over by the treasurer.
 - d) The Finance committee should organize for return the checks to the bank.
- The Finance committee should prepare a written request/bank account closing letter and send it to the Exec for approval.
- Upon receipt of the properly authorized request, the Finance committee should notify and arrange with the bank where any remaining bank balance is to be transferred.
- Once the account has been closed, the treasurer should deactivate the account from the General Ledger (books).

4.3 Cash receipts and management

4.3.1 Purpose

- To maintain internal controls over cash received.

4.3.2 Policy

- Physical or e-receipts should be issued to acknowledge all cash receipts.
- Receipts vouchers should be serially pre-numbered and should be issued by the treasurer.
- The original copy of the receipt should be provided to the payer and a copy be filed for record.
- As soon as cash and cheques are received, they must be restrictively endorsed for deposit to the respective bank account within 24 hours of receipt.
- All Mpesa receipts should be banked immediately through the pay bill to the bank account.
- The Finance committee should ensure that there is no gap in the serial number of the receipt & further that the amounts were actually banked.

- A small float should be held by the treasurer as petty cash to pay for small unforeseen expenses.
- The petty cash account and other “advances” shall be accounted for through the imprest system and support documentation plus a reconciliation given to the treasurer within a month.

4.4 Bank Reconciliations

4.4.1 Purpose

- To properly perform the monthly bank reconciliation.

4.4.2 Policy

- Bank reconciliation must be prepared on a monthly basis for all bank accounts even if the balance per books agrees with the balance per bank statement.
- The bank reconciliation should be prepared by the treasurer using the standard bank reconciliation statement.
- The reconciliation should be prepared in the original currency of the account.
- Reconciling items (i.e., outstanding cheques and deposits in transit) should be clearly identified. Items outstanding for a long time should be investigated and necessary action taken.
- Cheques outstanding in the reconciliation for more than six months should be cancelled and investigated. The treasurer should prepare a JV to revert the cheques back to the bank account ledger. This should be approved by the finance committee.
- The bank reconciliation should be printed and signed by both the treasurer and a member of the finance committee. A copy should be filed for future reference.

4.5 Voided cheques

4.5.1 Purpose

- To properly support, deface, retain, and record manual checks that are to be voided.

4.5.2 Policy

- A voided cheque is a cheque spoiled in the process of preparation before it is recorded monetarily in the accounting records.

- Voided or canceled cheques must be thoroughly defaced by prominently imprinting the word "VOID" or "CANCELLED" and striking through the face of the cheque.
- Both voided and canceled cheques must be retained for the same retention period of the accounting records. They must be attached to the corresponding payment Journal Voucher.

4.6 Request for cheque books

4.6.1 Purpose

- Avail cheque books for all future payments as well as ensuring security over blank cheque books.

4.6.2 Policy

- All orders of new cheques must be ordered sequentially with no gaps in the cheque numbers.
- Blank cheques should be safeguarded by the treasurer and should be secured in lockable drawers.

4.7 Bank charges

4.7.1 Purpose

- To properly record the monthly bank charges.

4.7.2 Policy

- Bank charges should be identified and recorded on time and at least monthly, and before closing the period (and before bank reconciliation can be finalized)

4.7.3 Procedures

- The treasurer should locate any bank service charges for the month, including wire transfer fees. Various charges may need to be accumulated into one amount per account. All undue charges should be escalated to the Finance committee.
- The treasurer should also track service charges on the Mpesa system.

5 Procurement and accounts payable

5.1 Purpose

- The purpose of this section is to provide policies and procedures for NUSETA's procurement of goods and services, processing invoices and for recording the accounts payable.

5.2 Policy

- NUSETA should have proper procurement policies and procedures for both operational as well as capital expenditure.

5.3 Procedures

- An approved list of vendor/suppliers should be prepared and maintained by the Executive Committee.
- All purchases should aim to achieve least prices and best qualities of the product or service being sought.
- All purchases should be pre-approved by the Exec and should be aligned to the main budget.
- The procurement request should further be approved by the finance committee before proceeding to start sourcing if the amount involved is higher than KES 100,000.
- Quotations from the approved vendors/ suppliers are to be requested and where possible, samples are delivered for quality review and further approval.
- Negotiation for favorable terms including amount payable, terms of payment and delivery logistics should precede selection of the supplier.
- Upon selecting a supplier, a purchase order is raised for delivery of the products and where the amounts exceed KES 250,000, a contract agreement should be drafted over and above the purchase order.
- The treasurer should follow and monitor the procurement process until the goods or services are delivered by the vendor.
- Upon receiving the goods, the receiving officer should sign the delivery note after confirming that the quality and quantity ordered for has been received. Further, an ETR invoice should be received to facilitate final payment.
- Accounting entries

a) When invoice is received:

Dr - the expense/ capital account

Cr - Accounts payable - supplier's account

b) When payment is made:

Dr - Accounts payable - supplier's account

Cr - Bank

- For every new key vendor, KYC form should be duly filled up and the necessary documents supplied for our record. (see a KYC form in the appendix)

5.4 Accounts payable

5.4.1 Purpose

The purpose of this section is to provide policies and procedures for recording of NUSETA's accounts Payable and processing of payments.

5.4.2 Policy

- The treasurer is responsible for recording NUSETA's purchases and for payments to suppliers/vendors.
- Accrual concept should be the basis used in recording purchases and in processing payments to vendors.
- Accounts payable should be reconciled periodically and should form part of the management accounts.
- Payables should be recorded at face value plus or minus any interest premium or discount and other appropriate adjustments. The payable amount can be determined from billing/invoices received and should be verified against purchase orders, contracts etc. before recording the liability.
- When actual values are not available, recorded value should be based on best available estimates. Estimates should be based on current market prices and previous experiences. A Journal Voucher should then be raised and approved by the Exec to register this.

5.4.3 Procedures

- Upon receipt of the invoice, the treasurer should verify the existence, approval, and consistency of the following supporting documents before recording the transaction in the payables ledger:
 - a. Purchase Order
 - b. Quotation Evaluation Reports if any
 - c. Contract with the vendor if any
 - d. Delivery note (signed)/Purchase Receiving Report
 - e. Supplier Tax Invoice (ETR)
 - f. Tax Deduction at Source (WHT)
- If the documents are satisfactory, the treasurer should record the invoices into the accounts payable ledger.
- If it is agreed to make an advance payment to the vendor, proper payment procedures should be followed, and the payment should be recorded as prepayment and in a manner that assures they will be recovered by an offset against vendor invoices.
- The accounts payable ledger should be reviewed, by the Exec, on a monthly basis for any debit balances. Accordingly, the debit balances accounts should be re-classified to their related accounts.
- A statement of account should be obtained from recurring vendors periodically, on a sample basis.

6 Check issuance, wire transfers, and cash disbursements.

6.1 Purpose

To provide guidelines on how to raise any payment.

6.2 Policy

- All payments must be requested and properly authorized on a Payment Requisition and MUST be supported by original documentation, approved by the Exec or the procurement officer.
- The persons approving the payment voucher should be the treasurer and the Exec or a representative.
- All disbursements and payments above KES 20,000 (or equivalent in other currencies) should be paid by cheque or wire transfer unless otherwise approved by the Exec.
- Cheques should not be payable to the bearer nor signed blank.
- Disbursement should be based on the approved budgets.

6.3 Procedures

- The requesting supplier/payee should provide the treasurer with all supporting documents to process the payment.
- Original documentation must be firmly attached to the original cheque request including, but not limited to the following:
 - a. Original ETR invoice
 - b. Delivery note/ Report/ Confirmation
 - c. Contract, when applicable
- Accountant should do the following:
 - a. Prepare a reconciliation statement for supplier (if we have credit agreement)
 - b. Post the invoice to the General Ledger.
 - c. Before any payments can be raised, the treasurer must do a cashflow evaluation to ensure adequacy of funds to support the payments being made.
 - d. Raise a payment voucher and attach the relevant documents (with invoice stamped received).
 - e. Raise payment cheques/EFTs/ RTGS or Cash cheques
 - f. Have the signing officials (signatories) review these payments and sign both the cheques as well as the payment Journal Vouchers.

- After payments are approved, the cheques/EFT/RTGS should be posted into the system and the documents be properly filed for future reference. Posting must ensure proper expense allocation as per the various reporting categories and the applicable formulae.
- Cheques should be recorded in the manual register by the treasurer; details included in the register: Date, CHQ No, Payee, Amount, collected by, signature, date collected.
- All payees should be notified about their payments by the treasurer to avoid cases of stale cheques.

6.4 Cheque stop order.

6.4.1 Purpose

- To document proper procedures for stopping checks.

6.4.2 Policy

- Cheque stop order should be issued to the bank upon receiving a written request from the beneficiary claiming loss or error in the issued cheque(s).
- The treasurer should remove from the outstanding cheque list those cheques for which a stop payment confirmation notice has been received.
- A new cheque shall be issued after receiving a confirmation from the bank that the cheque has been stopped.

6.4.3 Procedures

- The treasurer should be responsible for stop orders based on valid cases.
- All Stop Orders must be approved by the Exec before being signed by the official signatories.
- Treasurer then sends order to bank.

6.5 Authorized bank signatories

6.5.1 Purpose

To document cheque signing authority (Signing mandate)

6.5.2 Policy

- All authorized signatories with their authorized limits must be approved by the Exec through a board resolution.
- Any changes to the signing mandate must be updated with the bank through a board resolution.

6.6 Initiated wire transfers out.

6.6.1 Purpose

- To properly record wire transfers

6.6.2 Policy

- Registration to money transfer channels such as internet banking should be supported by a resolution of the executive committee.
- All wire transfers must be requested and properly authorized on a payment request supported by original documentation and signed by authorized personnel.
- Proper separation of responsibilities and mandate among the payment initiator(s) and approvers must be ensured.

6.7 Investing cash

6.7.1 Purpose

- To properly approve, monitor and record transactions relating to excess cash investment and interest income thereto.

6.7.2 Policy

- If there is a surplus in the cash balance NUSETA may invest it.
- All idle funds that are not expected to be utilized in the next month should be deposited in an interest-bearing account or otherwise in pre-approved opportunities.
- The investment should be risk-free and a short-term investment such as commercial banks - call deposit accounts or otherwise in pre-approved opportunities.
- The fund should not be invested in commercial securities, long-term bonds, or fixed assets.

6.7.3 Procedures

- The treasurer should submit a cashflow forecast report to the finance committee and Exec for approval showing the cashflow projections and the interest income anticipated from the proposed investment.
- After approval, the treasurer should immediately prepare transfer letter of available funds from the current account to the call deposit account or otherwise in pre-approved opportunities. The letter should be signed as per mandate.
- The treasurer should record interest income immediately upon receipt of the bank/fund statement.
- A call should be made in line with the cashflow needs at least two days prior to raising the anticipated payment.

7 Acquisition, costing & capitalization of fixed assets

7.1 Purpose

- To establish written procedures that will ensure proper recording and accountability for fixed assets and to establish and implement controls necessary to safeguard the assets of NUSETA.

7.2 Policy

- The fixed assets are tangible assets owned by NUSETA and used in our operations (not for resale). Useful life should be a period more than one year and the asset cost must be more than KES 5,000 to qualify for capitalization (otherwise, it is expensed).
- Assets should be capitalized at the net cost (after factoring in discounts, transportation costs and all applicable taxes).
- When NUSETA receives donations of fixed assets, such donations of capital assets should be recorded in the books as revenue at the fair value at the date of receipt and are capitalized in the books. The methodology used to determine fair value should be documented.
- All the documentation supporting the acquisition cost of an asset along with reports or information substantiating its existence and location should be maintained & made available to the members and auditors as per need.
- All procurement procedures remain as documented in the procurement policy.
- Financial allocation shall be made for maintenance of assets following the laid down financial policies. All repairs must be undertaken by pre-approved technical experts.
- All Assets MUST be tagged by the treasurer upon being received and a fixed asset register maintained.
- Depreciation - Depreciation should be run across all asset categories. Assets are classified into the various classes and depreciated at reducing balance rates.
- In the year of purchase, assets are depreciated in full for the year while no depreciation is charged for the year of disposal.
- Depreciation rates/ Schedule per class of assets:
 - a. Computers & Accessories: 33.3% P.A (3 years useful life)
 - b. Office Partitions: 16.67% P.A (7 Years useful life)

- c. Furniture & Fittings: 20% P.A (5 Years useful life)
- d. Office Equipment: 33.3% P.A (3 Years useful life)
- e. Public Address Equipment: 33.3% P.A (3 Years useful life)
- The above useful lives may be affected by changes in the operational and technological environment or the use of the equipment.
- A fully depreciated fixed asset will remain in the fixed asset sub-ledger until the fixed asset is retired from service & disposed of.

7.3 Disposal of fixed assets

- 7 The Executive Committee is responsible for identifying the following:
 - a. Obsolete assets.
 - b. Damaged beyond repair assets.
 - c. Completely used assets.
- 8 Disposing of a fixed asset requires removing the asset's net book value from the accounting records. This involves removing the original cost and accumulated depreciation of the asset.
- 9 Any difference between the proceeds received and the net book value represents a gain or loss on disposal of the fixed asset and should go to the Income Statement.
- 10 All disposal proposals must be approved in writing by the Exec.

7.4 Fixed assets register and records.

7.4.1 Purpose

- To provide guidelines for the maintenance of a fixed assets register and records.

7.4.2 Policy

- The treasurer should maintain an updated fixed asset register that contains:
 - a. Description of the asset
 - b. Name of the asset
 - c. Identification number (tag number)
 - d. Cost of the asset
 - e. Date of acquisition
 - f. Location of use
 - g. Estimated life and mode of disposal.

- The registering process should be computerized.

7.5 Fixed assets physical Storage and Count

7.5.1 Purpose

- To provide guidelines for the periodic physical storage and count of NUSETA's fixed assets.

7.5.2 Policy

- The team's assets should be kept in a convenient place agreed upon by the National Executive Board for the period agreed. They should however not be rent out for any other purpose than what the constitution allows for.
- The treasurer is responsible for the periodic physical count of fixed assets.
- Physical count of fixed assets should be performed annually.
- Fixed assets recorded in the register should match those recorded in the accounting system and if any deviations/ differences are identified, it should be investigated, reported, and resolved.

Appendixes

1. KYC Form

| | | |
|--|--|--|
| Form | "Know your customer / supplier" | |
| Company name: | | |
| Registered address | | |
| Room no: | Floor no: | |
| Building no: | Building name: | |
| Street: | Area: | |
| City/town: | | |
| P. O. Box: | Country: | |
| Contact details & business registration no. | | |
| Telephone 1: | Website: | |
| Telephone 2: | Email: | |
| Fax no.: | | |
| Company details | | |
| Nature of organization: | | |
| Business type: | | |
| Bank details | | |
| Bank name: | | |
| | | |
| Branch: | | |
| Account name: | | |
| Account no.: | | |
| | | |
| Company identity proof | | |
| PIN number: | <i>Attach copy</i> | |
| VAT number: | <i>Attach copy</i> | |
| Registration no: | <i>Attach copy</i> | |
| Director's / manager's / shareholder's: | | |
| 1 | 2 | |
| Name: | Name: | |
| Designation: | Designation: | |
| Mobile: | Mobile: | |
| Email: | Email: | |
| Contact persons | | |
| Name: | Name: | |
| Designation: | Designation: | |
| Mobile: | Mobile: | |
| Email: | Email: | |
| | | |
| Please send us above attached KYC form of as soon as possible with supporting documents | | |

2. Cashflow forecasting template.

| Cash Flow Forecast - Summary Variance Analysis | | | | |
|--|--|----------|--------|----------|
| | | Forecast | Actual | Variance |
| Opening Cash Balance | | | | - |
| Cash Inflows | | | | |
| | | | | - |
| | | | | - |
| | | | | - |
| | | | | - |
| Total Cash Inflows | | | | - |
| Cash Outflows | | | | |
| | | | | - |
| | | | | - |
| | | | | - |
| | | | | - |
| Total Cash Outflows | | | | - |
| Financing (Borrowings) | | | | |
| | | | | - |
| Net Financing | | | | - |
| Ending Cash Balance | | - | - | - |
| Additional Comments: | | | | |