



World Education

94957

**Financial Management and Bookkeeping
Training Report**

**(On-the-job training for the Yemeni Women's Union Centers and Branches in Financial
Record Keeping)**

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**conducted and prepared by
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ACRONYMS

| | |
|------|---|
| YWUB | Yemeni Women Union Branch |
| GAAP | General Accepted Accounting Principles |
| SWAY | Support for Women's Associations of Yemen |

EXECUTIVE SUMMARY

This On-the-job training and report for eleven centers, Ibb branch, Qabaita Bakery and Ibb Kindergarten/Primary School, funded by SWAY project in Taiz and Ibb provinces resulted from a recommendation made in "The Assessment of Seven Income Generating Activities Report" prepared for SWAY project in February 1995.

The goals of the assignment were to conduct on-the-job training for fourteen centers and income generating activities run by the Yemeni Women Union in Taiz and Ibb provinces, and also to train the SWAY Project Program Manager and Program Officers in the use of the financial record keeping forms and the application of the accounting procedures.

The following centers, branches, and income generating activities received training by the consultant in financial management and record keeping:

1. Yareem Center
2. Azaez Center
3. Qabita Center
4. Baadan Center
5. Jibla Center
6. Al Qaraisha Center
7. Adeem Center
8. Sharjeb center
9. Al Akahila Center
10. Al Rahida Center
11. Saber Center
12. Ibb Branch
13. Ibb Kindergarten/School
14. Qabaita Bakery

A review of the centers' operations, their level of operations and the capabilities of their management teams was conducted in order to design/introduce suitable accounting systems.

Many of the centers, such as Al Qaraish and Adeem, never maintained financial records, despite their involvement in income generating activities. Whereas other centers such as Yareem, Al Rahida, Baadan, Jibla and Azaez maintained one or two registers to record the names of their members and their subscription fees. This system is not effective for the monitoring and control of funds.

The kindergarten was maintaining its accounts based on a single entry method. This method was

introduced to them by the Governmental Inspection and Control Department. It was not found to be proper for keeping balanced accounts, and overall, it doesn't meet the General Accepted Accounting Principles (GAAP).

The Qabaita bakery management team was trained on the previously tested and recommended method/forms. The newly introduced accounting system requires them to maintain two registers: one to record their daily cash transactions and the other to classify their accounts. This system was adapted to meet their needs to calculate their Profit / Loss as well as finding their financial position. Whereas the accounting system which the Ibb kindergarten/school management team were trained on was based on the American double entry system. A new subsidiary ledger for the kindergarten/school's clients was also provided to them.

The Financial Management and Bookkeeping Training focused on applying an accounting method which depends on recording and classifying daily cash transactions for the centers using a very simple format.

Two financial registers were delivered by SWAY project to each center. One is for recording the daily transactions (Journal), and the other one for classifying the daily different financial transactions into the proper accounts (General Ledger).

The training conducted would provide the centers and the income generating activities with the necessary skills for recording their daily financial transaction and classifying them into the proper subsidiary ledger. It would also provide them with the skills necessary to prepare the monthly financial reports such as the cash flow statement for the centers and the income statement for the income generating activities of Ibb Kindergarten/School and Qabaita Bakery.

The SWAY project Program Manager and the two Program Officers of both Ibb and Taiz provinces were also trained on the registers and the accounting procedures. They worked as co-trainers, each one in her assigned area.

On-the-job follow up by the SWAY Program Manager and the two Program Officers from now until the end of the project in June 1995, is very necessary to ensure the correct application of what they learned.

On the-job-follow up by the financial managers of the two YWUBs in Ibb and Taiz was found to be necessary to monitor and control the centers' accounts.

In case the YWUB find it difficult to carry on this assignment then the YWUB should consider appointing a part time accountant with good experience to do this job.

1. INTRODUCTION

In February 1995, an assessment of seven income generating activities funded by SWAY Project was performed. The assessed projects funded by SWAY Project aimed at developing the skills that enable the Yemeni Women Union centers and their members to plan and run profitable income generating activities .

One recommendation made by the consultants in their report reads as follows:

"SWAY project should contract a business consultant to provide on the job training in financial records for Taiz Computer Workshop and Ibb Kindergarten/School....
Given the difficulty all centers seem to face in terms of filing systems, record keeping and financial analysis, the business consultant should train the 10 remaining centers on above issues...."

1.1 Training Goals

The goals of the Financial Management and Bookkeeping training as indicated in the contract between the consultant and the World Education were to conduct the following activities and tasks:

- Conduct on the job training with Ibb kindergarten / school in financial monitoring and control, using the Program Officers as co-trainers.
- Conduct on-the-job training with 10 Yemeni Women's Union Branches and centers in Taiz and Ibb provinces in financial record keeping, monitoring and control. When necessary modify financial monitoring and control forms currently in use to better suit the needs of the centers and branches.
- Through practical activities and on-job-training the Program Officers were trained in the use of all forms, both individually and in helping the centers with their use.
- Review the results of the above stated activities and make recommendations for further modification of financial management and record keeping.

1.2 Methodology

In order to achieve the training goals, and comply with the SWAY management work plan, I visited the assigned centers and conducted the following :

- Interview with the centers' management team;

- A review of operations and bookkeeping systems;
- An evaluation of their present level of education and ability to apply the recommended system of accounting.

After analyzing the existing situations, I introduced three bookkeeping systems, each catered to the degree of ability of the individual centers and branches.

2. FINDINGS

2.1 Ibb kindergarten

It may be worth mentioning in the beginning that, this time, I received great co-operation from the head of the YWUB Ibb province and the manager of the Ibb kindergarten/school, Ms. Samira Al Bahali. She showed me all the financial records they maintain and expressed her appreciation towards this training. Ms. Bahali offered me and the co-trainer of SWAY projects breakfast on each of the four days we trained them, as we reached their kindergarten/school early in the morning, at her request.

Although the kindergarten maintains financial registers to record financial transactions, these records have never been prepared according to the GAAP. For example, they are recording revenues in one register, their expenses in another and cash in a third one. This system is based on a very old system known as "One Entry Accounting System". They have never used a payment voucher, instead they were using printed receipt vouchers for cash payments. The subsidiary ledger they used to record income from their clients/students, was not found to be sufficient.

The management of the YWUB and the kindergarten were eager to upgrade their present accounting system into a system that maintained their financial records properly and managed financial resources.

The "Double Entry Accounting System"/American method was found to be the most appropriate system for the kindergarten/school for the purpose of monitoring and controlling their funds.

2.2 Qabaita bakery

The Qabaita bakery's management team was introduced to the new accounting forms mentioned

in the "February 1995 Assessment of Seven Income Generating Activities report". Since the oven has not been reconstructed yet, they were unable to apply their knowledge in bookkeeping. In any case their old system was based on recording daily financial transactions on too many registers. Some registers were used to record daily sales while others were for recording purchases and consumption of materials...etc.

During its operations period, the Qabaita bakery was running at a continuous loss due primarily to weak financial management. Therefore, they had to get donations from the YWUB in Taiz or borrow funds or commodities from merchants.

The management team was eager to learn better methods for recording, monitoring and managing their financial transactions.

2.3 Other centers

The majority of the visited centers never maintained any records for financial transactions, whereas others have been maintaining either one or two registers to record the subscription fees collected from their members. These registers were divided into different sections. Some sections were used to record the subscription fees collected for different activities and other sections were used to record their expenses. These registers were not effective in terms of keeping control over their funds. Also, the financial information that these methods provided was inadequate. Azaez center for, example, has not updated its registers since August, 1994. Also it has never maintained cash registers. Nearly all visited centers were found to be in a similar situation.

The management of each center was eager to upgrade their skills for maintaining financial records in the proper way.

2.4 General Findings

Almost two years ago SWAY project conducted a training workshop for centers in Ibb and Taiz provinces on bookkeeping and accounting. However, none of the forms or methods introduced in that workshop were being used by the centers. This is mainly because the forms and methods were considered too complicated for the women running the centers and also there was no follow up by the SWAY project Program Officers.

3. TRAINING CONDUCTED

3.1 Ibb kindergarten/Primary school

Following are the topics covered in the training sessions:

- Accounting voucher system
- How to record daily transactions using the "American Accounting Method" which is based on the double entry system
- How to maintain a general ledger to classify different accounts
- How to prepare monthly revenue and expense statements
- How to prepare monthly income statements
- How to calculate the monthly cost of goods/services sold
- How to determine their financial position at any time
- How to deal with the annual closing entries such as depreciation , doubtful debts , bad debts...etc.
- How to prepare a subsidiary ledger for clients/students
- How to monitor and control their cash and other financial resources

The Ibb kindergarten/school handles relatively large operations in terms of the number of children and students. It deals at present with 178 children/students. Also it handles a total revenue of over one million Yemeni Rials per annum. Therefore, the simplified accounting system which was introduced to the centers and the Qabaita bakery was found to be inadequate for the kindergarten/school operations. Another bookkeeping system called " The American Bookkeeping Method" which is based on the double entry system was considered by the consultant the best to suit their operations. It helps with managing , monitoring and controlling funds.

This system is based mainly in keeping one register (Journal/Ledger)for recording daily transactions and another register (General Ledger) for classifying the accounts.

The system would help management record any financial transaction whether it related to revenue, expense, assets or liability on a daily basis. It would also provide the information necessary to produce an accurate and balanced trial balance report or any other required financial reports on a monthly basis.

Both the head of the kindergarten/ school and the YWUB Financial Officer were trained in using this system. I have found them to be able to deal with the daily cash transactions, but they still need more practice in the non-cash transactions, such as, depreciation, doubtful debt, bad debt, accruals, etc. The non-cash transactions are normally posted at the time of closing the yearly financial books. This process helps in knowing the true income generated, actual expenses incurred and the actual profit realized in a specific year. Also it helps in knowing the financial

position of the kindergarten/Primary School at the end of each fiscal year.

3.2 Qabaita bakery

Following are the topics covered on the job training sessions for the Qabaita management team:

- How to record their daily transactions using the "Receipts and Payment Method"
- How to maintain a ledger to classify their different accounts
- How to prepare a monthly revenues and expense statement
- How to prepare a monthly income statement
- How to calculate the monthly cost of goods sold
- How to determine their financial position at any time
- How to monitor and control their cash and other financial resources

The Qabaita management team was retrained on the previously existing financial forms. Instead of using split sheets to record daily transactions, two financial registers were used (each one already has printed columns). They were found to serve the same purpose as the forms produced by the consultant. Two of these registers were delivered to the Qbaita Bakery management team.

3.3 Other centers

Since there was great similarity between these centers in terms of the ways they maintain their records and handling funds, I have combined them for the purpose of preparing this report.

The training topics for each center included:

- How to maintain a simple journal to register daily transactions
- How to maintain a simple ledger to classify different accounts
- How to prepare a monthly revenue and expense statements
- How to prepare simple income statement for the income generating activities in order to know whether they are making profit or loss
- How to calculate the cost of goods sold for the income generating activities
- How to determine financial position at any time
- How to price their produced goods
- How to monitor and control their cash and other financial resources

4. RECOMMENDATIONS

4.1 Ibb Kindergarten/School

- Work on the double entry system parallel with the existing system for one month. This would give the financial manager more practice on the new system. Then continue working with the newly introduced system.
- If the kindergarten expands its operation, then it requires a part time accountant (could be obtained from a local auditing/accounting firm) with good experience in accounting to handle their accounts. A weekly visit by the accountant should be sufficient.
- In case of further expansion and profits realization then the kindergarten/school needs a full time accountant (with at least five years experience) to handle their accounts and produce their monthly trial balance, income statement and annual balance sheet in the proper way. The present kindergarten financial officer could be reassigned to handle all daily cash transactions.

4.2 Qabaita bakery

- Start using the new accounting system when the oven is reconstructed.
- Since the local economy is facing sharp inflation (over 100% for the last twelve months), they need to make adjustments to their prices, especially if the cost of the materials they use changes such as flour, yeast and gasoline or the expenses they incurred increases, such as wages and transportation.
- Have assistance from someone, with a good accounting/finance background to help them calculate their actual break-even point. Management is unable to make these calculations.

4.3 Other centers

- Start using the registers they were trained in immediately.
- Recommend the YWUB management to assign Ms Khiria Attab (the Financial Officer of the YWUB/ Ibb province) to make field trips to other centers in Ibb province in order to financially supervise them. The Ibb branch received a car from USAID which can be used for field trips. Ms Khiria can assist them in keeping their records according to the system they were trained on. She attended four training sessions conducted by the consultant and became very familiar with its application.

4.4 General recommendations

- Have the SWAY Project Manager and the Program Officers (before the SWAY project closes its operations) follow up with all centers to ensure they maintain their accounts according to the training conducted.
- (After SWAY project closes its operations), the management of YWUB Taiz province needs to consider the assignment of an efficient financial member or an accountant to work on a part time basis supervising the financial records of other centers.
- Management teams in the centers should understand the importance of avoiding combining their personal cash with the centers cash.
- YWUBs in each province should play a role in monitoring the centers' funds to ensure these funds are not misused or used for personal purposes.
- YWUBs in each province should request each center provide it with a monthly financial statement/report of their revenues and expenses (all centers were trained by the consultant on producing such statement/report) .
- Centers should send a signed monthly financial statement of their revenue and expenses to the YWUBs.
- YWUBs should maintain files of the centers financial reports.

**APPENDIX 1
INTERVIEWS/MEETINGS**

March 18 SWAY Office Taiz

Ms. Sandra Loli
 SWAY Project Director
Ms. Suad Al Iryani
 SWAY Projects Manager
Ms. Ilham A. Wali
 Taiz Program Officer
Ms. Suad Al-Qedsi
 Ibb Program Officer

March 25 SWAY Office Taiz

Ms. Sandra Loli
 SWAY Project Director
Ms. Suad Al Iryani
 SWAY Program Manager
Ms. Ilham A. Wali
 Taiz Program Officer
Ms. Suad Al-Qedsi
 Ibb Program Officer

March 29 SWAY Office Taiz

Ms. Sandra Loli
 SWAY Project Director

March 30 Meetings in Sanaa

Ms. Joyce Davidson
 USAID Project Officer
Ms. Beth Gragg
 World Education TOT Trainer

APPENDIX 2 TRAINEES

March 18 Yareem Center

Ms. Habiba Mohammed Al Jodah
President
Ms. Fakhria Ali Ahead Alemasi
Financial Manager
Ms. Sabaa Mohammed Alrazazi
Social Activities Manager
Ms. Basherah Yahia Alnahmi
Educational Manager
Ms Suad Al Qedsi/Co-trainer
Program Officer

March 19 Azaez Center

Ms. Mona Mohammed Mahmoud
Supervisor al-Azaez Center
Ms. Mona Saeed
Supervisor al-Azaez Center
Ms. Ilham A. Wali/Co-trainer
Program Officer

March 20 Qabaita bakery and Qabaita center

Ms. Fayza Algham Saeed
Head of Qabaita Center and the Manager of the
Qabaita Bakery
Ms. Sherood al-Haii
Sales Person Qabaita Bakery
Mr. Farouk Abdel Taher
Assistant Qabaita Baker
Ms. Suad Al-Iryane/ Co-trainer
Program Manager
Ms. Ilham A. Wali/Co-trainer
Program Officer

March 21 Ibb Kindergarten

Ms. Samira Al Bahali
Kindergarten Manager YWUB Head
Ms. Khairia Al-Attab
Ibb YWUB financial officer
Ms. Afrah Baadan
Ibb Kindergarten Financial Officer

March 22 Ibb YWUB

Ms. Samira Al Bahali
Kindergarten Manager, Ibb YWUB Head
Ms. Khairia Al-Attab
Ibb YWUB Financial Officer
Ms. Afrah Baadan
Ibb Kindergarten Financial Officer
Ms. Suad Al Qedsi/ Co-trainer

March 23 Jibla and Baadan center

Ms. Nuria Al-Asbahi
Jibla Center President
Ms. Hayat Saleh
Jibla Center Financial Officer
Ms. Sabah Mohammed Mohsen
Baadan Center President
Ms. Khairia Al-Attab
Ibb YWUB Financial Officer

March 25 Al Qaraisha Center and Adeem centers

Ms. Fawzia Ahead Mohammed
Al Qaraisha Center President
Ms. Adila Ahead Mohammed
Al Qaraish Supervisor
Ms. Iqbal Azaez

Supervisor of different centers
Ms. Wahbia Abdulla Mohammed
Adeem Center President
Ms. Arwa Abdullah Mohammed
Adeem Center Supervisor

March 26 Jibla center and YWUB (application of what they learned on 23 March

Ms. Nuria Al-Asbahi
Jibla Center President
Ms. Hayat Saleh
Jibla Center Financial Officer

March 27 Al Akahila and Sharjeb Centers

Ms. Intsar Salam Al Akhali
Al Akahila Center President
Ms. Muna Mohammed Bin Mohammed
Al Akahila Center Management Member
Ms. Nadia Abdullah Ali
Al Akahila Center Management Member
Ms. Ilham Abdulaziz
Sharjeb Center President
Ms. Nura Abdulaziz Ahmed
Sharjeb Center Management Member

March 28 Al Rahida and Saber centers

Ms. Sabah Abdah Ali Noaman
Al Rahida Management Member
Ms. Hanaa Mohammed Ben Mohammed Farea
Al Rahida Sewing Instructor
Ms. Amal Mahub Saeed
Al Rahida/Aldaiani Management Member
Ms. Sabia'a Mahub Saeed
Al Rahida/Aldaiani Management Member
Ms. Basma Abdulaziz
Saber Educational Supervisor
Ms. Nafha Abdulaziz
Saber Center Supervisor

APPENDIX 3 ITINERARY

March 16, Thursday

02:30 Arrival to Sanaa

March 17, Friday

1430-1830 Travel to Taiz
2000-2200 Preparation for the training

March 18, Saturday

0900-1000 Meeting with SWAY Director
1000-1100 Meeting with SWAY Program Officers
1100-1400 Travel to Yareem with the Ibb program Officer
1400-1800 On-the-job training for four management members of the Yareem center

1800- 2130 Travel back to Taiz

March 19, Sunday

0900-1100 Update notes on the computer
1100-1130 Meeting with the SWAY project manager and the project officers to
review the work plan
1300-1500 Travel to Azaez with the project manager and Taiz province project
officer
1500-1730 On-the-job training for two supervisors of Azaez center
1730-1930 Travel back to Taiz
2000-2130 Updating notes on the computer

March 20, Monday

1030-1300 Travel to Qabaita with the Program Manager and Taiz Program officer
1300-1400 Lunch with the Qabaita management team at the Qabaita bakery
1400-1700 On-the-job training for the three management team of the Qabaita center
and the Qabaita bakery
1700-1900 Travel back to Taiz

March 21, Tuesday

0750-0830 Travel to Ibb
0830-1230 On-the-job training for Kindergarten Manager, the Kindergarten Financial Manager and the YWUB Financial Manager on the financial management and bookkeeping for the kindergarten/school.
1300-1415 Travel back to Taiz

March 22, Wednesday

0745-0830 Travel to Ibb with the Ibb Program Officer
0830-1230 Further training for the YWUB head, the kindergarten Financial Manager and the YWUB Financial Manager on the financial management and record keeping for the YWUB, Ibb branch.
1230-1400 Travel back to Taiz
1700-1930 Updating notes
2000-2200 Preparation for the next working day training.

March 23, Thursday

0730-0900 Travel to Ibb
0900-1230 Training for the Jibla Center President, Jibla center Financial Officer, Baadan center president and the YWUB Financial Officer
1230-1400 Travel back to Taiz

March 24, Friday

1400-2000 Preparation for the next week work

March 25, Saturday

0900-1000 Meeting with the SWAY Program Manager to brief her on the work achieved, training conducted during the first week of work. Also to discuss with her the design of the report.
1000-1100 Meeting with the SWAY Project Manager and the Project Officers to brief them on my achievements, findings and recommendations for their

follow-up purposes.
 1230-1430 Travel to Al Qaraisha center with the Program Manager as a co-trainer
 1430-1600 On the job training for the Qaraish Center President and the Qaraisha
 Center Supervisors
 1600 - 1800 Training for Adeem Center President and Adeem Center Supervisor held
 at Qaraisha center

March 26, Sunday

0730-0900 Travel to Ibb with the SWAY Program Manager and the Ibb Program
 Officer
 0900-1120 Further training and applications for the YWUB Financial Officer, the
 Jibla center president and the Jibla Center Supervisor
 1120- 1300 Travel back to Taiz

March 27, Monday

0930-1130 Travel to Al Akahila center with the Taiz Program Officer
 1130-1400 On the job training for Al Akahila president, Al Akahila two management
 members, Sharjeb center president and Sharjeb management member
 1400-1600 Travel back to Taiz
 1800-2400 Working on the first draft report

March 28, Tuesday

0900-1000 Travel to Al Rahida Center with the SWAY Program Officer/Taiz
 province
 1000-1230 On the job training for Al Rahida Center supervisors and Saber two
 management members
 1230-1330 Travel back to Taiz
 1400-1600 Working on the first draft report

March 29, Wednesday

0900-1130 Working on the draft report
 1130-1230 Meeting with the SWAY Program Manager to discuss the first draft report
 1300-1800 Travel to Sanaa

March 30, Thursday

0900-1330 Working on the final draft report
1400-1500 Meeting with the USAID Project Officer Ms. Joyce Davidson at her house in Sanaa to discuss the finding, the worked performed and the recommendation made.
1930-2130 Dinner with the Senior Program Officer World Education/ TOT Trainer at the Taj Sheba Hotel

March 31, Friday

0630-0930 Final draft report

APPENDIX 4 TRAINING EVALUATION

After conducting each on-the-job training, the consultant asked each trainee to take a plain piece of paper and write, what she has found to be most useful, the least useful, and any other comments she would like to make about the training, without mentioning her name. The following are the trainees' responses (Each point represents either one trainee or one center):

What I most liked:

- I liked it very much. It helped me on matters related to my center
- I liked the overall training because it gave information on how to deal with registers
- The idea of accounts
- The description method
- The assistance we received from the co-trainer Ms. Suad Al Iryani
- Getting the information and the clear language of the trainer. The descriptions method was easy and simple.
- Knowing how to work in a right and organized way
- Knowing the titles of the headlines that each register should have
- The sufficient knowledge we got and the clear accent by the trainer
- No ambiguity
- The daily transactions register
- The accounts classification register
- I can apply what I learned in a simple way
- The trainer insisted to benefit all trainees
- The trainer was flexible, clear and easy in the method he used to explain things
- The way how to organize the centers accounts
- Knowing how to record the inflows and outflows
- The description method used was simple
- I liked very much the application, the good participation and the mutual enthusiasm
- How to handle accounts
- How to handle registers
- How to differentiate between accounts
- How to calculate the profit or loss
- How to daily and monthly organize accounts
- How to Prepare the monthly reports
- I liked the explaining methods used by the trainer
- We got more ideas concerning accounts
- The description used was beautiful and simple
- Full benefit of knowing the bookkeeping and accounting
- The possibility of knowing revenue and the expenses of the centers
- The way to organize purchases of sewing material
- The very simple description method used

- How to price production
- The cash flow statement
- Training covered bookkeeping and financial management
- The practical training on opening registers and accounting formats
- The clients subsidiary ledger according to the parents rather than students
- The method of recording transactions
- The description method used
- The design of the receipt and payment vouchers
- Throughout the training session I learned additional information
- The classification register
- The description method used
- The way of handling accounts in different registers since I never had any ideas about the subject, therefore I consider the benefit was great.
- The performance

What I did not like:

- Waiting from the morning
- The repetition of the already answered question by other trainees
- The time allocated to the training is little and not sufficient
- I hope that you come up with training workshop on organizational methods
- Need more training on preparing the center's financial position
- A difficulty in the beginning to identify the debit and the credit side of the transactions
- We need one day for training and another one for application
- We need more applications on what we learned

APPENDIX 5

On-The-Job Training Follow-Up

The SWAY Program Manager and Program Officers should follow-up ensuring that each center, and each income generating activities does the following:

- Records its daily cash transactions in the "Daily Transactions Register".
- Classifies its daily cash transactions in the "Transactions Classification Register".
- Keeps a cash box for the center's money
- Calculations which were made on the daily cash register were correct
- Ensures the actual cash balance is equal to the registers figure
- Prepares a monthly financial report to show their monthly revenue from different sources and their monthly expenses.