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**Operations Manual
for
The Trade Development Center**

PART I: Accounting and Internal Control Manual

THE CONTROL ENVIRONMENT

THE ACCOUNTING SYSTEM

THE CONTROL POLICIES AND PROCEDURES

Developed by
Chemonics International
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TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

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THE TRADE DEVELOPMENT CENTER
Accounting and Internal Control Manual

INTRODUCTION

1. The Trade Development Center is a non-profit, private export promotion center, ratified by the People's Assembly in July of 1993 and supported by a cooperative agreement between USAID and the Egypt-US Joint Business Council (JBC).

2. The TDC's main goal is to serve as a catalyst to increase Egyptian exports and generate foreign reserves.

3. TDC's principal objectives are to:

- Organize and implement, results-oriented programs to deliver technical assistance and market access support and information to firms from five targeted sectors (fresh fruits and vegetables, shoes, furniture, processed foods, and garments).
- Devise and put in place mechanisms for the TDC to become self-sustainable; i.e operating without USAID/Donor grant assistance.
- Develop it's organizational, administrative and financial systems so they can guarantee full compliance with USAID's cooperative agreement and ensure the successful transition of the organization to self-sustainable operations.
- Achieve well targeted increases in exports in the priority sectors.

4. TDC's Key Strategies.

TDC is implementing the following key strategies to ensure the achievement of it's objectives:

- TDC is serving as an export expansion catalyst focused on assisting firms to package and implement market penetration strategies that result in increased export. This provides the starting point for defining TDC's services to its client firms, and for developing both short-and long-term strategies for fee generation and sustainability.
- TDC is focusing its efforts on five sectors. Firms from within each sector are being given specific technical assistance tailored to their needs and are being encouraged by the TDC to associate and work together in

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areas where common interests and economics dictate; e. g., furniture exporters joining together to procure wood supplies. Through this process successful "models" will be created which can be expanded and replicated within the sector, leading to the eventual involvement of greater numbers of firms and expanded exports from the sector.

- TDC's work with the light manufacturing and fruit and vegetable and garment sectors is targeted carefully and organized within specific market penetration strategies. These provide a vehicle for monitoring accountability, performance, and output by both TDC and its clients.
- TDC is using information systems to support both marketing activities and institutional development functions organized within a framework that allows for maximum program effectiveness and efficiency.
- TDC approaches organizational development and training in a manner which provides the basis for professionalizing both internal procedures and TDC's service delivery program.

5. This manual of accounting and control procedures is issued by authority of TDC's Board of Directors to meet the above stated objectives, provide financial information to TDC's decision makers, ensure compliance with laws and regulations and provide for fair and full disclosure in periodic financial reports.

6. The manual consists of three major sections; The Control Environment, The Accounting System and The Control Procedures. The organization of the material provides for revision as necessary to meet TDC's needs as the volume of activity expands. Suggestions for revisions to improve accounting and controls are solicited and welcome from all TDC staff and those institutions and individuals who use the information generated by the system. Revisions will be issued by the Executive Director pursuant to the authorities granted in the "Control Procedures" section of the Manual.

7. A separate Employee Handbook was developed which establishes the personnel guidelines and procedures in use at TDC.

**Policy and Procedures Manual
for
The Trade Development Center**

Part I: Accounting and Internal Control Manual

THE CONTROL ENVIRONMENT

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

THE CONTROL ENVIRONMENT

1. Internal control starts with the institution and enforcement of policies established by the Board and Executive Committee (by delegation) and permeates the organizational structure in the form of administrative rules and regulations, directives and decisions, internal audit, internal check, reporting, employee training and participation. The principal elements contributing to internal control are (a) a functional line of authority, (b) clear definition of duties and responsibilities, (c) accounts that provide prompt, complete and accurate information of operating results, functional responsibilities, and of the organization as a whole, (d) reports based on the accounting and related records that provide management with an informative picture of operations and bring favorable and unfavorable factors to management's attention, (e) internal check to provide maximum protection against fraud, (f) control over future operations through budgeting and forward planning, (g) internal audit, and (h) structuring internal controls in a manner that will motivate employees and take full advantage of their capabilities. These elements are applicable to decisions made at all levels within the TDC.

2. The major factors bearing on the TDC's control environment are discussed in the following subsections.

A. Management's Philosophy and Operating Style

All persons associated with TDC's operations should be imbued with a sense of mission and clear purpose; they must act according to high professional norms and ethical standards.

As a professional institution, TDC has a relatively flat internal organization structure and runs according to simple and efficient procedures to ensure timely decision making, sound development and delivery of its services.

B. The Organizational Structure¹

i. The Board of Directors

The Board of TDC (delegated by JBC) is primarily responsible for providing overall policy guidance and oversight to the operation and management of TDC and is the highest authority which determines TDC policies and programs. The Board meets to review TDC's progress and activities and set directions for the future and adopts rules and regulations for the conduct of its own business and the business of TDC.

¹A chart of TDC's organizational structure is shown in appendix I-A.

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The Board appoints the Executive Committee and other regular or *ad hoc* specialized committees as TDC's activities may require. The tasks of each committee shall be detailed in a Board Resolution to be included in the minutes of the respective Board meeting. The Chairman of the Board may attend the meetings of all committees.

The Board or Executive Committee by delegation (Board/Executive Committee) appoints TDC's Executive Director and approves the selection of the Financial Controller, Director of Sales and Marketing, and Director of Operations.

The Board/Executive Committee annually appoints independent Certified Public Accountants or Chartered Accountants to audit the Center in compliance with Board and donor requirements.

The Board/Executive Committee retains the authority to approve acceptance of funds from individuals, private and public institutions, bilateral and multilateral donors. The Board/Executive Committee assures compliance with the requirements of funding agreements.

The Board/Executive Committee retains the authority to appoint advisory councils to advise on export development.

ii. The Executive Committee

The Executive Committee shall be composed of the Deputy Chairman, and additional board members selected by the board.

The Executive Committee meets at least once per year, and as needed throughout the year, with the Executive Director and Director of Sales and Marketing to review actual progress against the plan, ensure implementation of Board policy decisions, review operational progress and problems, assure that the internal controls are functioning and provide advisory assistance. The Director of Operations, Financial Controller, and independent auditors may attend the meetings and provide documentation as required. The Executive Committee reports to the full board on the status of TDC operations.

iii. The Executive Director-TDC

Within the framework of general policies, rules and guidelines set forth by the Board of Directors, the Executive Director makes all managerial decisions that will ensure achievement of the goals and objectives of TDC as determined by the Board. The Executive Director is TDC's primary spokesperson on all operational matters.

In consultation with the Executive Committee of the Board, the Executive Director is responsible for the effective and efficient operation of the Center and is accountable to the Board. Specifically, the Executive Director:

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Is responsible for overall management of TDC's resources, programs and activities.

With the concurrence of the Board/Executive Committee, enters into employment contracts with TDC's staff and consultants.

Makes contractual commitments and signs contracts on behalf of TDC up to the monetary limit of \$25,000 (LE equivalent) set by the Board of Directors/Executive Committee.

Prepares for the Board/Executive Committee's review and approval a comprehensive business plan for each fiscal year describing TDC's planned activities, their objectives, content, methods of implementation and budget requirements. The plans are based on annual internal evaluations and recognize the requirements of the TDC's clients.

Keeps the Board/Executive Committee fully informed of program activities and financial and administrative matters as well as issues that should be brought to the attention of the Board. Prepares and submits performance and financial reports to donors as required. When required, the reports should compare actual accomplishments with the goals established for the period, along with reasons goals were not met and other information including the status of finances and expenditures, explanation of any cost overruns and significant variances between planned and actual overhead costs.

Attends all Executive Committee meetings, ensures secretarial support for Executive Committee activities and maintains its records.

Provides advice to the Board/Executive Committee on technical and policy matters and ensures follow up and implementation of the Board/Executive Committee's decisions.

Manages external relations and promotes technical cooperation with similar institutions in Egypt and overseas.

Seeks approval of the Board/Executive Committee before accepting funds from major bilateral or multilateral donors.

Carries out other tasks as may be determined by the Board/Executive Committee.

iv. The Director of Sales and Marketing/Deputy Executive Director

The Director of Sales and Marketing reports to the Executive Director, is designated as the Deputy Executive Director and assists the Executive Director in the overseeing and managing

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TDC's operations, staffing, marketing priorities and external relations. As TDC's senior marketing executive, the Director of Sales and Marketing has a significant

portion of time devoted to management of the TDC's marketing units and other responsibilities divided accordingly. Specifically, the Director of Sales and Marketing:

Manages the TDC's sales and marketing activities including supervision of the account executives.

Advises on the appointment of TDC staff and consultants, particularly positions involving the export promotion activities of TDC.

Makes contractual commitments on behalf of TDC and signs contracts in the absence of the Executive Director up to the monetary limits set by the Board of Directors.

Assists the Executive Director in the preparation of TDC's comprehensive business plan and budget and other reports as required.

Attends Board meetings with the Executive Director and provides advice on research activities. Ensures follow-up and implementation of Board/Executive Committee decisions pertaining to assigned areas of responsibility.

Participates with the Executive Director in external relations and promotion of technical cooperation with similar institutions in Egypt and overseas.

Assumes overall management responsibility of TDC's operations in the absence of the Executive Director.

Carries out other tasks as may be determined by the Board/Executive Committee, the Executive Committee and the Executive Director.

v. The Financial Controller

The Financial Controller has global reporting responsibility to the JBC Board, through the TDC Board/Executive Committee. On a day-to-day basis, the Financial Controller reports to the Executive Director and is responsible for all of the TDC's accounting functions including preparation or supervision of the accounting for purchasing, billing, receivables and payables, payroll and related payroll responsibilities. Specifically, the Financial Controller:

Maintains a complete accounting system for TDC in accordance with generally accepted accounting principles, including issuance of periodic reports on TDC's financial

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

condition, results of operations and cash flow.

Participates with TDC's management team in meetings with the Board/Executive Committee, government officials, donors and others, as required, providing expert financial and accounting advice on purchasing, contracting, monitoring and audit liaison.

Maintains regular contact with TDC's independent accountants on matters of accounting, internal control and follow-up on audit recommendations.²

Keeps the management team fully informed on financial and accounting matters and issues that should be brought to the Boards attention.

Prepares billings and specialized financial reports as needed to clients and governmental agencies.

Carries out other tasks as may be determined by the Board/Executive Committee and requested by the Executive Director.

vi. The Associate Director of Operations

The Associate Director of Operations is a member of the management team of TDC and will have overall responsibility for the efficient administration of TDC. Specifically, the Associate Director of Operations:

Is responsible for implementing Board/Executive Committee and Executive Director decisions affecting administration.

Attends Executive Committee meetings and prepares the minutes.

Supervises and evaluates the performance of the clerical, secretarial and support staff; maintains TDC's files and records; and is responsible for security and maintenance of the premises.

Maintains all personnel files and ensures that all personnel procedures and in compliance with USAID regulations and Egyptian laws;

²TDC will establish an internal audit unit when the volume of transactions and size of the staff require such internal review. At that time, the Financial Controller will have responsibility for internal audit liaison and implementation of recommendations.

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Develops in-house training programs for staff covering computer and technical course areas;

Supervises the MIS functions;

Maintains and updates the Procedures and Policy Employee Handbook;

Arranges secretarial support for staff and visiting buyers; organizes support for meetings, seminars and conferences;

Arranges for the publication of TDC's formal reports;

Other duties as may be assigned by the Executive Director.

C. Methods of Assigning Authority and Responsibility

The Board of Directors/Executive Committee retains authority to appoint the core management staff; Executive Director, Director of Sales and Marketing, Financial Controller and Associate Director of Operations.

The Executive Director, in consultation with the Executive Committee, appoints the TDC's sales and marketing staff, support staff and operations staff and contracts with consultants, within the monetary limits established by the Board/Executive Committee, for conducting the operations of TDC.

The Executive Director and the Director of Sales and Marketing (in the absence of the Executive Director) have contracting authority within the limits established by the Board of Directors/Executive Committee. They are the only employees authorized to enter into contracts on behalf of TDC.

Authorities and responsibilities are assigned through Employment Contracts, prepared individually for each employee. The Employment Contracts (including annexes) narrate duties, responsibilities and authorities. The individual job descriptions are augmented by this Accounting and Internal Control Manual. Modifications approved by the Executive Director will, from time to time, be issued to ensure efficient and effective operation of the TDC and to accommodate changing needs and conditions.

D. Personnel Policies and Practices

Selection of employees is competitive, based on the widest reasonable advertising of open positions and the evaluation and ranking of applicants by a selection committee. Selection committees are appointed by the Executive Director. The committees rank applicants according to objectively developed criteria (score sheets). Top ranked candidates are interviewed and again ranked

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against score sheet criteria to identify the top ranked candidate. Written justifications are prepared in those cases where the top ranked candidate is not selected.

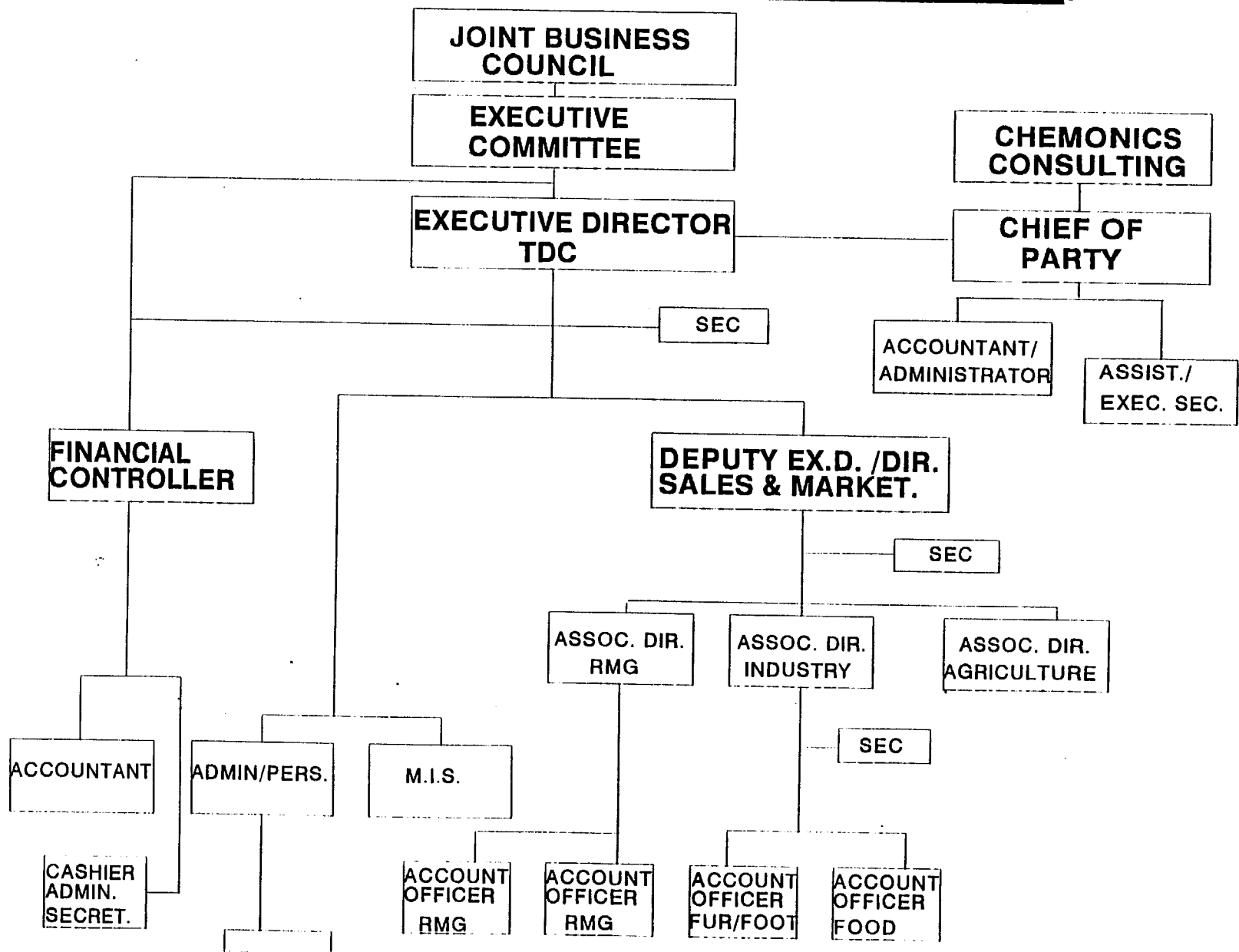
All appointments of core staff are made with the concurrence of the Board/Executive Committee. The Executive Director makes all staff appointments (with the exception of the Financial Controller who is appointed by the Executive Committee) whether permanent full-time employees, consultants or casual part time workers pursuant to an Employment Contract signed by the Executive Director and the employee or consultant.

The Employment Contract specifies the appointee's duties and responsibilities, remuneration and work hours. TDC's standards of conduct and policies and procedures for overtime work, holidays, local and international travel, performance evaluation and bases for advancement and disciplinary actions will be included in the Employment Contract by reference to the Employee Handbook.

Short Term Letters of Assignment are simple employment contracts used for short term professional or temporary support staff whose term of employment at TDC is less than twelve months.

All full-time employees and contract consultants are given a copy of the Employee Handbook at the time of their appointment.

REVISED TDC ORGANIZATIONAL CHART



TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

APPENDIX A

**Policy and Procedures Manual
for
The Trade Development Center**

Part I: Accounting and Internal Control Manual

THE ACCOUNTING SYSTEM

TRADE DEVELOPMENT CENTER
Accounting and Internal Control Manual

II. THE ACCOUNTING SYSTEM

The TDC accounting system consists of the classification of accounts, the books of account and the forms, procedures and controls by which assets, liabilities, revenues, expenses and the results of transactions are identified, assembled, analyzed, classified, recorded and reported. The system is designed to:

Identify and record all valid transactions.

Describe on a timely basis the transactions in sufficient detail to permit proper classification of transactions for financial reporting.

Measure the value of transactions in a manner that permits recording their proper monetary value in the financial statements.

Determine the time period in which transactions occurred to permit recording of the transactions in the proper accounting period.

Present properly the transactions and related disclosures in the financial statements.

The following sections of the manual list and describe a) the accounts, b) the books of account and subsidiary control records, c) procedures for preparation of periodic financial reports, d) making payments from the imprest fund and the checking accounts, e) purchasing, and f) payroll operations.

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

A. CHART OF ACCOUNTS

The Trade Development Center uses the following general ledger accounts to classify and record promptly all financial transactions of TDC:

<u>ACCOUNT TITLE</u>	<u>CODE</u>
<u>Asset Accounts</u>	101-199
<u>Fixed Assets</u>	101-149
<u>Furniture, Fixtures and Equipment</u>	101-120
Office furniture	101
Accumulated depreciation, office furniture	102
Office equipment	103
Accumulated depreciation, office equipment	104
Telephone system	105
Accumulated depreciation, telephone system.	106
<u>Long Term Leases and Leasehold Improvements</u>	121-140
Prepaid office lease, long term	121
Accumulated amortization, prepaid office lease	122
Prepaid vehicle leases	123
Accumulated amortization, prepaid vehicle leases	124
Leasehold improvements	125
Accumulated depreciation, leasehold improvements	126
<u>Other Deposits</u>	141-149
Office space and utility deposits, long term	141
<u>Current Assets</u>	150-199
<u>Cash on hand and in Banks</u>	151-160
Cash on hand	151
Imprest fund	152
CIB Bank account, Egyptian Pounds	153

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<u>ACCOUNT TITLE</u>	<u>CODE</u>
CIB Bank account, U. S. Dollars	154
Bank account, Program income	155
Bank account, Payroll	156
<u>Receivables and Accruals</u>	161-170
Accounts receivable, USAID	161
Accounts receivable, other	162
Provision for doubtful accounts	163
Accrued revenue (unbilled)	164
Reserve for End of Service Bonus	165
Accrued interest	166
<u>Advances and Prepayments</u>	171-180
Advances for travel	171
Advances, other	172
Prepaid leases (current year portion of long term lease)	173
Office space and utility deposits, current year	174
Loans to Employees for End of Service Bonus	175
<u>Expendable Supplies and Materials</u>	181-199
Office Supplies	181
Other materials and supplies	182
<u>Liability and Fund Balance Accounts</u>	201-299
<u>Long term liabilities</u>	201-210
End of Service Bonus Payable	201
<u>Short Term Liabilities</u>	211-230
<u>USAID Advance accounts</u>	211-219
Advance from USAID, Egyptian Pounds	211
Advance from USAID, US dollars	212

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<u>ACCOUNT TITLE</u>	<u>CODE</u>
USAID, disallowed costs	213
<u>Government of Egypt Liability Accounts</u>	220-230
Withholding tax payable, salaries	220
Social insurance payable	221
Other taxes payable	222
<u>Other Short Term Liabilities</u>	231-239
Accounts payable, vendors	231
Deferred revenues	232
Accrued expenses	233
Other liabilities	234
<u>Fund Balances</u>	240-250
Capital contributions, founders and board members	240
Endowment fund	241
Accumulated surplus/deficit	242
Current year surplus/deficit	243
<u>Revenues</u>	301-399
<u>USAID</u>	301-310
USAID Cooperative Agreement	301
USAID disallowed costs (offset to account 301)	302
Interest on AID advances (refundable)	303
<u>Program Income</u>	311-320
Commissions from Exhibitions	311
Interest income	312
Interest income from non-AID funds	313
Gain or loss on disposal of fixed assets	314

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<u>ACCOUNT TITLE</u>	<u>CODE</u>
<u>Expenses</u>	401-499
<u>Salaries and Benefits</u>	401-415
Salaries	401
Transportation allowances	402
Overtime	403
Bonuses and incentives	404
Medical insurance allowances	405
Social insurance, employer's share	406
End of Service Bonus Expense	407
<u>Office, Administrative Expenses</u>	416-440
Office supplies	416
Postage	417
Bank charges	418
Courier (DHL and other)	419
Telephone and facsimile	420
Electricity	421
Water	422
rent	423
Computer supplies	424
Office equipment and Computer maintenance contract	425
Entertainment	426
Advertising and promotion	427
<u>Automobile Expenses</u>	440-449
Auto rental	440
Auto fuel	441
Auto maintenance and repairs	442

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<u>ACCOUNT TITLE</u>	<u>CODE</u>
Auto insurance	443
<u>Travel and Transportation</u>	450-459
Travel and transportation, local	450
Travel and transportation, International	451
In country travel and transportation	452
<u>Exhibitions, Seminars and Workshops</u>	460-474
Exhibitions, Stand Rental	460
Exhibitions, Stand Construction	461
Exhibitions, Stand Decoration	462
Exhibitions, Printed Materials	463
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Seminars and Workshops, Facilities Rental	465
Seminars and Workshops, Materials and Printing	466
Seminars and Workshops, Travel and Per Diem Costs for Invited Guests	467
Printing, publications	468
<u>Professional Services and Insurance</u>	475-485
Audit fees	475
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Consulting fees	477
Insurance, facilities, furniture and equipment	478
Insurance, general liability	479
<u>Amortization and Depreciation</u>	485-495
Amortization, leasehold improvements	485
Depreciation, office furniture	486
Depreciation, telephone system	487
Depreciation, office equipment	488

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B. DESCRIPTION OF ACCOUNTS

The account descriptions consist of the types of transactions, the source of the transactions and other summary information about each account.

Asset Accounts 101-199

Fixed Assets 101-149

Furniture, Fixtures and Equipment 101-120

Office furniture 101

This account is debited with the purchases of office furniture such as desks, tables, conference chairs and sofas that have a minimum unit cost of \$500, or the LE equivalent, and a minimum useful life of more than one year. the account is credited for the original cost of any furniture disposed of. This is a summary account supported by detailed book inventory records of furniture on hand.

Accumulated depreciation, office furniture 102

This account is credited periodically with depreciation provisions, The offsetting debit is depreciation expense. It is a valuation account to 101; i.e., by deducting the balance in this account from account 101, the net asset (depreciated) cost of the office furniture is obtained. The account is debited for accumulated depreciation of any item of furniture disposed of.

Office equipment 103

This account is debited with the cost of office equipment such as computers (including software), adding machines, facsimile machines, typewriters and other equipment that has a minimum unit cost of \$500, or the LE equivalent, and a minimum useful life of more than one year. Most of the items charged to this account will have serial numbers affixed by the manufacturer. The account is credited for the original cost of any equipment disposed of. This is a summary account supported by detailed book inventory records of equipment on hand.

Accumulated depreciation, office equipment 104

This account is credited periodically with depreciation provisions, The offsetting debit is depreciation expense. It is a valuation account to 103; i.e., by deducting the balance in this account from account 103, the net asset (depreciated) cost of the office equipment is obtained. The account is debited for accumulated depreciation of any item of equipment disposed of.

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Telephone system

105

This account is debited with the cost of telephone system equipment such as switchboards, handsets and other TDC owned telephone system equipment that has a minimum unit cost of \$500, or the LE equivalent, and a minimum useful life of more than one year. Most of the items charged to this account will have serial numbers affixed by the manufacturer. The account is credited for the original cost of any equipment disposed of. This is a summary account supported by detailed book inventory records of telephone equipment on hand.

Accumulated depreciation, telephone system

106

This account is credited periodically with depreciation provisions. The offsetting debit is depreciation expense. It is a valuation account to 105; i.e., by deducting the balance in this account from account 105, the net asset (depreciated) cost of the telephone system is obtained. The account is debited for accumulated depreciation of any item of telephone equipment disposed of.

Long Term Leases and Leasehold Improvements 121-140

Prepaid office lease, long term

121

This account is debited with prepayments of rent for total periods in excess of 12 months. The account is credited for the full amount of a lease at the date it expires or for any refunds of prepaid rent.

Accumulated amortization, prepaid office lease

122

This account is credited for the current year's amortization of prepaid long term leases. The offsetting debit is to the current asset account for prepaid leases. This is a valuation account; i. e., it is offset against account 121 to obtain the net long term prepaid amount of leases.

Prepaid vehicle leases

123

This account is debited with prepayments of vehicle rent for periods beyond 12 months. The account is credited for the full amount of the lease at the date it expires or for any refunds of prepaid rent.

Accumulated amortization, prepaid vehicle leases

124

This account is credited for the current year's amortization of prepaid long term leases. The offsetting debit is to the current asset account for prepaid leases. This is a valuation account; i. e., it is offset against account 123 to obtain the net long term prepaid amount of leases.

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Leasehold improvements 125

This account is debited for the cost of improvements to leased office space or other property. Examples would be remodeling or upgrading to make the property usable, plus non-refundable fees for connecting telephone lines and

electricity. At the time the associated lease, plus options or extensions, expires, the account is credited for the full cost of any improvements.

Accumulated depreciation, leasehold improvements 126

The account is credited for the current year's depreciation of leasehold improvements. Useful life is based on the estimated life of the improvement or the remaining term of the lease, whichever is shorter. The offsetting debit is depreciation expense. It is a valuation account to 125; i.e., by deducting the balance in this account from account 125, the net asset (depreciated) cost of the leasehold improvements is obtained. The account is debited for accumulated depreciation of any leasehold improvement disposed of.

Other Deposits 141-149

Office space and utility deposits, long term 141

The cost of any deposits with the electric, phone or gas company, if the deposits will be retained for over one year. The account will be credited for liquidation of deposits, either by refund or periodic credit against utility bills.

Current Assets 150-199

Cash on hand and in Banks 151-160

Cash on hand 151

This account is debited with cash, checks and other cash equivalents collected from operations and other sources and not deposited in the bank by the close of the following business day. It is credited with deposits of the cash to the appropriate bank account. This account is normally inactive because all receipts should be deposited in the bank on the business day following receipt. The only credits to this account should be for bank deposits. Under no circumstances are expenditures to be made from TDC cash on hand.

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Imprest fund

152

The account is debited for an initial cash advance to the Cashier. There should be no further entries to this account except for increases (debits) or decreases (credits) in the total amount of the cash advance. Payments from the imprest fund and subsequent reimbursements to the imprest fund are recorded in the checking and expenditure accounts, not this account.

CIB Bank Account, Egyptian Pounds

153

This account is debited with Egyptian Pounds received from USAID under the Joint Business Council Cooperative Agreements with USAID and for the redeposit of funds for expenditures disallowed by USAID. The account is credited for checks and drafts drawn on it by TDC in the normal course of business and for bank charges. The account balance is reconciled to statements received periodically from CIB.

It is important that funds are not commingled. This account is only for AID funds. Receipts from other sources should be deposited in other bank accounts. Payments for costs known to be unallowable by AID should be made from other bank accounts.

CIB Bank Account, U.S. Dollars

154

This account is debited with the LE equivalent of U.S. Dollars received from USAID under the Joint Business Council Cooperative Agreements with USAID and for the redeposit of funds for expenditures disallowed by USAID. The account is credited for the LE equivalent of checks and drafts drawn on it by TDC in the normal course of business and for bank charges. The account balance is reconciled to statements received periodically from CIB.

It is important that funds are not commingled. This account is only for AID funds. Receipts from other sources should be deposited in other bank accounts. Payments for costs known to be unallowable by AID should be made from other bank accounts.

Bank account, Program Generated Income³

155

This account is debited with deposits of all receipts that represent income to TDC, with three exceptions; a) receipts from AID, b) donations to the fund and c) funding from

³Required by Coop Agreement. The PGI account covers expenditures such as taxes, custom duties, entertainment, tea and coffee, and other expenditures cited in the Coop agreement, amendment number 4.

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donors other than AID. The account is credited for expenditures that are not allowable for reimbursement by AID, but which are in furtherance of eligible program objectives as agreed to between TDC and AID. The account balance is reconciled to statements received periodically from the bank.

Bank account, Payroll 156

Debited for receipts from TDC bank accounts used to fund the payroll. Credited with salary checks and checks to taxing authorities for employer's share and withholdings of social insurance. The account balance should reconcile to zero because each time the payroll is processed, the deposits from other TDC bank accounts equal the checks being issued.

Receivables and Accruals 161-170

Accounts receivable, USAID 161

Debited for the amount of each invoice (1034) submitted to AID requesting advance of funds. The offsetting credit is to account 211, Advance from USAID. Credited for the amount of each payment received from USAID.

Accounts receivable, other 162

Debited for the amount of each invoice submitted for amounts due from others. Credited for payments received or amounts written off. This is a summary account. Detailed subsidiary ledger is maintained.

Provision for doubtful accounts 163

Credited for the amount of accounts receivable estimated to be uncollectible. Debited for the amounts subsequently written off or collected.

Accrued revenue (unbilled) 164

Debited for any revenues deemed to be earned, but not yet billed as of the end of an accounting period. Credited at the beginning of the following accounting period as part of the adjusting and reversing entry process. This account normally has a zero balance.

Reserve for End of Service Bonus 165

Debited for periodic increases in end-of-service bonuses due to employees as approved by the Executive Director. Credited for amounts charged to expenses at the time an employee leaves TDC employment.

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Accrued interest 166

Debited for any interest earned, but not yet credited to TDC as of the end of an accounting period. The account is credited at the beginning of the following accounting period as part of the adjusting and reversing entry process. This account normally has a zero balance.

Advances and Prepayments 171-180

Advances for travel 171

Debited when checks are written⁴ to travellers to cover their reimbursable expenses while travelling. Credited when valid expenditure receipts and refunds are received from the travellers. This is a summary account. Detailed subsidiary ledger is maintained.

Advances, other 172

Debited when checks are written to employees or vendors for approved purposes. Credited when valid expenditure receipts and refunds are received from advances. This is a summary account. Detailed subsidiary ledger is maintained.

Prepaid leases (current year portion of long term lease) 173

Debited for the current year's amortization of long term leases or for the total amount of prepaid short term leases. Credited each accounting period with the expired lease values. This is a summary account. Detailed subsidiary ledger is maintained.

Deposits, office space and utilities, current year 174

Debited for any deposits expected to be returned by the lessor or utility company within 12 months. Credited for the deposits returned to TDC. This is a summary account. Detailed subsidiary ledger is maintained.

Loans to Employees for End of Service Bonus 175

Employees of TDC are eligible to receive loans up to the accrued amount of their end-of-service bonus as determined periodically by the TDC Executive Director. This account is debited for loans at the time the loans are made. The account is credited when the loans are repaid. This is a

⁴Cash advances from the imprest fund are not recorded on TDC books of account.

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control account supported by detailed ledgers, schedules or listings of the outstanding loans; i.e., for each employee record the date of loan, amount of loan and outstanding balance.

Expendable Supplies and Materials 181-199

Office Supplies 181

Debit for cost of office supplies received. Credit for cost of supplies used during the accounting period as determined by end-of-period physical inventory. Supplies are expendable and this is not a controlling account requiring reconciliation to subsidiary records. However the custodian of the supplies keeps the cabinet locked and maintains bin cards showing receipts, issues and balances on hand.

Other materials and supplies 182

Debit for cost of supplies received; including items of furniture, office equipment and telephone equipment having a unit cost of less than \$500, or the LE equivalent, and a useful life of one year or less. Credit for cost of supplies used during the accounting period as determined by end-of-period physical inventory. Supplies are expendable and this is not a controlling account requiring reconciliation to subsidiary records. However the custodian of the supplies keeps good physical control and maintains records showing receipts, issues and balances on hand.

Liability and fund balance accounts 201-299

Long term liabilities 201-210

End of Service Bonus Payable 201

Credit this account for increases in accrued end-of-service bonuses as authorized periodically by the TDC Executive Director. Debit the account with end-of-service bonuses due to an employee at the time the employee leaves TDC employment.

Short Term Liabilities 211-230

USAID Advance Accounts 211-219

Advance from USAID, Egyptian Pounds 211

This account is credited with the Egyptian Pound advances requested from USAID on forms 1034, under the Joint Business Council Cooperative Agreements with USAID and for expenditures disallowed by USAID. The offsetting account

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is 161, Accounts Receivable, USAID. The account is debited for expenditures liquidated on 1034 expenditure vouchers and for downward adjustments of TDC 1034 advance requests by USAID.

Advance from USAID, U.S. Dollars 212

This account is credited with the Egyptian Pound equivalent of U. S. dollar advances requested from USAID on forms 1034, under the Joint Business Council Cooperative Agreements with USAID and for expenditures disallowed by USAID. The offsetting account is 161, Accounts Receivable, USAID. The account is debited for the Egyptian Pound equivalent of U. S. dollar expenditures liquidated on 1034 expenditure vouchers.

Disallowed Costs, USAID 213

This account is a valuation account for accounts 211 and 212. It is credited for costs disallowed by USAID. The offsetting debit is to account 302. The account is debited for 1034 reclaim vouchers when the vouchers are submitted to USAID. The offsetting credit is to account 302.

Government of Egypt Liability Accounts 220-230

Withholding tax payable, salaries 220

Credited for any withheld taxes that have not yet been submitted to the taxing authorities. Supporting documentation is the payroll records. Debited when payment is made.

Social insurance payable 221

Credited for both the employer's and employee's share of social insurance due but not yet submitted to the Government of Egypt. Supporting documentation is the payroll records. Debited when the payment is made. The amount is due 15 days after the preceding month.

Other taxes payable 222

Credited for taxes payable by TDC or withheld from vendors. Debited when payment is made.

Other Short Term Liabilities 231-239

Accounts payable, vendors 231

Credited with unpaid bills/amounts owed by TDC to vendors for purchases of materials, supplies, services, property

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and equipment. Debited when payment is made and when amounts due others are adjusted downward. This is a summary account. Detailed subsidiary ledger is maintained.

Deferred revenues 232

Credited for revenues received during the accounting period, but not yet earned; an advance payment from a customer, for example. This is an adjusting entry at the end of an accounting period. The entry is reversed at the beginning of the next accounting period.

Accrued expenses 233

Credited for expenses incurred but not yet billed. Usually services and deliveries from vendors for which bills have not yet been received at the end of the accounting period. This is an adjusting entry at the end of an accounting period. The entry is reversed at the beginning of the next accounting period.

Other current liabilities 234

Credit for other liabilities not classifiable to the above accounts.⁵

Fund balances 240-250

Capital contributions, founders and board members 240

Credited with payments by the founders and board members. This is a summary account supported by a detailed ledger of contributions. There are no debits to this account unless contributions are returned to the contributor.

Endowment fund 241

Credited with contributions to TDC from sources other than founders and board members. There are no debits to this account unless contributions are returned to the contributor.

Accumulated surplus/deficit 242

Credited with prior years' surplus, Debited with prior years' deficits.

⁵This account can also be used for occasional unpaid salaries. If salaries are routinely earned but paid after the end of the accounting period, set up an accrued payroll account.

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Current year surplus/deficit 243

Credited with net income and debited with net loss for the current year. The balance is transferred to account 224 at the beginning of the following year.

Revenues 301-399

USAID 301-310

USAID Cooperative Agreement 301

Credit for amounts billed to AID on 1034 vouchers and for accruals at the end of the accounting period. Debit to reverse accruals at the beginning of the next accounting period.

USAID disallowed costs (offset to USAID coop agreement) 302

Debit for any amounts that are disallowed by USAID. The offsetting credit is account 213, Disallowed Costs. Credit for any disallowed costs subsequently reclaimed by TDC.

Interest on AID advances (refundable) 303

Credit interest earned on funds advanced from AID.

Program income 311-320

Commissions from exhibitions 311

Credit for commissions earned by TDC from the exhibitions.⁶

Interest income 312

Credit for program interest earned.

Interest income from non-AID funds 313

Credit for non-AID interest. Examples might be advance payments by others under contracts or other agreements; and advances from other donors for non-AID program activities.

Gain or loss on disposal of fixed assets 314

Credit gains, debit losses; net of accumulated depreciation.

⁶If sales returns and allowances become material, open an account, otherwise, record minor amounts as debits to this account.

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<u>Expenses</u>	401-499
<u>Salaries and Benefits</u>	401-415
Salaries	401
Debit for basic salaries of the direct hire staff. Source is the payroll. All entries to the account must be supported by the payroll records.	
Transportation allowances	402
Debit for the transportation allowances of the direct hire staff. Source is the payroll. All entries to the account must be supported by the payroll records. TDC reimburses transportation expenses up to 10 percent of gross salary.	
Overtime	403
Debit for overtime paid to direct hire staff. Source is the payroll. All entries to the account must be supported by the payroll records.	
Bonuses and incentives	404
Debit for bonuses and incentives paid to the direct hire staff. Source is the payroll. All entries to the account must be supported by the payroll records. Bonuses are decided on the basis of job performance and will be determined by the Executive Director after the annual performance evaluation.	
Medical insurance allowances	405
Debit for employees' health insurance premiums reimbursed to the direct hire staff. Source is the payroll. All entries to the account must be supported by the payroll records.	
Social insurance, employer's share	406
Debit for employer's share of social insurance. Source Payroll. All entries to this account must be supported by the payroll records. Note that AID will not reimburse this expense - it is a tax exempted under AID's bilateral agreement with the Government of Egypt.	
End of Service Bonus Expense	407
Debit for accrued amount of end-of-service bonus due an employee at the time the employee leaves TDC employment.	

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<u>Office, Administrative Expenses</u>	416-440
Office supplies	416
Debit for the purchase of stationery, staples, photocopy materials, pens and pencils, paper clips and any other general office supplies. The account is adjusted at the end of the accounting period for remaining inventory.	
Postage	417
Debit for stamps and other postal fees	
Bank charges	418
Debit for charges by the banks for check books, commissions and other services.	
Courier (DHL and other)	419
Debit for courier charges.	
Telephone and facsimile	420
Debit for telephone and facsimile billings.	
Electricity	421
Debit for the electric bill.	
Water	422
Debit for the water bill.	
Rent	423
Debit for leasing costs of office space.	
Computer supplies	424
Debit for expendable supplies such as paper and ribbons, diskettes, toner and ink cartridges. The account is adjusted at the end of the accounting period for remaining inventory.	
Office equipment and Computer maintenance contract	425
Debit for charges by the maintenance and repair contractor.	
Entertainment	426
Debit for entertainment. Note that AID will not reimburse for entertainment charges except for certain costs associ	

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ated with the conduct of meetings and conferences, including the costs of renting facilities, meals, speakers' fees and the like.

Advertising and promotion 427

Debit for advertising and promotion costs. Note that AID generally will not reimburse for these costs, except for certain costs associated with the recruitment of personnel, procurement of goods and services, disposal of surplus materials and advertising required by AID.

Automobile Expenses 440-449

Auto rental 440

Debit for leasing costs of automobiles.

Auto fuel 441

Debit for fuel purchased.

Auto maintenance and repairs 442

Debit for maintenance and repairs.

Auto insurance 443

Debit for auto insurance payments. The account is adjusted at the end of the accounting period for any Payments due or prepaid insurance.

Travel and Transportation 450-459

Travel and transportation, local 450

Debit taxis, bus fares, parking fees and reimbursements for use of employee's personal vehicles.

Travel and transportation, International 451

Debit the costs of tickets, ground transportation, shipping, baggage, per diem and reimbursement of travellers' expenditures. Note that AID will reimburse only those costs that conform to AID travel regulations - particularly the rules on class of service and use of American carriers.

In country travel and transportation 452

Debit the costs of tickets, ground transportation, shipping, baggage, per diem and reimbursement of travellers'

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expenditures for travel within Egypt. Note that the costs of travel within Egypt that are part of an international itinerary should be charged to account 451.

Exhibitions, Seminars and Workshops 460-474

Exhibitions, stand rental 460

Debit for the rental and associated costs of renting booths/stands at exhibitions.

Exhibitions, stand construction 461

Debit for the construction cost of booths/stands at exhibitions.

Exhibitions, stand decoration 462

Debit for the decoration costs of booths/stands at exhibitions.

Exhibitions, printed materials 463

Debit for the cost of brochures, announcements and related printed materials for exhibitions.

Exhibitions, other expenses 464

Debit for cleaning, security and other costs related to exhibitions.

Seminar and workshops, facilities rental 465

Debit for the rental costs of conference rooms and other facilities for seminars and workshops.

Seminars and workshops, materials and printing 466

Debit for the cost of badges, notebooks and similar materials and supplies.

Seminars and workshops, travel and per diem costs.
for invited guests 467

Debit the costs of tickets, ground transportation, shipping, baggage, per diem and reimbursement of invited guests' travel expenditures. Note that AID will reimburse only those costs that conform to AID travel regulations - particularly the rules on class of service and use of American carriers.

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Printing, publications	468
Debit payments to authors and printers for royalties, stipends, typesetting, printing, binding, collating and other costs of preparing materials for publication. Note that as these costs become material, additional accounts will have to be set up to accommodate the individual cost categories, particularly royalties and stipends which require detailed subsidiary records.	
<u>Professional services and insurance</u>	<u>475-485</u>
Audit fees	475
Debit for the services of CPA and CA firms.	
Legal fees	476
Debit for legal services.	
Consulting fees	477
Debit for technical assistance and other consulting fees.	
Insurance, facilities, furniture and equipment	478
Debit for insurance coverage against theft, fire, and other risks.	
Insurance, general liability	479
Debit for the cost of insuring for personal injury or harm to clients and visitors while on TDC premises.	
<u>Amortization and depreciation</u>	<u>485-495</u>
Amortization, leasehold improvements	485
Debit at the end of the accounting period for the expired amount of leasehold improvement costs.	
Depreciation, office furniture	486
Debit at the end of the accounting period for estimated furniture depreciation charges.	

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Depreciation, telephone system 487

Debit at the end of the accounting period for estimated telephone system depreciation charges.

Depreciation, office equipment 488

Debit at the end of the accounting period for estimated office equipment depreciation charges.

PGI GUIDELINES

Program Generated Income (PGI) is a separate account maintained by TDC for fees earned by TDC as a result of USAID supported/financed activities. USAID regulations, as set forth in handbook 13, state that PGI is used to further eligible program objectives. Further, it was agreed that this income could pay for costs incurred that are not funded from AID grant funds under the cooperative agreement.

Specifically, TDC can use PGI to cover incurred costs such as the following: entertainment, advertising, fundraising, tips, taxes and other GOE assessments (such as custom duties), public information services, tea and coffee, etc.

In cases where the use of PGI funds is unclear, the Executive Director will consult with either the Project Officer or the Agreement Officer for guidance prior to expending funds.

This information on the use of PGI is derived from the October 14, 1992 letter from Priscilla Del Bosque, Associate Director, TI/FI to Hussein F. Sabbour; from the June 30, 1994 letter from Christopher Crowley, Acting Mission Director to Hussein F. Sabbour and from Cooperative Agreement No. 263-0226-A-00-2027-00, Amendment No. 04, dated September 30, 1994.

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

C. BOOKS OF ACCOUNT AND SUBSIDIARY CONTROL RECORDS

Important Notice: The books of account and subsidiary control records in this section are designed to comprehensively meet TDC's needs as the volume of financial transactions grows and the accounting becomes more complex. However, at the time this manual was produced, TDC was journalizing transactions in project ledgers. The project ledgers, with the addition of a general journal to record sales/accounts receivable and periodic adjusting entries, were adequate for TDC's accounting needs.

Therefore, it was anticipated that initially the cash receipts and disbursement journals and the voucher register would not be used, but that the journals would be phased in when required by the volume of transactions.

Project Ledgers

The "project ledgers" are combination journals/ledgers that support TDC invoices/expenditure reports to donors. The source of the entries is the TDC checkbooks and the payrolls. There is one project ledger for each donor checking account and for each program income checking account. Each project ledger includes columns for the checking account (debit, credit and balance), plus columns for each of the donor budget line items (salaries and benefits, other direct costs, capital costs, and trade shows, for example). In addition, there are separate columns in the project ledgers to record advances and guarantee checks.

Guarantee checks are recorded in the project ledger only and are not posted to the general ledger. Receipts are issued by the Cashier/Administrative Secretary from a receipt book used solely for guarantee checks when the checks are received and receipts are obtained from the client when the checks are returned. The guarantee checks are forwarded to the Financial Controller for safekeeping until they are returned or cashed.

The Project ledgers provide direct, detailed support for cash basis (as opposed to accrual basis) billing/reporting of expenses to donors. Individual entries for receipts and payments are coded according to the chart of accounts and posted periodically to the general ledger. The project ledgers are maintained in the same currency as the corresponding checking account, either Egyptian pounds or foreign currency.⁷ The periodic totals of the budget line item columns should agree with or reconcile to the line item totals on the periodic billings to donors.

This section should be cancelled when the project ledgers are replaced by the cash receipts and disbursement journals and the voucher register.

⁷Foreign currencies are converted to Egyptian pounds before posting to the general ledger.

C. BOOKS OF ACCOUNT AND SUBSIDIARY CONTROL RECORDS

The books of account provide an orderly record of TDC transactions and establish a basis for reporting TDC financial condition, the results of operations and cash flow.

Transactions are classified and entered into the journals according to the TDC chart of accounts and the account descriptions. Changes in the account balances indicated by the recording of the journal transactions are posted periodically to the general ledger and subsidiary records.

The TDC Accountant is responsible for all entering and posting to the books of account. The books required by the accounting system will be in English. The Financial Controller is responsible for keeping any Arabic records required by the Government of Egypt.

The books consist of the following journals, ledgers and subsidiary control records:

Voucher Register

The voucher register is the basic control for all cash disbursements. It serves as TDC's chronological record of vouchers issued and the basis for distribution of disbursements. See the detailed voucher register procedures for maintaining this register.

Cash receipts Journal

The cash receipts journal is a book of original entry in which cash⁸ receipts are entered chronologically. The basis for entries are pre-numbered cash receipts from pre-printed, multi-part cash receipts books maintained by the Cashier.

The Cashier issues a receipt for each and every cash receipt and deposits receipts in the bank daily at close of business or on the next working day.

The Cashier gives the original receipt to the payor, retains one copy of the receipt in the receipt book and, on the business day following the transaction, forwards a second copy to the accountant along with a receipt from the bank for the day's deposits.

The accountant compares the cash receipts to the bank deposit slip(s) to assure that amounts recorded on cash receipts were deposited and enters each receipt sequentially to the cash receipts journal. There are columns for receipt number, date, payor, each bank account, total debits, accounts credited and

⁸ Cash means currency and coins, negotiable money orders and checks.

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total credits.

At the end of each month, the accountant totals the columns for the month and posts the totals to the appropriate general ledger accounts.

Cash Disbursements Journal

The cash disbursements journal is a book of original entry in which cash disbursements vouchers are entered as transactions are completed. The cash disbursements journal differs from the voucher register in two important respects. First, the voucher register records check numbers. The cash disbursements journal does not.

There is some duplication of entries to the voucher register and the cash disbursements journal. The alternative appears to be a combined journal with too many columns to be used efficiently. Also, initial entries to the voucher register are made when a voucher is initiated to assure that all vouchers, once initiated are accounted for. On the other hand vouchers are entered in the cash disbursements journal after the transactions are completed; i. e., checks are signed and distributed. The vouchers are not necessarily recorded in the cash disbursements journal in numerical order.

The accountant checks the completed vouchers and enters each paid voucher in the cash disbursements journal. There are columns for voucher number, date, payee, each bank account, total credits, accounts debited, amount debited and total debits.

At the end of each month, the accountant totals the columns for the month and posts the totals to the appropriate general ledger accounts.

General Journal

The general journal is a book of original entry in which journal vouchers are entered for non-cash transactions, usually adjusting, closing and reversing entries necessary to close the books at the end of an accounting period. The general journal is also the record of journal vouchers prepared to correct or adjust previous entries to the books of account. Examples of entries are depreciation, accounts payable, bad debt reserves, liquidation of prepaid amounts such as rent, transfers between accounts to correct or clarify prior entries and reversal of prior period adjusting and closing entries to start a new accounting period.

The bases for entries are journal vouchers prepared by the Financial Controller and approved by the Executive Director or his designee. All journal vouchers must be approved. There should be very few journal vouchers.

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Preparation and entry of journal vouchers is meticulously controlled because there is no independent verification; no deposit slip or check, for example. Effective internal check requires a full narrative explanation on the journal voucher form and approval of each journal voucher by the Executive Director or his designee. Making journal vouchers and correcting or adjusting entries without approval is grounds for disciplinary action.

Approved vouchers are entered sequentially in the general journal. All approved vouchers, including approved vouchers subsequently voided are entered and filed to assure a sequential transaction record and audit trail.

At the end of each accounting period, the entries in the general journal are posted to the general ledger and subsidiary records as necessary.

General Ledger

All of the accounts in the chart of accounts are maintained in the general ledger. One ledger page should be maintained for each account.

The ledger is posted at the end of each accounting period from the various journals that are the books of original entry⁹.

Bank accounts are reconciled to the general ledger account balances within three days of receipt of the statement from the bank(s). The Financial Controller takes custody of the statements when they are received from the bank and prepares the reconciliations. Disbursement vouchers are prepared for any bank charges and processed in the normal manner. The Financial Controller follows up with the Cashier on any checks outstanding more than 60 days.

Accounts Receivable

This is a subsidiary ledger showing the detail of the general ledger accounts receivable account. The total of the individual accounts in this ledger must equal the total in the general ledger accounts receivable account (No. 162) at the end of each accounting period.

Accounts Payable

TDC should not need an accounts payable subsidiary ledger. Instructions for the voucher register describe the procedures for preparing an accounts payable journal voucher at the end of each

⁹When the accounting system is set up on the computer, entries will undoubtedly be made directly from vouchers and cash receipts, with the amounts posted in detail (Not end-of-the-month summary form) to each account.

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accounting period. The voucher includes a listing of the details of each unpaid voucher in process.

Equipment, Furniture and Fixed Assets Inventory

Payment vouchers are the source of initial entries to this subsidiary register. At the time payment vouchers are recorded in the cash disbursements journal, the details of any entries to the furniture, fixtures and equipment accounts, numbers 101 - 110 must be entered on inventory cards. The total of inventory cards must equal the balances in the corresponding general ledger accounts at the end of each accounting period.

One inventory card is maintained for each item or group of identical items. Serially numbered items with a value of LE 500 are recorded individually on separate cards.

At the end of the year, the annual and accumulated depreciation is computed and entered on the individual cards. A journal voucher is prepared for the grand totals, entered in the general journal and posted to the general ledger depreciation accounts. The total depreciation entries on the inventory cards must equal the balances in the corresponding general ledger accounts at the end of each accounting year.

At the end of the year, a physical inventory is taken and compared to the inventory cards. All differences are reconciled prior to closing the books.

(See the Accounting System Manual, Section K. "Physical and Record Control of Fixed Assets.")

D. VOUCHER REGISTER PROCEDURES

The TDC voucher register is the basic control journal for all cash disbursements. It serves as TDC's chronological record of vouchers issued. This is the only such record in the TDC accounting system. The voucher register is also the only TDC journal that cross-references disbursement vouchers and the checks issued to pay them¹⁰. Finally, the register allocates TDC's payments to designated cost accounting centers. The TDC accountant controls the issuance of payment vouchers and maintains the voucher register.

Vouchers entered in the voucher register at the end of the accounting period but, not yet paid, are the detailed support for a journal voucher setting up TDC's accounts payable. The journal entry is reversed at the beginning of the following accounting period.

Detailed Procedures

Voucher numbers are assigned consecutively beginning with number 1 at the beginning of the accounting year. The first voucher for 1995 for example would be number 95-1.

The voucher number is assigned at the time documents are received by the Financial Controller to be processed for payment. The Financial Controller completes the first three columns of the register showing voucher number, date assigned and description (payee) then enters the voucher number on the disbursement voucher face sheet.

Paid vouchers are returned to the Financial Controller for processing. The Financial Controller enters the check and important information into the register from the face sheet of the voucher. For each bank account there are columns to enter the check number and the amount of the check. TDC information is entered from the accounting code and total columns of the voucher.

Closing the register at the end of the accounting period

At the end of the accounting period, the Financial Controller foots and cross-foots (totals and cross totals) the voucher register and traces the total amount paid from each bank account to the cash disbursements journal. The amounts should agree. Any differences must be reconciled. The total is the check figure for the expenditure statements for TDC.

¹⁰If it is necessary to locate the supporting documentation for a check, the register will show the voucher number on the check line. Conversely if it is necessary to identify the check(s) issued to pay a voucher, the register will show the check numbers on the voucher line.

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AID Expenditure Vouchers/Certified Fiscal Reports

The Financial Controller prepares two spreadsheets for the liquidation of AID advances, one for Egyptian pounds and one for U.S. dollars. From the voucher register's CIB bank account columns, enter each voucher paid and allocate The amounts to the Cooperative Agreement budget line items:

<u>Voucher No</u>	<u>CIB Check No</u>	<u>Cooperative Agreement Project Elements</u>
		<u>TA Salaries Equipt Aud&Eval Total</u>

Totals	-	_____	_____	_____	_____
	==	=====	=====	=====	=====

Copy vouchers and supporting documentation, attach to the spreadsheet and prepare the reimbursement voucher, Form 1034. (See the TDC/USAID Cooperative agreement for instructions on AID voucher preparation.) Note that separate voucher forms and certified fiscal reports are required for Egyptian Pounds and U.S. dollars. To liquidate a USAID advance, prepare a spreadsheet showing the voucher number, bank account and check number and the project elements charged. Copy TDC payment vouchers and supporting documentation, attach to the spreadsheet and prepare the voucher form 1034 and certified fiscal report to liquidate the advance. (See the TDC/USAID Cooperative agreement for instructions on AID voucher preparation.)

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Accounts Payable Journal Voucher

There should be very few accounts payable at the end of an accounting period. To set up these few accounts payable, the Financial Controller/accountant prepares a spreadsheet of vouchers in process; vouchers that have been prepared by the accountant but not yet paid. For each voucher in process, the accountant records the status¹¹, the account numbers of the disbursement accounts debited and the amounts:

<u>Voucher</u>		<u>Disbursement accounts</u>			
<u>Number</u>	<u>Status</u>	<u>Account No</u>	<u>Account No</u>	<u>Account No</u>	<u>Total</u>

Total		_____	_____	_____	_____
		=====	=====	=====	=====

The accountant prepares a journal voucher crediting accounts payable for the total and debiting the appropriate disbursement accounts. (This entry is reversed at the beginning of the next accounting period.)

¹¹ For example; a) with the cashier for check writing, b) with the approver, c) or checks signed but not delivered.

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E. INSTRUCTIONS FOR CLOSING THE BOOKS AND PREPARING FINANCIAL REPORTS

The financial statements and reports are a formal presentation of the accounts and are prepared for the purpose of displaying in summary form TDC's financial condition at the end of each accounting period and how TDC's resources were used during each accounting period. Additional reports are prepared as necessary to report fiscal data to TDC's Board of Directors.

It is important that TDC's financial statements be based on a trial balance taken directly from the books of account and that reported amounts are traceable through the trial balance to the general ledger and subsidiary ledger account balances. In other words an audit trail must exist between the statements and the books.

The Financial Controller is responsible for preparing monthly financial statements from a trial balance taken at the end of each month and adjusted for interim depreciation, accruals and amortization; and for preparing fiscal reports as required by the Board.¹² Prior to preparing the financial statements, the Financial Controller needs to carry out the following procedures:

Procedures

1. Assures that the bank accounts have been reconciled and journals have been posted to the general ledger. (See Appendix C for detailed bank account reconciliation procedures.)
2. Prepare a journal voucher for setting up the accounts payable. Any vouchers that have been initiated but not yet paid. Enter the approved voucher.
3. Prepare a journal voucher for amortizing prepaid rent and other prepaid items. Enter the approved voucher.
4. Post from the general journal to the general ledger.
5. Total the columns in the cash receipts and cash disbursements journals.¹³ Post to the general ledger.
6. Prepare a trial balance.

¹²The year-end reports are prepared in consultation with the independent auditors who advise on the adjustments required to close the books and the format and content of the reports.

¹³Or from the project ledgers if the cash receipts and cash disbursement journals are not used.

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7. Prepare a Certified Fiscal Report(s) for the AID cooperative agreement. The report(s) is/are the basis for the monthly billing to AID. It has columns showing the budget line items and for each line item, amount budgeted, amount disbursed this period (Ties into total 1034), amount disbursed to date and the balance. Note that separate 1034 vouchers are required for Egyptian pound expenditures and US dollar expenditures.

The source of the information for the Certified Fiscal Reports is the CIB bank accounts. The CIB totals should reconcile to the CIB bank account column in the cash disbursements journal.¹⁴

The interim financial reports are:

The statement of financial condition,

The income statement or statement of activities,

The expenditures report.

Statement of Financial Condition

Amounts are taken from the asset, liability and fund balance columns of the trial balance worksheet.

Statement of Activities

Amounts are taken from the income and expenditure columns of the trial balance worksheet.

Expenditure Report

This statement compares all disbursements during the accounting period and disbursements year-to-date to the budgeted amounts for the year to date. The source for the monthly expenditures is the cash disbursements journal. Year to date figures are cumulative from prior reports.

¹⁴Or the project ledgers if the cash disbursements journal is not used.

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Appendix C

BANK ACCOUNT RECONCILIATION PROCEDURES

Periodic bank statements are an essential tool to independently verify the accuracy of TDC records with respect to the amount of receipt and disbursement transactions and periodic balances of TDC's funds on deposit.

It is therefore important that periodic bank statements be reconciled to the books of account within 3 business days of receipt and that the reconciliation be done by someone independent of the check book custodian.

Detailed Bank Statement Reconciliation Procedures

1. The accountant prepares a schedule showing the reconciliation of the balance shown on the bank statement to the balance shown on the TDC books of account. The schedule shall show the following information in a format compatible with the bank statement reconciliation form:

Bank statement account balance	XXXXX
Add	
Deposits not yet recorded by the bank	XXXXX
Bank charges or other debits not yet recorded by TDC	<u>XXXXX</u>
Subtotal	XXXXX
Deduct	
Checks issued but not yet recorded by the bank	<u>Number</u> <u>Amount</u>
	XX. XXXXX
	XX XXXXX
Subtotal	XXXXX
Bank interest or other credits	<u>XXXXX</u>
Subtotal deductions	<u>XXXXX</u>
TDC book balance	<u>XXXXX</u>

2. The accountant records interest earned, bank charges and other charges and credits, if any, on the books of account.

3. The accountant provides information to the cashier to record bank charges and credits and compares the Cashier's checkbook balance with the books of account. Differences if any are reconciled.

4. The accountant signs the bank reconciliation as the preparer and forwards the signed schedule to the Financial Controller.

5. The Financial Controller signs the schedule as reviewed and approved.

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F. PROJECT LEDGER DISBURSEMENT VOUCHER PROCESSING AND CHECK PAYMENT PROCEDURES

Important Notice:

The disbursement voucher processing and check payment procedures in this section are designed to comprehensively meet TDC's needs as the volume of financial transactions grows and the accounting becomes more complex. However, at the time this manual was produced, TDC was using check numbers to control vouchers and was journalizing transactions in project ledgers. The procedures were adequate for TDC's accounting needs.

Therefore, it was anticipated that initially the full voucher system would not be used, but that the voucher register and related voucher processing procedures would be phased in when required by the volume of transactions.

Detailed Voucher Processing and Check Payment Procedures for Project Ledgers

All checks issued must be supported by disbursement vouchers. Disbursement vouchers are prepared to support payments for (a) purchases, (b) imprest fund replenishment and (c) advances.

1. The Cashier/Administrative Secretary checks the documentation and prepares a voucher face sheet showing the vendor, date prepared, source of funds (cooperative agreement or PGI), description of the service or product provided, and the amount. The Cashier/Administrative Secretary forwards the voucher and supporting documentation to the Financial Controller for approval.
2. The Financial Controller approves the payment and returns the voucher to the Cashier/Administrative Secretary. The Cashier/Administrative Secretary prepares the check and returns the voucher and check to the Financial Controller.
3. The Financial Controller signs the check and obtains the signature of the administrative manager or other TDC officer authorized to sign checks and returns the check and the voucher to the Cashier/Administrative Secretary for issuance to the payee.
4. The Cashier/Administrative Secretary issues the check and obtains a receipt from the receiver of the check. The Cashier/Administrative Secretary assigns general ledger account numbers to the payment posts the paid voucher to the project ledger.
5. The Financial Controller reviews the project ledger posting.

These instructions for maintaining project ledgers should be cancelled after the accountant is hired and when the project

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ledgers are replaced by the cash receipts and disbursement journals and the voucher register. When the accountant and the journals are in place, begin following the procedures on the following pages.

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F. DISBURSEMENT VOUCHER PROCESSING AND CHECK PAYMENT PROCEDURES

All checks issued must be supported by disbursement vouchers. Disbursement vouchers are prepared to support payments for (a) purchases, (b) imprest fund replenishment and (c) advances. The Financial Controller prepares the vouchers, enters them into the voucher register and enters the paid vouchers into the cash disbursement journal(s). The Executive Director approves vouchers for payment. The Cashier writes the checks pursuant to the information on the face sheet of the disbursement voucher and delivers the checks to payees. The TDC Executive Director and Financial Controller sign the checks. In the absence of either or both, the Associate Director of Operations and the Sales and Marketing/Deputy Director sign the checks.

Detailed Procedures

The detailed procedures are listed twice. First in sequential order and second grouped by responsible officer.¹⁵

Sequence

1. The accountant receives invoices, statements, payroll, imprest fund replenishment or other documentation requesting payment, checks the voucher register for the next available voucher number, assigns the number to the requested payment and records the number, date and payee in the voucher register. This "logging in" process is an essential element of control to assure that all payments are accounted for.
2. The accountant checks all supporting documentation for approvals, proof of receipt of goods and services to be paid for and the correctness of all extensions and additions.
3. The accountant completes the face sheet of the voucher (see voucher form attached), including the voucher number, date, payee name and address, total amount due, any withholdings, and the net amount due. The accountant records the accounting information on the face of the voucher showing the amounts to be credited to bank account(s) and the accounts to be debited.
4. The accountant signs the voucher and forwards the package to the Financial Controller for review. The Financial Controller then sends it to the Executive Director or his designee for approval.
5. The Executive Director or his designee forwards the approved voucher to the Cashier for payment.

¹⁵Responsible officer is defined as the person responsible for carrying out the procedure.

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6. The Cashier prepares the checks from the information on the face of the voucher and forwards the voucher and checks to the authorized check signers; the TDC Executive Director and Financial Controller. In the absence of either or both, the Director of Operations and the Sales and Marketing/Deputy Director sign the checks.

7. The Executive Director forwards the voucher and signed checks to the Cashier.

8. The Cashier records the check number(s) and date on the disbursement voucher, makes a photocopy of the check(s), gives the checks to the payee and gets the payee's signature on the voucher, stamps the voucher and attached documents "Paid", and forwards the voucher package to the accountant.

9. The accountant completes the entry in the voucher register and enters the voucher in the cash disbursements journal. (See instructions for the voucher register and for the cash disbursements journal.)

Responsible Officer Procedures

Accountant

Receives invoices, statements, payroll, imprest fund replenishment or other documentation requesting payment, checks the voucher register for the next available voucher number, assigns the number to the requested payment and records the number, date and payee in the voucher register. This "logging in" process is an essential element of control to assure that all payments are accounted for.

Checks all supporting documentation for approvals, proof of receipt of goods and services to be paid for and the correctness of all extensions and additions.

Completes the face sheet of the voucher (see voucher form attached), including the voucher number, date, payee name and address, total amount due, any withholdings, and the net amount due. The accountant records the accounting information on the face of the voucher showing the amounts to be credited to bank account(s) and the accounts to be debited.

Signs the voucher and forwards the package to the Financial Controller for final review. The package is then forwarded to the Executive Director or his designee for approval.

Completes the entry in the voucher register and enters the voucher in the cash disbursements journal. (See instructions for the voucher register and for the cash disbursements journal.)

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Approver

Forwards the approved voucher to the Cashier for payment.

Forwards the voucher and signed checks to the Cashier.

Cashier

Prepares the checks from the information on the face of the voucher and forwards the voucher and checks to the authorized check signers; the Executive Director and Financial Controller. In the absence of either or both, the Associate Director of Operations or Sales and Marketing/Deputy Director sign the checks.

Records the check number(s) and date on the disbursement voucher, makes a photocopy of the check(s), gives the checks to the payee and gets the payee's signature on the voucher, stamps the voucher and attached documents "Paid", and forwards the voucher package to the accountant.

G. IMPREST FUND PAYMENT AND REPLENISHMENT PROCEDURES

The purpose of the TDC imprest fund is to eliminate the need to process disbursement vouchers and issue checks for small payments. The amount of the fund is limited to LE 2,000 and individual payments are limited to LE 300.

The fund is not to be used for salary advances or as a personal check cashing facility or other personal purposes.

Under the imprest system, cash is disbursed by the fund Cashier. From time to time cash is restored to the original amount of the fund through reimbursements equal to the funds expended. To accomplish replenishment, the Cashier submits supporting documentation for payments made from the fund to the accountant, who initiates a disbursement voucher. (See disbursement voucher processing and check payment procedures.)

Effective control of the fund requires that a) all payments and advances from the fund must be authorized by the Executive Director, the Financial Controller or his designee, b) the fund must be physically segregated, in a locked cash box, from the Cashier's personal and other cash funds and c) the Financial Controller must make unannounced cash counts at some time during each month to assure that the fund is properly maintained and accounted for.¹⁶

Detailed Procedures

To establish the imprest fund, the Financial Controller initiates a disbursement voucher for the LE 2,000 advance to the Cashier/Administrative Secretary. (See disbursement voucher procedures.) The Cashier/Administrative Secretary cashes the advance check and deposits the LE 2,000 in the imprest fund cash box. Advances and payments are made from the fund as follows:

1. The requestor¹⁷ completes an imprest fund advance form or proforma payment form¹⁸ and obtains approval for the ad-

¹⁶At any time, the cash on hand, plus documents in the cash box showing authorized advances and payments should equal the amount of the fund. In TDC's case, LE 2,000.

¹⁷Traveller, janitor, virtually any employee, depending on the amount and purpose of the purchase.

¹⁸The proforma payment voucher can be the vendor's invoice with procurement information or a form prepared by the requestor (see attached payment form). A rubber stamp on the face of a vendor's invoice showing the details of the purchase should suffice as long as the purchase meets TDC procurement and travel rules. A rubber stamp would be in the same format as the attached imprest fund payment form.

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vance/procurement from the Executive Director or his designee.

2. The Cashier/Administrative Secretary makes cash advances from the imprest fund as approved by the Executive Director, the Financial Controller or his designee. Obtains the payee's signature and places the completed advance form in the imprest fund cash box. Returns advance forms to payees as they liquidate their advances.¹⁹

3. The Cashier/Administrative Secretary makes payments from the imprest fund as approved by the Executive Director, the Financial Controller or his designee:

He/she checks the supporting documentation for mathematical accuracy, reasonableness and approvals; and assures that the supporting documentation is original - not photocopies.

He/she assures that the explanation of the payment includes enough information for the accountant/financial officer to code the payment to the proper accounts.

He/she obtains the payee's signature, makes payment and stamps the documents "paid".

He/she records the payment in a log book of payments.

4. The Cashier/Administrative Secretary initiates replenishment of the fund when currency on hand falls below LE 500 or once per month, whichever comes first. The Cashier/Administrative Secretary submits documentation of imprest fund disbursements to the Financial Controller for reimbursement as follows:

a) Reconciles the fund. Adds the currency on hand, advances and payment documents. The total should equal the amount of the fund. Resolves differences.

b) Makes a computer spreadsheet of payments to be submitted to the Financial Controller for reimbursement.

c) Makes copies of the spreadsheet and the original documents to be submitted to the Financial Controller for reimbursement. Cashier/Administrative Secretary retains copies until reimbursement is received.

¹⁹There should be no need for copies or duplicates of this form, nor should there be a need for pre-numbering. For purposes of fund operations, a signed and approved advance form in the cash box is the same as currency and is counted as such.

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d) Prepares a voucher and submits all the documents to the Financial Controller for approval to issue a replenishment check.

5. The Financial Controller approves the voucher for reimbursement of imprest fund payments. (See disbursement voucher procedures.)

6.. The Financial Controller makes unannounced cash counts of the Cashier/Administrative Secretary's imprest fund at least once during each calendar month. In the Cashier/Administrative Secretary's presence, the Financial Controller:

a) Lists, on a spreadsheet, all currency and coin, uncashed reimbursement checks, advances and disbursement documents awaiting reimbursement. The total should equal the LE 2,000 fund. Differences are reconciled.

b) Assures that documentation of advances and disbursements is adequate.

c) Obtains the Cashier/Administrative Secretary's signature on the spreadsheet evidencing agreement with the Financial Controller's analysis and receipt of the fund intact from the Financial Controller.

The Cashier/Administrative Secretary participates with the Financial Controller in counting the cash, advances, and payments and reconciling the fund. Provides explanations and additional documentation as required. Signs the Financial Controller's spreadsheet acknowledging return of the fund intact.

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H. PURCHASING PROCEDURES

The purpose of TDC purchasing procedures is to provide assurance that all purchases are in accordance with TDC's approved budget, are necessary for the operation of TDC and are properly authorized before commitments are made; that competition is used to get the most reasonable price; that goods and services paid for are actually received; and that all short-term technical assistance to be financed by TDC follow donor approved rules and regulations for hiring consultants.

Procurement Policies

Procurement activities will be conducted in a manner to provide, to the maximum extent practical, open and free competition.

All procurement policies are approved by the Board of Directors. Only the Board can approve deviations from TDC's written procurement policies.

All procurement of goods and services under the cooperative agreement with AID will conform to all of AID's requirements contained in the Standard Provisions to the cooperative agreement entitled "Procurement of goods and services" and "AID Eligibility Rules for Goods and Services". Questions of eligibility, international shipping requirements, small business considerations, and supplier eligibility should be resolved with AID prior to finalizing procurement contracts.

Deviations from procurement policies must be submitted to the Board with written justification and a request for written approval. For procurement that are subsequently submitted to a donor for reimbursements, the justification to the Board for deviation from procurement policies must either show that a) the procurement is eligible for donor reimbursement or b) support for self-financing with TDC's own funds.

Technical Assistance

All local procurement of technical assistance over \$25,000 (LE equivalent) be approved by the Executive Committee of the Board of Directors. Competitive procurement of technical assistance up to \$25,000 (LE equivalent) are approved by the Executive Director. Justification for each procurement must show the need for the technical assistance; the selection process and the cost analysis.

The cost of technical assistance will be reasonable and the determination of reasonableness documented. Determination should be based on comparisons of cost of services available from three other sources, potential supplier's recent billings to other clients and the potential supplier's certified CV or Bio-data showing fees for similar services.

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Furniture, Equipment, Trade Show Procurements and Other Commodities

All furniture, equipment and other commodity procurement, such as **trade show**²⁰ stand construction and furnishing, will be competed on the basis of price, quality and timeliness of delivery. **Procurement from other than the lowest responsive bidder** must be justified in writing and approved by the Executive Director up to \$25,000 (LE equivalent). The Executive Committee shall approve procurement over that amount. Under no circumstances are procurement to be divided into smaller packages for the purpose of avoiding the need to obtain Executive Committee or Board approvals.

Procurement actions will be documented to show a) need for the goods or services, b) how competition was obtained, and c) that goods and services paid for were received in good order. For all procurement over an estimated \$25,000 (LE equivalent), TDC will issue written invitations for bid or proposal to at least three potential bidders and require that bids or proposals be submitted in writing. Procurement under \$25,000 may follow informal procedures; contacts by telephone and notation on the purchase order of efforts to assurance that competition was solicited and reasonable prices were obtained.

Awards to other than the lowest responsive bidder will be documented to show why the lowest bidder was not selected. To assure proper analysis of cost and price analysis, procurement over \$25,000 (LE equivalent) will be reviewed by an evaluation committee, made up of TDC staff and using objective scoring methods.

Travel

All employee travel will be approved in advance by the Executive Director or his designee. International travel must be approved at least 15²¹ days in advance of the travel. Domestic travel must be approved seven days in advance of the travel. Approval by the Executive Director includes the period of travel, itinerary, a budget and maximum amount of funds set aside for each approved trip.

The maximum cost of international air travel shall be the cost of economy class by the most direct route. The maximum for travel within Egypt shall be the cost of economy class. Exceptions may

²⁰Incidental procurement such as cleaning, security, required electrical modifications and other small purchases connected with trade shows will be procured on site and claimed by TDC employees as travel related expenses. Procurement policies stated in this manual must be adhered to.

²¹ See Appendix D "AID PROCUREMENT REQUIREMENTS"

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be approved in advance by the Executive Director or his designee.

International travellers will receive per diem in lieu of expenses equal to the maximum subsistence rates allowed in the Standardized Regulations for government civilians/foreign areas published by the U.S. State Department, as from time to time amended. Travellers will receive one quarter day's per diem for each quarter day in travel status.

Certain travel connected expenses will be reimbursed to the traveller, in addition to per diem. These expenditures include; home to airport and airport to home, local transportation - airport to hotel and hotel to office while in travel status, official telephone, facsimile and telex charges necessary to accomplish the purpose of the travel, and incidental costs.

All travellers will be provided advances of funds to cover travel costs. Advances are to be settled within 15 work days upon completion of travel by proof of purchases and used common carrier tickets accompanied by a certification of the time in travel status to support per diem claims. Receipts are required for all expenditures claimed that are not covered by per diem. Outstanding travel advances will be deducted from an employee's paycheck or consultant's fee if the advance is not liquidated within 15 work days of the assignment.

Travel costs paid by TDC will conform to AID rules requiring travel on U.S. flag carriers with respect to international travel claimed for reimbursement from AID.

TDC allows stopovers in route for personal reasons, provided that; delays in route for personal reasons are approved in advance and do not disrupt the work of TDC; and all expenses incurred in addition the those that would have been incurred for travel by the most direct route, with no delays, be at the personal expense of the traveler.

Any official travel in excess of 12 months will be considered long term and rules of the donor financing such long term travel will apply with respect to dependent travel, accompanied and unaccompanied baggage, shipment and storage of household effects and requirements for physical examinations and inoculations.

The use of personal vehicles for official business is discouraged. TDC will make every effort to provide official vehicles for employees conducting official business. If it is necessary for employees of TDC to use their personal vehicles for official business, they will be reimbursed at the rate of LE .50 per kilometer.

Detailed Procedures

Effective control of purchases requires first; that the need for each purchase be documented by the requisitioner, approved by the

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Executive Director, and checked by the accountant for availability of funds.

Second; that competition is obtained and documented. For small purchases, for example, a notation on the requisition form that suppliers were contacted by phone will suffice; whereas procurement of computers or other major items of equipment estimated to cost over \$25,000 (LE equivalent) requires invitations for bid and written quotations on the potential suppliers' letterheads. When procurement of technical assistance requires sole source contracting for specialized services, justification for such procurement must be fully documented. All travelers should be familiar with TDC travel policies requirements to avoid problems with payments for travel expenses and to assure that travel conforms to donors' requirements.

Finally, effective control requires that a receiving and inspection procedure is in place to assure that a) goods and services are received undamaged and in the quantities and specifications ordered and b) technical assistance is delivered in accordance with contract terms.

Detailed Procedures

The detailed procedures are listed twice. First in sequential order and second by responsible officer.

A. Sequence of procedures:

1. The requisitioner initiates a purchase requisition form including the description, quantity, unit price, and total estimated cost of the items requisitioned. The requisitioner contacts suppliers for quotes and notes results on the requisition form. For technical assistance submits a research activity/project proposal including potential sources of expertise. Forwards the requisition or activity proposal to the Executive Director for approval. Travelers submit a requisition showing the proposed itinerary including estimated travel, per diem and other allowable costs for the trip.
2. The Executive Director approves the purchase requisition, travel or proposal for technical assistance. Forwards approved purchase requisition or proposal for technical assistance to the accountant.²²
3. The accountant prepares a purchase order form, contract, invitation or other appropriate procurement document and

²²Or other designated official; the Sales and Marketing/Deputy director or the Director of Operations, for example.

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forwards it to the Financial Controller.

4. The Financial Controller checks to assure that funds are available in the budget for the procurement, notes fund availability status on the purchase order form, contract or proposal and forwards the package to the Executive Director for approval.
5. The Executive Director approves the purchase order, contract or invitation, or obtains Board and Executive Committee approval if required, and returns it to the accountant for issue.
6. The accountant issues the approved procurement document to the vendor or provider of technical services. The Executive Director is the only TDC official authorized to sign contracts. The accountant will have to make arrangements for a meeting with the contractor to coordinate negotiation and signing of contract documents. Keeps requisitioner apprised of status of the procurement.
7. Requisitioner receives goods or services requisitioned or convenes a receiving committee if the contract is over LE 30,000 and forwards receiving report (Purchase order form) to accountant for preparation of disbursement voucher.
8. Accountant prepares a disbursement voucher. (See disbursement voucher procedures.)

B. Responsible Officer Responsibilities:

Requisitioner

Initiates a purchase requisition form including the description, quantity, unit price, and total estimated cost of the items requisitioned. Contacts suppliers for quotes and notes results on the requisition form. For technical assistance submits a research activity/project proposal including potential sources of expertise. Forwards the requisition or activity proposal to the Executive Director for approval. Traveler submits a requisition showing the proposed itinerary including estimated travel, per diem and other allowable costs for the proposed trip.

Receives goods or services requisitioned and forwards receiving report (Purchase order form) to accountant for preparation of disbursement voucher.

Executive Director

Approves purchase requisition or proposal for technical assistance. Forwards approved purchase requisition or

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proposal for technical assistance to the accountant.²³

Approves purchase order, contract or invitation (obtains Board or Executive Committee approval if required) and returns to the accountant for issue.

Accountant

Prepares a purchase order form, contract, invitation or other appropriate procurement document and forwards it to the Financial Controller.

Issues approved procurement document to the vendor or provider of technical services. The Executive Director is the only TDC official authorized to sign contracts. The Accountant will have to make arrangements for a meeting with the contractor to coordinate negotiation and signing of contract documents. Keeps requisitioner apprised of status of the procurement.

Financial Controller

Checks to assure that funds are available in the budget for the procurement, notes fund availability status on the purchase order, contract or proposal and forwards the package to the Executive Director for approval.

Authorizes the accountant to prepare a disbursement voucher. (See disbursement voucher procedures.)

²³Or other designated official; the Sales and Marketing/Director or the Director of Operations, for example.

AID PROCUREMENT REQUIREMENTS

The U. S. Agency for International Development has voluminous and strict rules for financing procurement. TDC officers involved in the processing and approval of technical assistance, goods and services and travel to be submitted to USAID for reimbursement under the TDC/USAID cooperative agreement need to be familiar with USAID requirements to avoid the risk of entering into agreements that are subsequently disallowed for AID financing.

Costs can either be disallowed by USAID as claims are submitted or at a later date, when TDC's claims for reimbursement are audited for compliance with the procurement rules spelled out in the text or the Cooperative agreement or incorporated by reference to various U. S. government laws and regulations. The Center must refund to USAID any costs reimbursed and subsequently found to be ineligible.

The following list is only examples of the procurement rules the Cooperative agreement imposes on USAID financed procurement:

International air travel itineraries must be submitted to the USAID project officer for approval three weeks in advance of the proposed travel. All air travel is to be made on U. S. flag carriers if available. There are specific and detailed definitions of what constitutes availability. The cost of the ticket is limited to economy class.

Files for purchases in excess of \$10,000 must show the basis for contractor selection, justification for any lack of competition and the basis for the award. Awards over \$10,000 must contain clauses regarding; remedies for breach of contract, conditions for termination and access to books and records for audit by TDC or USAID.

Procurement of certain goods is prohibited or restricted. Rules specified in the cooperative agreement, or incorporated by reference, for source, origin and nationality must be followed.

Procurement from suppliers excluded from federal procurement programs is prohibited.

Given the volume and complexity of U. S. procurement requirements, it is important that USAID eligibility questions be resolved before entering into agreements with suppliers.

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I. PAYROLL PROCEDURES

The purpose of TDC's payroll procedures is to assure that rates of wages and salaries paid are the ones approved by the Board and the Executive Director; payments are made only to legitimate TDC employees for agreed upon services; amounts legally due to government agencies are withheld from gross salaries in proper amounts and timely paid, including TDC share; and wages paid or accrued during each accounting period are properly allocated to activities, cost centers and funding sources.

Effective control of payroll requires that all personnel actions¹⁹ be approved by the Executive Director, documented by the Director of Operations and communicated to the Financial Controller; that each payroll is supported by supervisor approved daily time records and approved personnel actions; that the Financial Controller establish a permanent pay history record for each employee; that pay be distributed by someone other than the Financial Controller; That unclaimed salary be turned over to the Director of Operations for delivery or cancellation; and that TDC records be reconciled to the Social Insurance Department on a regular basis.

Detailed Procedures

The detailed procedures are listed twice; first in sequential order and second by responsible officer.

A. Sequence of procedures:

1. The Director of Operations/Personnel Officer keeps the Financial Controller informed of personnel actions that affect pay at the time such actions are approved by the Executive Director.
2. Four working days before the end of the month each employee signs his/her daily time record and gives it to his/her immediate supervisor.
3. Supervisor(s) approve employee daily time records and forward to the Director of Operations/Personnel Officer who approves the time sheets and forwards them to the Financial Controller for preparation of the payroll.
4. The Financial Controller prepares the payroll and updates employees' individual pay history forms from approved time records and personnel actions. The Financial Controller also prepares a disbursement order to the bank

¹⁹Including appointment, termination, promotion, cost of living increases, allowances, withholdings, bonuses, overtime.

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to deposit pay in individual employee bank accounts. The Financial Controller forwards the payroll package to the Executive Director for approval.

5. The Executive Director forwards the approved payroll and disbursement order to the Financial Controller.

6. The Financial Controller issues the disbursement order to the bank and prepares the individual pay slips, distributes the pay slips to individual employees and forwards the payroll to the accountant for entry on the books of account (See voucher register procedures.).

7. The Financial Controller distributes new daily time record form to each employee on the first day of the month.

8. The Financial Controller and supervisor make any necessary adjustments on the new time sheet for last four days of the previous month.²⁰

9. Employees record time daily, allocating hours worked to activities.

B. Responsible Officer Responsibilities

Financial Controller

The Financial Controller prepares the payroll and updates employees' individual pay history forms from approved time records and personnel actions. The Financial Controller also prepares a disbursement order to the bank to deposit pay in individual employee bank accounts. The Financial Controller forwards the payroll package to the Executive Director for approval.

The Financial Controller issues the disbursement order to the bank and prepares the individual pay slips, distributes the pay slips to individual employees and forwards the payroll to the accountant for entry on the books of account (See voucher register procedures.).

The Financial Controller distributes new daily time record form to each employee on the first day of the month.

The Financial Controller and supervisor make any necessary adjustments on the new time sheet for last four days of the previous month.²¹

²⁰ For leave taken after the previous month's time sheet was turned in and/or adjusting time charged to TDC.

²¹ For leave taken after the previous month's time sheet was turned in and/or adjusting time charged to TDC.

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Director of Operations

The Director of Operations/Personnel Officer keeps the Financial Controller informed of personnel actions that affect pay at the time such actions are approved by the Executive Director.

The Director of Operations/Personnel officer receives approved time sheets from supervisors, writes a memorandum to the Financial Controller approving the time sheets and forwards the timesheets to the Financial Controller.

Employee

Four working days before the end of the month each employee signs his/her daily time record and gives it to his/her immediate supervisor.

Employees record time daily, allocating hours worked to activities.

Executive Director

The Executive Director forwards the approved payroll and disbursement order to the Financial Controller.

Supervisor(s)

Supervisor(s) approve employee daily time records and forward to the Financial Controller for preparation of the payroll.

The Financial Controller and supervisor make any necessary adjustments on the new time sheet for last four days of the previous month.²²

²² For leave taken after the previous month's time sheet was turned in and/or adjusting time charged to TDC.

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J. CLIENT COMMISSIONS PROCEDURES

The purpose of the TDC procedures for client commissions is to assure that all commissions due to TDC are billed to clients, recorded on the books of account when billed, collected, properly deposited in the bank and accounted for.

Policies for Client Commissions

TDC has a policy of attaining self sustainability through collection of client commissions to cover the full cost of TDC's operations.

Commission rates are set for each exhibition or other TDC service by the Executive Director to test what the market will bear in terms of cost recoupment.

It is TDC policy that rates for each event will be uniform; i. e., all participants will pay the same amount.

Detailed Procedures

1. In advance of each exhibition or other service sponsored by TDC, the Executive Director determines the fee for client participation and prepares a memorandum to the responsible Deputy or Associate Director for Sales and Marketing and the Financial Controller specifying the fee and listing the clients.
2. The responsible Deputy or Associate Director for Sales and Marketing notifies the client of the amount and date payment is due, and provides a copy of the client letter, fax, or invoice to the Financial Controller.
3. The Financial Controller monitors payments and notifies the responsible Deputy or Associate Director for Sales and Marketing of any past due accounts to assure that payments are made in advance of services provided.
4. The responsible Deputy or Associate Director for Sales and Marketing follows up with each client as necessary to assure that commissions are collected in advance.
5. The Cashier/Administrative Secretary receives client payments, issues cash receipts and deposits payments in the Program Income bank account.

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

K. PHYSICAL AND RECORD CONTROL PROCEDURES FOR FIXED ASSETS

The purposes of the TDC procedures for the control of fixed assets are to assure that custodians responsible for physical control of fixed assets are identified on TDC records, that records are maintained and matched to periodic physical inventories, and that disposition is documented and the proceeds from sales are properly recorded and controlled.

Policies for fixed assets

It is TDC policy that items having a unit cost of \$500, or the LE equivalent, and a useful life of over one year are considered fixed assets.

Fixed assets acquired with grant funds shall be used and disposed of in accordance with the relevant grant agreement(s).

Each unit is to be assigned to an individual TDC employee who is responsible for the safeguarding of the asset and for assuring that it is used only for the official purpose for which it was procured. Assignment of custody is the responsibility of the Administration Officer.

Detailed Procedures

1. The requisitioner and the Administration Officer inspect fixed asset items when received and prepare and sign a receiving report describing the units received, including the number of units, condition, and serial numbers if available²³. The receiving report is forwarded to the Financial Controller for entry into the inventory records.
2. The Financial Controller or his designee sets up an inventory card for each unit from information on the receiving report; including the serial number (if available), description, unit cost, location, custodian, payment voucher number and date, receiving report number and date.
3. At the end of each fiscal year, the Financial Controller arranges for a physical inventory and comparison with the inventory cards. Differences are reconciled prior to closing the books for the year.
4. For worn out, lost, or stolen units or units that are no longer needed by TDC the Administration Officer initiates disposal action. He convenes a survey committee of himself, the property custodian and the Financial Controller to review the circumstances of the loss or theft, the condition of and the need for the units proposed for disposal.

²³See Operations Manual, Accounting System, Section H. Purchasing Procedures for TDC required procurement actions.

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

5. The Administration Officer prepares a report on the results of the committee review with recommendations for retention, repair/rehabilitation or disposal and forwards the report to the Executive Director for approval.
6. The Administration Officer implements actions approved by the Executive Director. For grant financed items, the Administration Officer notifies the grantor of the planned disposal action by TDC.
7. For disposals by sale, a minimum of three bids are solicited.²⁴ The Administration Officer convenes the survey committee to review the results of the bidding and award the sale.
8. The Administration Officer instructs the successful bidder to pay the bid amount to the TDC Administrative Secretary/Cashier and obtain a receipt. Upon presentation of the receipt to the Administration Officer, custody of the items is given to the buyer.
9. Depending on the conditions contained in the agreements, TDC may be required to refund the proceeds of sale of non-expendable property to the grantor.²⁵
10. For disposal of items in unsalable condition, the survey committee certifies that the items are of no value and/or that the cost of rehabilitation would exceed the potential sales value. Photographs are taken to show the condition of the items, if appropriate.²⁶
11. For terminated employees, the Administration Officer checks the inventory records to assure that the departing employee has returned all TDC property before final pay is authorized.

²⁴TDC employees may bid.

²⁵The Cooperative agreement with USAID, for example, requires that compensation be made for the disposal on items having a unit cost of \$1,000 or more. The agreement further requires that TDC shall request disposition instructions from USAID.

²⁶The Cooperative agreement with USAID, for example, requires that compensation be made for the disposal on items having a unit cost of \$1,000 or more. The agreement further requires that TDC shall request disposition instructions from USAID.

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

L. END-OF-SERVICE BONUS PROCEDURES

The purpose of the TDC accounting procedures for end-of-service bonuses is to assure that all bonuses and loans are recorded on the books of account when authorized, paid, and liquidated.

Policies for Employees' End-of-Service Bonuses

TDC has a policy that TDC employees participate in an end-of-service bonus program. Employees earn bonuses under the program through annual performance reviews against targets set for each year. The performance year begins on March 16 and ends on March 15. The bonuses are set aside annually in a reserve account, which is either a sub account to the bank account or on the books only, for end-of-service bonuses. The final bonus will be liquidated against employee loans at the time the employee leaves TDC employment or when the project is terminated.

TDC has received an opinion from Allied Accountants (copy attached) that states, for tax planning, the end-of-service bonus is not subject to tax, TDC can deposit this bonus in a separate account, called "Reserve for End of Service Bonus" and that employees can borrow from the account up to the amount of their portion of the account.

TDC allows employees, who have earned end-of-service bonuses through their performance, to receive interest free loans, annually or when requested, from TDC in amounts up to the balance of the end of service bonuses earned. Loan payments are made by check from the Program Generated Income bank account.

Detailed Procedures

1. The end-of-service bonus increment for meeting yearly targets is authorized annually by letter/memo from Executive Director to the Financial Controller (See the Operations Manual Employee Handbook for the approved basis for calculation of the PGI distribution).

2. Based on the authorization from the TDC Executive Director, the TDC Financial Controller prepares a letter to each of the affected employees, showing the details of his/her end-of-service account from date of appointment, including annual bonus accumulations, the details of loans to the employee guaranteed by the end-of-service bonus accumulations, and the balance if any. Employees sign file copies of the letter acknowledging receipt.

3. The Accountant records the bonus authorized by the Executive Director on the books of account. (Examples of the accounting entries for the end-of-service bonus are shown on page 74)

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

4. Upon requests from employees, vouchers are processed for loans from the PGI bank account up to the limit of each individual's portion of the accrued end of service bonus.

5. When an employee leaves TDC employment, the TDC Financial Controller prepares a statement of the employee's end-of-service bonus and loan uses the statement in his determination of final pay due the employee or repayment to TDC of the amount due from the employee, if any.

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

EXAMPLE ACCOUNTING ENTRIES FOR END-OF-SERVICE BONUS TRANSACTIONS

Example transaction I. The end-of-service bonus increment for meeting yearly targets is authorized annually by letter/memo from Executive Director to the Financial Controller:

Debit an asset account:
 "Reserve for End of Service Bonus" #165

Credit a liability account:
 "End of Service Bonus Payable" #201

The liability account, End of Service Bonus Payable, is a control account and must be supported by a subsidiary ledger, list or schedule showing the amounts that will be due to each employee when employment with TDC ends.

Example transaction II. TDC employees receive loans up to their authorized increase in end of service bonus:

Debit an asset account:
 "Loans to Employees for End of Project Bonus" #175

Credit an asset account:
 "Bank Account, Program Income #155"

The Loan account #175 is supported by a subsidiary list or schedule showing the amounts due each employee.

Example transaction III. An employee leaves TDC employment and becomes eligible for the end of service bonus payment:

Debit the liability account:
 "End of Service Bonus Payable" #201

Credit the asset account:
 "Loans to Employees for End of Project Bonus" #175

Debit the expense account:
 "End of Service Bonus" #407

Credit the asset account:
 "Reserve for End of Service Bonus" #165

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

**END OF SERVICE BONUS SCHEME
Program Generated Income Distribution**

A. Effective Date - March 16, 1994 to March 16, 1995 and every 12 months thereafter.

1. Distribution¹: Two Levels (dependant on the then balance in the account)

1a. Up to \$100,000 (equivalent balance in the account)

a. 75 percent - to be earmarked for a fund designed for overall company performance and individual performance.

b. 25 percent - to be earmarked for a fund designed for general operating expense.

2b. Over \$100,000 (equivalent balance in the account)

a. 50 percent to the above (a) performance fund

b. 50 percent to the above (b) general operating fund

2. Individual Distribution Formula

2a. Every employee would receive 1 percent of the balance in the performance fund. (Provided TDC met its strategic indicators ((deliverables)) as set-out in its cooperative agreement).

2b. For every employee involved directly in export expansion (coded "s" in the TDC salary level chart), they would receive, on individual performance ratings, a further incentive from the balance of the performance fund, after the deductions as follows:

"exact percentages - restricted information-
please see your supervisor"

¹ It is to be understood that this distribution is not progressive, i.e., the first \$100,000 is 75 percent, the next \$100,000 and above is 50 percent. It is either one or the other level, strictly dependent on the balance in the fund at the time. The maximum ceiling that can be distributed as incentive in any given year is capped at \$150,000, i.e., there would have to be a minimum balance of \$300,000 in the program generated income account.

3. Performance Criteria

3a. Each individual would have a target assigned, i.e., sector sales, program generated income sales and firms assisted.

3b. In addition, they would have a second criteria based on overall performance.

3c. The senior management would do the criteria evaluations based on a category point system. If the total points are in excess of the minimum standards, then the full percentages are awarded. The percentage will decrease accordingly in three equal segments based on poorer performance indicators.

3d. The above activity will be done annually but will take into account bonus points for meeting the quarterly target indicators.

B. Program Example - Based on a balance of \$100,000 in the Program Generated Income Fund as at March 15, 1995 and all indicators and deliverables met:

1. 75 percent is available for the performance fund, 25 percent to the PGI operating fund.

1a. 1 percent of the Performance Fund (\$75,000) is given to all employees (\$750. to each employee x 31 = \$23,250)

2a. All "s" coded² employees receive a further bonus as set out below based on a balance of \$51,750 (\$100,000 X 75 percent = \$75,000 - 31 percent = \$51,750) provided they meet all the individual performance indicators.

"Exact percentages - restricted information
- please see your supervisor"

²It is to be noted that in the event of a balance in the program generated income fund which is of a minimum amount, then as a minimum the "s" coded employees will receive the equivalent of one month's salary. As a maximum (if the balance of the PGI fund is available to this level) not more than \$150,000 shall be distributed to the overall employee performance fund through the program generated income.

ALLIED ACCOUNTANTS

Ragheb, Istambouli & El Kilany

A Member Firm of ARTHUR ANDERSEN & CO. SC.
Public Accountants & Business Advisors
Fellows & Members of the Egyptian Society of Accountants & Auditors

**المحاسبون المتضامنون**

راغب، إسماعيل والكيلاني

أعضاؤنا شركاء
محاسبين قانونيين وخبراء تنظيم وإدارة
سلامة وأمناء جمعية المحاسبين والمراجعين المصرية

April 5, 1995

Mr. Emad Abdel Razek
Executive Director
Trade Development Center - Egypt
Nile Tower Building
Giza - Egypt

Dear Emad,

It was a pleasure meeting you and Ragai Demitri in our office on Wednesday March 29, 1995.

The following is a summary of subjects discussed during the meeting and our comments thereon:

I. End of service bonus

According to the Egyptian tax laws and regulations, the end of service bonus is not subject to salary tax. Such bonus can be exempted from taxes as far as the amounts paid to the employees whose contracts have been terminated by TDC - Egypt for whatever reason are covered by a TDC - Egypt internal system for paying such bonus.

II. Meeting target bonus

TDC - Egypt employees are entitled to receive a "meeting target bonus" which will result in distributing US\$ 98,526 for the employees with different percentages based on their titles.

In case that such bonus is distributed, it will be subject to salary tax applied with its rates 20% and 32% after adding such bonus to their compensations.

III. Tax planning

In case that TDC - Egypt establishes a system to deposit this bonus in a separate account called "reserve for end of service bonus" without distributing it until the employment contract is terminated to be considered as his end of service bonus, such bonus when distributed after the termination will be exempted from salary tax.

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ALLIED ACCOUNTANTS

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Employees can borrow from TDC - Egypt within the limit of their portion in the end of service bonus with its guarantee. This can be done against a letter or a receipt which confirms receiving either a portion or the full amount of his rights.

It is up to the management to decide to pay the end of service bonus in US dollars or in Egyptian pound. There is nothing in the labour law that would restrict from paying the end of service bonus in US dollars.

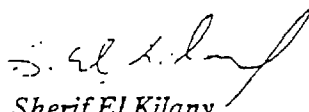
IV. Actions

In case you decided to implement the end of service bonus system, the following actions should be taken:

1. Establishing/modifying the internal system in a way which approves the depositing of the meeting target bonus into the account of the employees to be cashed as end of service bonus when applied.
2. The income statement should not be charged with any amounts unless for the amounts paid as end of service bonus to employees whom their employment contracts were terminated.
3. Employees who borrowed from the account of end of service bonus should sign a letter or a receipt that confirms receiving the amount borrowed, noting that the borrowed amount should be limited within the employee's portion in such bonus.

If you have any questions or queries, please do not hesitate to contact us.

Sincerely yours,

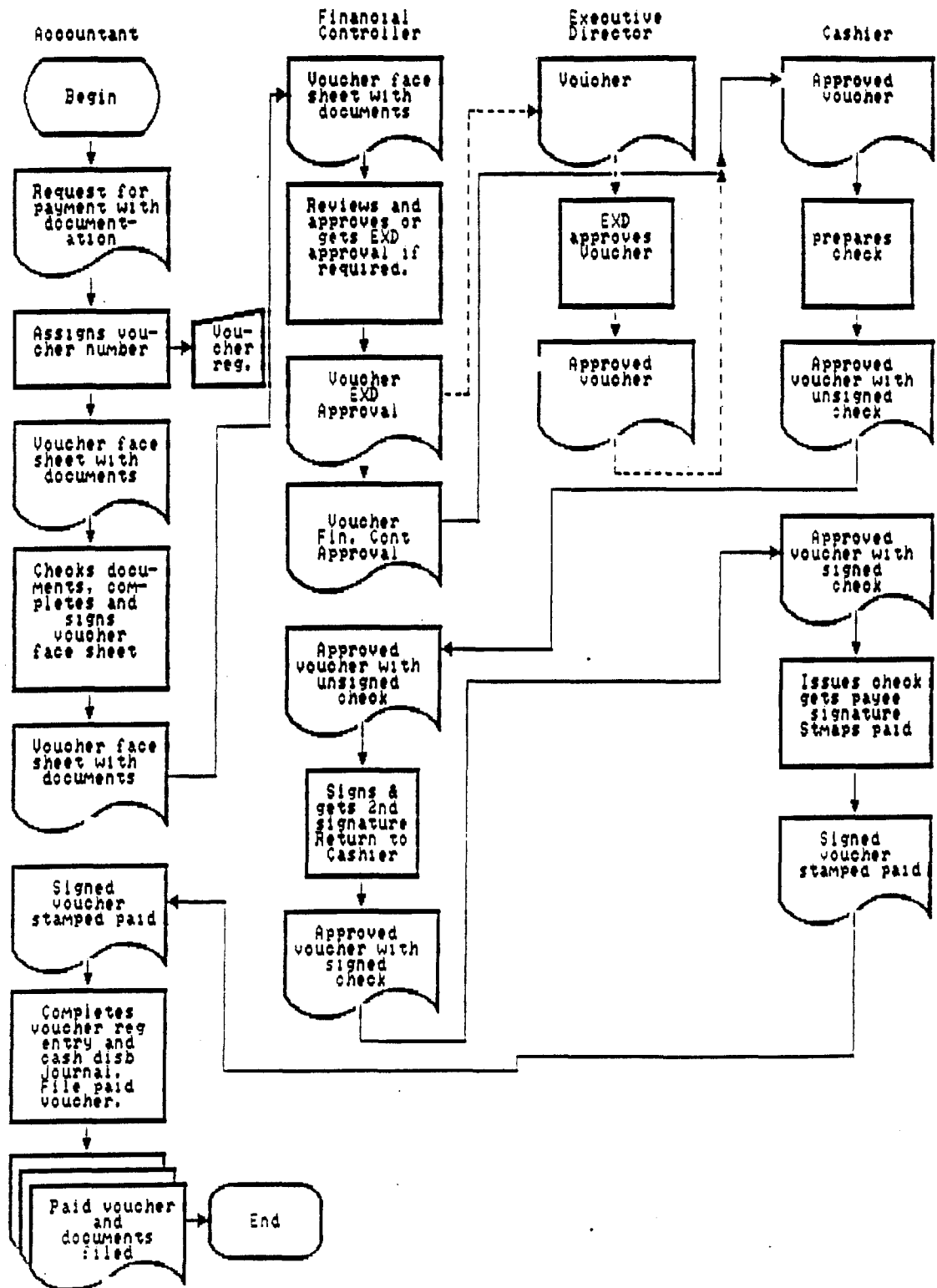


Sherif El Kilany
M.E.S.A.A.
M.E.S.T.

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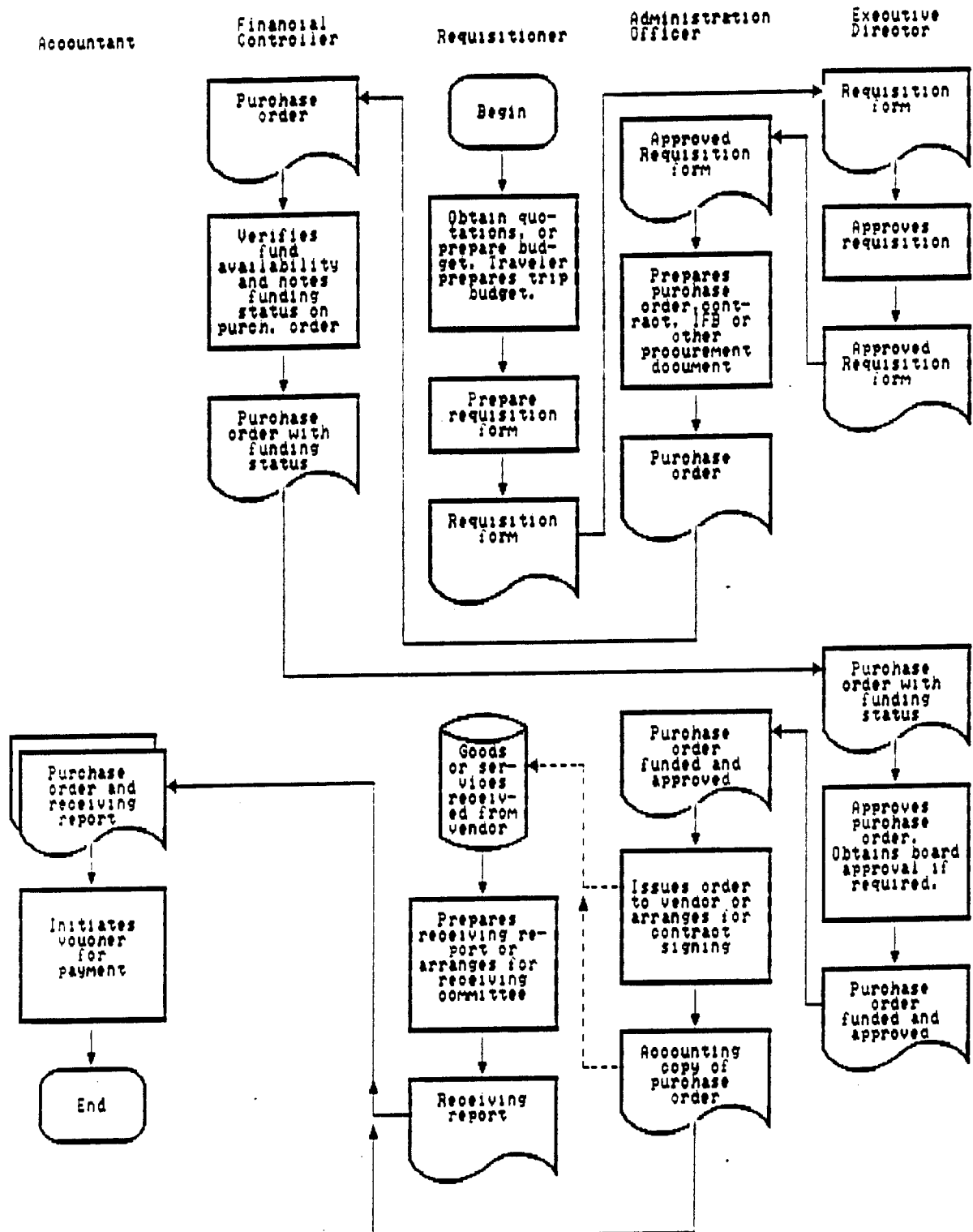
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VOUCHER PROCESSING AND CHECK PAYMENT PROCEDURES



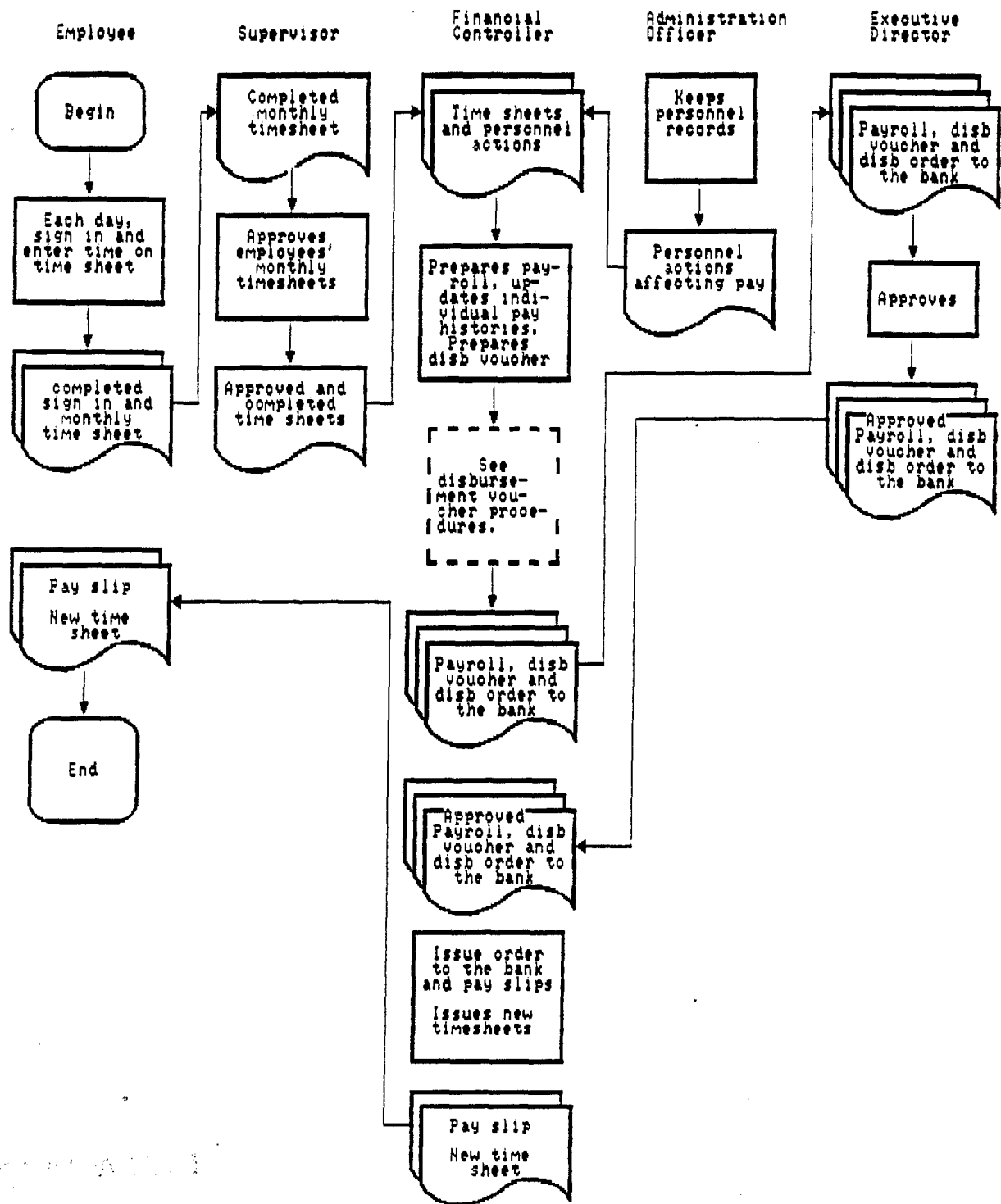
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REQUISITIONING AND PURCHASING PROCEDURES



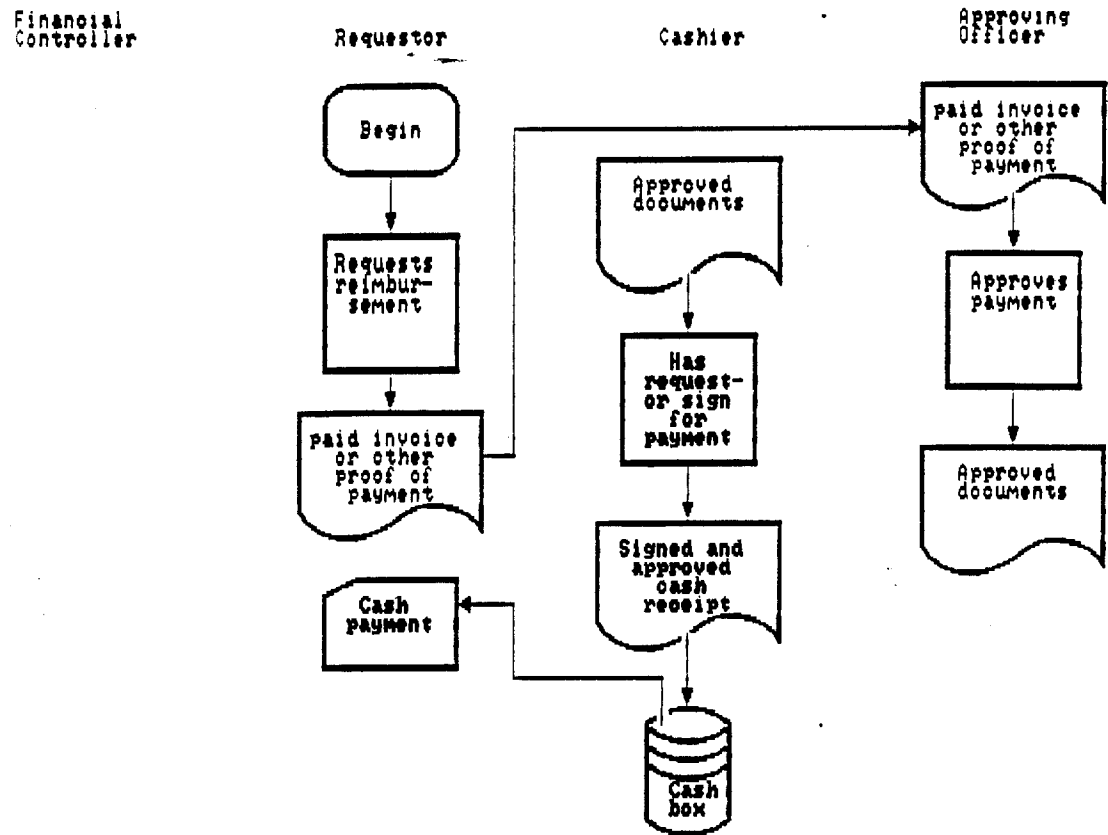
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PROCESSING IMPREST FUND PAYMENTS



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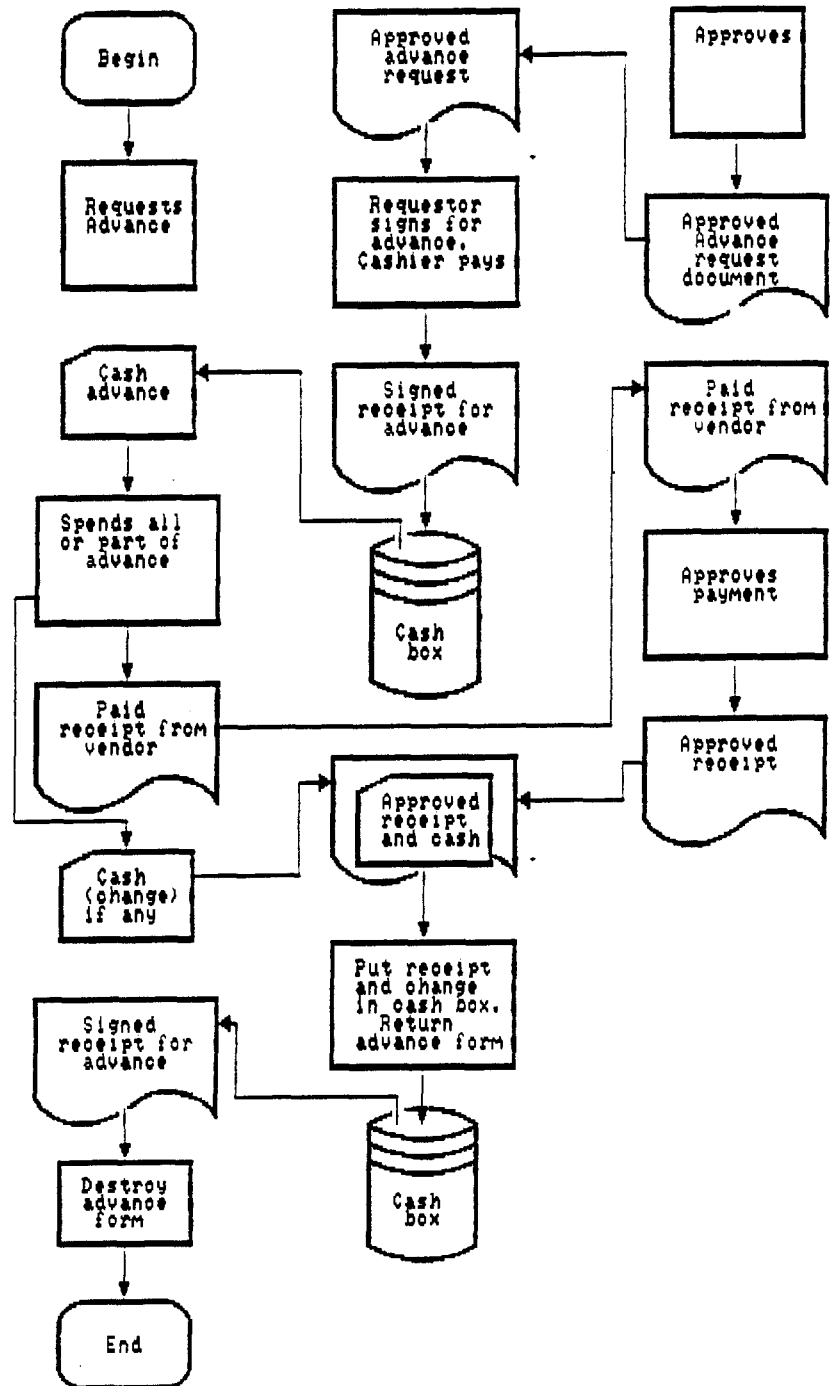
IMPREST FUND ADVANCE PROCEDURES

Financial
Controller

Requestor

Cashier

Approver



**Policy and Procedures Manual
for
The Trade Development Center**

Part I: Accounting and Internal Control Manual

THE CONTROL POLICIES AND PROCEDURES

TRADE DEVELOPMENT CENTER
Accounting and Internal Control Manual

CONTROL POLICIES AND PROCEDURES

The purpose of the TDC control policies and procedures is to provide reasonable assurance that specific entity objectives will be achieved. The policies and procedures are incorporated in the (A) Control Environment and (B) Accounting System sections of the Accounting and Internal Control Manual. This manual section highlights those policies and procedures.

TDC is a small business in terms of core staff; Executive Director, Sales and Marketing/Deputy, Associate Directors (3), Associate Director of Operations, Financial Controller, Accountant, Personnel Officer, MIS Specialist and 6 - 8 accountant executives. The control policies and procedures are designed to maximize internal check and segregation of duties among this relatively small staff.

The major areas covered by the control procedures are:

I. Proper Authorization of Transactions and Activities

A. Control Environment:

The Board of Directors/Executive Committee meets at least annually and as needed throughout the year to provide guidance, oversight, rules and regulations for the operation of TDC. Formal minutes of the meetings are prepared and approved by the Board.

The Board of Directors/Executive Committee retains authority to accept funds from international donors, appoints the Executive Director, selects the Financial Controller, and approves the selection of the Sales and Marketing/Deputy Director, and the Associate Director of Operations. Appointment letters document the hiring of all staff.

The Financial Controller controls TDC's funds, arranges for independent audits of TDC operations and meets periodically with TDC directors to assure that controls are functioning. The Financial Controller reports directly to the JBC Board, through the TDC Board/Executive Committee. Reports are submitted regularly to the Board.

Except for small imprest fund payments, The Executive Director²⁷ or the Financial Controller approve all TDC purchases, contracts, disbursements up to the monetary limits approved by the Board of

²⁷Executive Director includes the Director of Sales and Marketing/Deputy Director during periods when the Deputy is designated Acting Executive Director.

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

Directors. The Executive Director's signature is required on contracts and all staff appointment letters with the exception of the Financial Controller.

B. Accounting System:

The Financial Controller approves all disbursement vouchers prior to the preparation of checks, approves all purchases except for small amounts from the imprest fund which are, approves all advances and disbursements except for small amounts from the imprest fund and approves all journal vouchers. The Executive Director signs Certified Fiscal Reports accompanying monthly vouchers submitted to AID for reimbursement.

All checks require signatures of two of the four TDC officers and directors authorized to sign checks.

II. Segregation of Duties

Duties are segregated to reduce the opportunities that allow any person to be in a position to both perpetrate and conceal errors or irregularities in the normal course of duties. Different persons are assigned responsibilities for authorizing transactions, recording transactions and maintaining custody of assets.

A. Control Environment:

The Board of Directors/Executive Committee retains authority to appoint or approve core management staff and to enter into contracts exceeding monetary limits delegated to the Executive Director.

The Executive Director (and the Sales and Marketing/Deputy Director when acting as Executive Director) are the only employees of the Center authorized to enter into contracts on behalf of TDC up to the limits established by the Board.

B. Accounting System:

Transactions may be initiated by the officers and staff of the TDC. However, except for small imprest fund purchases, all transactions are authorized or approved in advance by either the Executive Director or the Financial Controller. All transactions are recorded on the books of account by the accountant. All cash receipts, checkbooks, the imprest fund, and guarantee checks are in the custody of the Cashier/Administrative Secretary. The Cashier/Administrative Secretary maintains control over the checkbooks and guarantee checks by safeguarding the unused checks in a locked file cabinet.

1. Check Payments: The Cashier/Administrative Secretary assigns voucher numbers and initiates vouchers. The Financial Controller is the only TDC official who can approve the check payment process.

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

The Cashier/Administrative Secretary maintains custody of the checkbooks. The Cashier/Administrative Secretary writes a check only when the check is supported by a completed disbursement voucher, approved by the Financial Controller, the Director of Operations or the Executive Director. Checks written by the Cashier/Administrative Secretary are signed by two of the four authorized check signers.

The Financial Controller or accountant does not have physical control of the checkbooks. The Financial Controller periodically reconciles the bank statements to the books of account.

2. Imprest Fund Payments: The Cashier/Administrative Secretary has custody of the imprest fund. Advances and payments from the fund must be approved by the Executive Director, Financial Controller or the Director of Operations prior to disbursement.

The fund is reimbursed under the check payment procedures described above. Unannounced counts of the imprest fund are made to assure that the Cashier/Administrative Secretary maintains proper custody of these assets.

3. Purchasing: The Executive Director approves all purchases up to \$25,000 (LE equivalent) which is the limit approved by the Board of Directors.

The requisitioner initiates a) a purchase requisition for the approval of the Executive Director, specifying description, unit price, and total estimated cost or b) a proposal for technical assistance. The requisitioner cannot authorize a purchase.

The Financial Controller prepares a purchase order, contract or invitation for bid or proposal based on an approved requisition, and determines if funds are available for the purchase.

The requisitioner certifies receipt of goods and services.

4. Furniture, Equipment and other Assets: Custody is assigned to users. The Financial Controller maintains the book inventories and periodically compares the records to physical inventories. All purchases are approved by the Executive Director or the Financial Controller.

5. Payroll: Each employee certifies his/her monthly timesheet showing hours worked, cost centers/activities charged and leave and holiday time. Employees cannot receive pay without a timesheet approved by the supervisor.

The Director of Operations/Personnel Officer maintains records for each employee, including appointment, termination, promotion, allowances, withholdings, bonuses and informs the Financial Controller of any changes. The Director of Operations/Personnel Officer does not have access to the time sheets (other than his/her own) or the payroll.

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

The Financial Controller a) prepares the payroll, based on approved time-sheets and advice of personnel action from the personnel officer and b) keeps a permanent pay history record for each employee. The Financial Controller does not have access to the personnel records.

6. Cash Receipts: The Cashier/Administrative Secretary issues pre-numbered receipts for payments to the Center. The Financial Controller enters the receipts in the cash receipts journal and periodically reviews the pads of receipt forms to assure that all documents are accounted for.

7. Journal Vouchers: The Financial Controller prepares journal vouchers for the correction, adjustment or reversal of prior accounting entries. The Executive Director or his designee approves all journal vouchers. The Financial Controller is subject to dismissal/termination of employment if journal vouchers are entered and posted to the books of account prior to approval by the Executive Director or his designee.

III. Documents and Records

Documents and records are in place to help ensure the proper recording of transactions and events, such as monitoring and use of pre-numbered cash receipts and checks.

A. Control Environment:

The Control Environment requires that the system of internal control produce reports that present an informative picture of operations, and that these reports be based on accounting and related records. These reports and records include:

1. A comprehensive annual business plan with planned activities, objectives, methods of implementation and budget requirements.
2. Periodic financial reports to the Board showing finances and expenditures, financial condition and cash flow, with explanation of any overruns and significant variances.
3. A complete accounting system, maintained in accordance with generally accepted accounting principles.
4. A log, in the project ledgers, for recording receipt of guarantee checks which is maintained by the Cashier/Administrative Secretary and reviewed monthly by the Director of Sales and Marketing.
5. Billings and specialized financial reports as needed to donors, government agencies and debtors.
6. Staff contracts that specify duties and responsibilities, remuneration and work hours.

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

7. A handbook for each employee spelling out TDC compensation policy, holiday, vacation and leave schedules and TDCs' obligations and authorities as the employer; and employees' status, required conduct in the workplace, and ethical standards and responsibilities.

B: Accounting System

The accounting system requires double entry bookkeeping and includes a chart of accounts, formats for the books of account, and forms for receipt and disbursement of funds, purchasing and payroll to assure that TDC's transactions are recorded, summarized and reported in accordance with generally accepted accounting principles.

1. Cash receipts forms and blank checks are pre-numbered. Disbursement vouchers, journal vouchers, and purchase orders are serially numbered at time of issue and are entered in the appropriate journals. The consecutively assigned voucher numbers are recorded in the voucher register prior to payment assure that all payments are vouchered and subsequently recorded on the books. Checks cannot be issued unless supported by completed and properly approved disbursement vouchers.

2. Timesheets, periodic payroll forms and individual pay history records are designed to provide a permanent and complete record of employment and provide the basis for allocation of indirect costs on the basis of direct labor should TDC be required in future to develop an overhead rate.

3. Inventory cards are prepared for individual items of non-expendable property, showing the location and custodian of the items. The monetary totals of the cards tie to the appropriate general ledger accounts.

4. Journal voucher forms show the full details and justifications for correcting, adjusting, closing and reversing entries. The forms provide a record of management approval of the entries.

5. Imprest fund advance forms and payment forms are counted as cash in the cash box. The payment forms provide the details of support for the disbursement vouchers and checks issued to replenish the imprest fund.

6. Purchase requisition forms document the need for goods and services requested by TDC and staff and provide a record of management approval for initiating the procurement process.

7. Purchase order forms document the competitive process used for procurements, approval of procurements and the receiving and inspection section of the purchase order form documents the quantity and condition of goods and services received.

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

Overall, the system of source documents, records and reports provides a complete record of transactions and should flag unauthorized or ineligible transactions.

IV. Safeguards over Access to and use of Assets

The accounting system assigns responsibility for safeguarding TDC's checkbooks, the imprest fund, guarantee checks and cash receipts to the **Cashier/Administrative Secretary**. The Cashier/Administrative Secretary keeps custody of the unused checks and imprest fund in a locked file cabinet. The Financial Controller is the only other person authorized access to this locked drawer.

Items of non-expendable property are assigned to individual custodians and the responsible person is identified on the inventory cards. The Financial Controller has custody of, and is responsible for maintaining, the books and records of TDC.²⁸

V. Independent checks

The system provides independent checks on performance and proper valuation of recorded amounts, including clerical checks, reconciliations, comparisons of assets with recorded accountability, and management review of reports that summarize the detail of account balances. TDC has consulted with Chemonics financial experts on computer programmed controls and user review of computer generated reports.

The accounting system requires that the Financial Controller make unannounced cash counts of the imprest fund and verify bank statement reconciliations to compare records of cash on hand and in the banks with actual amounts. The bank statements are outside records that are independent of TDC control. The Financial Controller also makes independent checks of the Cashier/Administrative Secretary's cash receipts forms to assure that all pre-numbered forms are accounted for.

The accounting system provides for periodic physical inventories and reconciliation to the account balances on the books.

Financial statements and USAID/Cairo invoices are generated monthly for management review and approval.

Finally, it is the policy of TDC to engage an accounting firm to conduct annual independent audits.

The control policies and procedures described in this section

²⁸TDC management has obtained assistance from a Chemonics Financial Software Expert in the selection of computer software, including advice on how to control access to the programs and files.

TDC ACCOUNTING AND INTERNAL CONTROL MANUAL

provide reasonable assurance that transactions are properly authorized and accounted for and safeguards over access and use of fixed assets are adequate; including independent checks on performance and reporting.

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Operations Manual
for
The Trade Development Center

Part II: Employee Handbook

Developed by
Chemonics International
Export Enterprises Development Project
December 1995

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E1000 INTRODUCTION TO THE HANDBOOK

E1100 Purpose and Audience

The purpose of this handbook is to acquaint the employee of TDC with all of the various rules and regulations governing the employment of an individual by TDC. When reading this handbook, it is helpful to note the following abbreviations:

EXD	Executive Director
D/EXD	Deputy Executive Director
APO	Administration and Personnel Manager
AD	Associate Director
PGI	Program Generated Income
OMB	Office of Management and Budget

E1200 Applicable Regulations and Order of Precedence

The contents of this employee handbook are bound by and therefore based primarily upon Egyptian labor law, or law number 137/1981, and other applicable Egyptian laws and executive regulations as issued and/or amended from time to time. Where these laws and regulations allow for flexibility, the contents are bound by and therefore based on donor regulations. If these sources should conflict with each other or with the contents of this handbook, precedence shall be given to Law 137/1981 and other applicable Egyptian laws and executive regulations, followed by donor regulations.

E1300 Authority and Amendments

Ultimate authority for this handbook rests with the TDC Executive Director who is the only person authorized to issue this handbook or any future additions, deletions, or other modifications to it. TDC Executive Director or his designee, shall amend this handbook periodically, as called for by circumstances. All such amendments shall be distributed to all handbook users, along with a new preface specifying the amended sections and the date of amendment. Suggestions for changes to the handbook are welcome and encouraged. They should be made in the format shown in annex E1, and submitted to the TDC Executive Director.

E2000 TYPES OF EGYPTIAN LOCAL HIRES

Since TDC's work is limited to specific projects, all categories of Egyptian nationals it hires locally are considered temporary employees. The nature of their assignments and the duration of their employment are governed by TDC's project contract with the client, except in cases of voluntary termination or termination with cause. Although there is a legal distinction between long- and short-term employees, professional and support staff designations have no significance under Egyptian law, and were made the original to reflect donor. There are five main types of Egyptian local hires: E2100, Long-term Professionals; E2200, Short-term Professionals; E2300 Long-term Support Staff; E2400, Temporary Support Staff; and E2500, Subcontractor Personnel.

E2100 Long-term Professionals

These are professionals with specific technical expertise, hired temporarily to do a specific job to further project goals. All employees not included in subsection E2300 below as support staff are considered to be professionals. Long-term professionals are usually hired for a period exceeding twelve months. The specific duration of their employment with TDC is determined by the nature of their assignment and the requirements of the project contract with the client. They are hired on the basis of a legally binding temporary employment contract which spells out the terms and conditions, as well as the exact duration, of their employment. Long-term professionals are paid monthly and receive all benefits mandated by Egyptian law and all project contract negotiated benefits. Basic personnel files are maintained in the TDC Office.

E2200 Short-term Professionals

These are professionals with specific technical expertise, hired temporarily to complete a certain task or tasks to further project goals. Short-term professionals are usually hired for a period less than twelve months based on a letter of assignment with the specific terms of reference for the job attached. They are considered daily employees according to the definition in Law 137/1981 and other Egyptian regulations, and thus receive no benefits beyond their daily rates. The specific terms and conditions that govern their employment are spelled out in their letters of assignment. Personnel files are maintained in the TDC Office.

E2300 Long-term Support Staff

Long-term support staff are hired to provide administrative and other support services to project field team and office. This category consists of secretaries, drivers, clerks, bookkeepers, messengers, and administrative assistants. Long-term support staff are hired for a period exceeding twelve months on the basis of a legally binding temporary employment contract which spells out the terms and

conditions, as well as the exact duration of their employment. They are paid monthly and receive all benefits mandated by Egyptian law and all project contract negotiated benefits.

E2400 Temporary Support Staff

As is the case with long-term support staff, temporary support staff are hired to provide administrative and other support services to project field team and office. Inclusion in this category always coincides with long-term support staff categorizations. The two main differences are that: 1) temporary support staff are usually hired for a period less than twelve months to assist the project during periods of high pressure when long-term support staff are overloaded with work, and 2) they are considered daily employees according to the definition in Law 137/1981 and other Egyptian regulations.

Temporary support staff are hired on the basis of a letter of assignment with the specific terms of reference attached. They are paid based on a daily rate and receive no other benefits. The specific terms and conditions which govern their employment are spelled out in their letters of assignment. Personnel files are maintained on them in the TDC Office.

E2500 Subcontractor Personnel

In the implementation of its projects, TDC occasionally resorts to assistance from other firms with more specialized expertise. These firms become subcontractors to TDC, and the terms of this relationship are governed by a contract which is subject to the terms and conditions of the prime contract between TDC and the client. Employees of such local subcontractors are not TDC employees and are therefore not technically bound by TDC personnel policies. In the interests of uniformity and consistency, TDC strongly encourages subcontractors with personnel working on TDC project premises alongside TDC employees to follow TDC policies and procedures for the duration of the association between the two firms. Subcontractors may apply their own policies to their personnel, provided that they do not conflict with TDC policies and that they comply with the requirements of the project as determined by the EXD.

E3000 EMPLOYMENT POLICIES AND PROCEDURES

This section addresses the policies and procedures concerned with the hiring and firing of employees. Policies and procedures for employee rights and obligations between the moment of hiring and termination are covered under section E4000, Personnel Administration. This section is divided into: E3100, Recruitment and Selection; E3200, Employment Procedures; E3300 Probation; and E3400, Termination of Employment.

E3100 Recruitment and Selection

This process involves looking for and choosing the individual most qualified to fill the position or perform the task at hand. TDC's policy, is to hire staff at the highest possible level of competence. This policy is implemented by devoting as much time and effort as possible to the process, recognizing that competing demands for time and effort are inevitable and will sometimes prevent us from achieving the optimum. As a result, TDC has developed guidelines to assist those in charge of recruitment and selection: E3110, Identifying Staffing Requirements; E3120, Terms of Reference; E3130, Recruitment Sources; and E3140, Selection.

E3110 Identifying Staffing Requirements

Clearly, the first step in any recruitment effort is to identify the need to have a job done. More often than not project staffing requirements are anticipated at the proposal stage and provided for in the overall budget under either long- or short-term, professional or support salaries. Professional staffing requirements are then refined in the annual work plan. In such cases, identifying the need and obtaining approval for the professional position is a routine matter of timing and developing the appropriate terms of reference through consultations with the donor and/or the host government agency. The EXD then gives the go-ahead for recruiting to begin. Support staffing requirements are also anticipated in the proposal. However, customizing their terms of reference is an internal project matter.

If it becomes clear through project implementation that a specific job needs to be done that was not anticipated in either the proposal, budget, or work plan, the position is created through extensive consultations with and the advance approval of USAID. The situation is then corrected during the next project contract amendment negotiations.

E3120 Terms of Reference

Terms of reference are essentially a detailed description of the required job and a useful tool for the individual doing the recruiting. Precise terms of reference allow the recruiter to know what he/she is looking for and the employee—actual or potential—to know what is expected of him/her. TDC's policy is that terms of reference should be developed prior to the commencement of any recruitment effort, and that the individual selected should fit as closely as possible the requirements of the terms of reference.

Developing terms of reference for local-hires is the responsibility of the individual who has identified the need and will be supervising the position. The EXD must review and approve all terms of reference for professional positions in order to ensure that they fit into and support the overall technical programming of the project. Terms of reference should list position title, grade, salary range, and the anticipated duration of the assignment. This should be followed by a brief description of the position, a detailed listing of the responsibilities, required outputs and preferred qualifications for the job (see annex E2). Support staff terms of

reference tend to be standard, and samples of these are also provided in annex E2. Upon hiring, terms of reference become an attachment to all employment contracts, as described in item E3220, and the basis for all performance evaluations, as described in item E4231.12.

E3125 Recruitment Sources

The pool of available recruits is as finite as the resources of the country of operation, and TDC's experience in Egypt clearly demonstrates that it is a country with an above average pool of talent and abilities. TDC's policy is to use as many resources as possible in order to attract the most qualified individuals. TDC relies on five major recruitment sources: E3131, Newspaper Advertising; E3132, E3133, TDC Employee Referrals; E3134 Employment of Relatives; and E3135, Referrals by the government agency or USAID.

E3130 Newspaper Advertising

TDC's policy is to promote the fairest possible competition by advertising a position opening as broadly as possible. It may not always be timely or practical to advertise short-term professional or temporary support staff assignments, but every effort will be made to do so when possible. All long-term professional and support staff positions, however, shall be advertised in at least the major national Egyptian newspaper, *Al-Ahram*. The language of the advertisement shall depend on the language requirements of the position. For example, an advertisement for a driver would be in Arabic, whereas an advertisement for an economist or bilingual secretary would be in English. The advertisement must include the position title, a summary of position responsibilities, and required qualifications. It must also include a post office box number at *Al-Ahram* to which resumes and introductory letters may be sent by interested applicants. All newspaper advertisements must have prior approval by EXD and are contract-funded.

E3131 Other TDC Projects

Non-applicable at this time.

E3132 TDC Employee Referrals

As stated earlier, TDC's policy is to hire the person with the highest qualifications and who is most suited to the position opening. TDC values the opinions of its employees and gives serious consideration to their recommendations during the recruitment and selection process. The TDC employee referral in question, however, shall be hired only in either of two cases: 1) If he/she proves to have superior qualifications to all other applicants and proves to be the closest fit to what is needed for the best performance of the position's responsibilities, or 2) all other applicant qualifications being equal, and there being no other equally well-qualified referrals by the donor agency, or the government agency, a valued employee's personal recommendation shall be given considerable weight as a factor in hiring.

E3133 Employment of Relatives

TDC's policy is not to hire anyone who is a close relative—defined as a spouse, parent, sibling, child, cousin, or in-law—of a current employee. Unless the EXD determines that an exception to this policy is in the best interest of the project.

If an employee's relative is hired, or in case two TDC employees become related through marriage after employment, every effort shall be made to assign them to different areas when possible. In all cases the interests of the project, as determined by the EXD shall prevail.

E3134 Referrals by The Donor or Government Agency

On occasion, the donor or the government agency will recommend certain individuals with whom it has worked or whom it knows and trusts for a specific position opening, whether professional or support. Recognizing the donor or the government agency's fundamental concern for and interest in the project's success, TDC gives very serious consideration to such recommendations during the selection process. It is TDC's policy, however, to open all positions for competition and to treat such individuals like all other applicants for a given position.

E3140 Selection

Selection is the process by which the number of applicants is narrowed down and employees are chosen as a result of the recruitment process. TDC's policy is to narrow the choice down to three candidates, and then submit the most favored candidate for approval. The selection process consists of five phases: E3141, Selection Criteria; E3142, Selection Committees; E3143, Applications, Skills Testing, and Interviews; E3144, Reference Checks; and 3145, Required Approvals.

E3141 Selection Criteria

Selection criteria are basically the ideal qualifications that a candidate for a given position should possess. They are the preferred mix of skills, experience, and personality traits that the recruiter believes would allow the individual to do the best job possible. Selection criteria are usually developed for the position and approved by the EXD as part of the terms of reference. They then become the basis for judging applications, conducting interviews, and checking references.

E3142 Selection Committees

TDC's policy is that more than a single individual should be involved in the selection of candidates. The individual responsible for conducting a given recruitment shall review all applications and conduct all initial interviews in order to narrow the choice down to a few candidates. At this point, at least the EXD and preferably an other individual not directly involved in the recruitment should be

brought into the selection process. This should ensure that the need to fill a position does not unduly bias the recruiter.

E3143 Applications, Skills Testing, and Interviews

These are the tools for narrowing down the choice to the three most likely candidates. Once the recruiter has reviewed all resumes and introductory letters received, he/she narrows the choice down to the most attractive applicants, which is an unspecified number. The recruiter then calls these applicants and invites them to come to the project offices at a mutually convenient and agreed upon time to fill out a written TDC application and for an initial interview. The purpose of an application is to provide all the pertinent objective data about an individual's educational and work history which TDC needs and which may not be adequately covered in the resume. A standard TDC job application form is attached in annex E3.

The interview fills in the gaps with subjective impressions of the applicant's character and allows the recruiter to gauge the applicant's knowledge of his/her field. It is also a two-way exchange of information, as the recruiter describes TDC, the project, and the job. If the job requires tangible and demonstrable skills such as typing, editing, or translation, the recruiter will set up a test designed to determine the level of skill. Based on the results of the above, the applicant may be invited for a second interview with other individuals besides the recruiter. All interviews should be documented in writing and signed by the interviewer(s).

E3144 Reference Checks

Reference checks are an attempt to verify the information given by a candidate about him/herself and to gain further insight into the candidate's abilities, character, and work habits from outsiders who are familiar with the candidate. References are usually obtained from the candidate along with permission to contact them. Some references may be personal; however, at least two should be by a previous employer and/or teacher who has experience with the candidate's initiative, motivation, and work habits. TDC's policy is that at least three references must be checked for each serious candidate for a job. At least two of these references should be checked by someone other than the recruiter, in order to ensure that pressure to fill the position does not unduly bias negative information received. The TDC reference check form, attached in annex E4, must be used.

E3145 Approvals

The APO shall prepare a justification memorandum (as in annex E5) based on the outcome of the selection process and forward it to the individuals supervisor and EXD for approvals. Once it is approved by the EXD, it will be sent if necessary to the donor for approval.

E3145.1 Long- and Short-term Professionals

Donor (current) direct project contracts require the approval of the donor project or contract officers, or both. Host-country contracts require the approval of the host government agency project director(s). The donor, as the financing agency for host country contracts, and cooperative agreements, may choose to reserve the right to approve professionals, or may choose only to concur with the selection as approved by the client. In all cases, and in the interests of promoting good communications, the EXD shall discuss the selection of a professional with the donor prior to seeking formal approval and/or concurrence. Formal approval shall be obtained through the submission of an information packet consisting of a memorandum, the terms of reference for the job, the individual's resume and a completed biographical data form. The memorandum shall be from the EXD on official TDC letterhead paper and shall contain a synopsis of the professional's qualifications and justification for the rate at which he/she is being proposed.

E3145.2 Long-term and Temporary Support Staff

Approvals for long-term and temporary support staff are internal to the project. However, a future employee must be approved by the individual's supervisor, the APO, and the EXD. Such approval may be verbal and is formalized through the signature(s) on the employment contract or letter of assignment as described in items E3221 and E3222 of this handbook.

E3200 Employment Procedures

These are steps which must be taken after the recruitment, selection, and approval of a candidate in order for him/her to become an employee of the company. TDC has four employment procedures: E3210, Physical Examination; E3220, Employment Contract; E3230, Employment Contract Extension; E3240, Company; and E3250, Documents Required on File.

E3210 Physical Examination

The physical examination is a complete medical examination by a qualified physician to determine an employee's state of health. TDC's policy is to require all long-term professional and support staff to undergo a physical examination prior to or immediately following employment with TDC. These physical examinations are paid for by TDC up to LE300.00 per employee, and short-term professionals and temporary support staff may also choose to undergo a physical. TDC can provide an employee with the name and address of a physician of its choosing, or the employee may elect to be examined by his/her own physician. In all cases, the physician must complete the form in annex E6 which shall be kept in the individual's personnel file. Should the physical examination show that an employee is in very poor health with serious medical problems, EXD shall determine whether or not it is in the best interest of the project to hire that individual.

E3220 Employment Contract

This contract spells out the terms and conditions of employment and is designed for the protection of both employer and employee. TDC's policy is that employment contracts are prepared for all personnel. Due to the temporary and project nature of TDC's work, all local-hire Egyptian employment contracts are casual and provisional, as defined in article one of Law 137/1981. TDC uses two types of employment contracts: E3221, Temporary Long-term Employment Contract; and E3222 Short-Term Letter of Assignment.

E3221 Temporary Long-term Employment Contract

This type of employment contract is prepared for any employee, whether classified as long-term professional or long-term support staff, whose term of employment with TDC is expected to last for 12 months or more. The standard long-term employment contract is prepared in both English and Arabic by a lawyer to ensure compliance with the requirements listed in article 30 of Law 137/1981 and all other relevant Egyptian laws. A copy of the standard temporary long-term employment contract is attached in annex E7.

The Administration/Personnel Officer (APO) is responsible for filling out the contract. The employee in question signs the last page and initials each page of the long-term employment contract as proof of acceptance of all its articles. The EXD signs all long-term support staff contracts, and the EXD initials his approval on the last page of the contract. The EXD also signs all long-term professional contracts. Copies of the contract are to be distributed as follows: The employee receives a copy, while the original remains in the individual's personnel file. A copy is sent to the social insurance office as required by article 30 of Law 137/1981.

E3222 Short-term Letter of Assignment

This type of contract is prepared for any employee, whether classified as short-term professional or temporary support staff, whose term of employment with TDC is expected to be less than 12 months. The standard letter of assignment is a one-page document prepared in English and Arabic with the terms of reference attached to it. A copy of the standard TDC letter of assignment is attached in annex E8.

The APO is responsible for adapting the contents of the letter of assignment to the specifics of the project and the situation at hand, without significantly changing the spirit of the standard letter of assignment. As is the case with temporary long-term employment contracts, all letters of assignment shall be signed by the employee in question. The APO signs all letters of assignment for temporary support staff, and the EXD also signs all short-term professional letters of assignment. Distribution of copies of letters of assignment is also similar to long-term employment contracts, except that no copies are sent to the social insurance office. A copy is given to the employee, while the original remains in the field personnel files, and for short-term professionals.

E3230 Employment Contract Extension

The requirements of the project, or the nature of the agreement with the donor may sometimes dictate that TDC extend an employee's term of employment. In such cases, notification shall be both verbal and in writing, no later than two weeks prior to the original date of termination, and copies shall be distributed as described in items E3221 and E3222 of this handbook. Employment contracts for long-term professionals and support staff shall be extended through a letter written and signed by the EXD and addressed to the employee, who shall also sign it as proof of concurrence. This letter shall contain the new date of termination and shall constitute a legal amendment to the original employment contract. Should the extension also involve a change in assignment, it must be mentioned in the letter and the new terms of reference must be attached.

Short-term professional and temporary support staff contracts are not extended. Instead, a new letter of assignment as described in item E3222 of this handbook shall be issued and signed by the EXD as well as the employee in question.

E3240 Documents Required on File

Personnel files should present as comprehensive a picture of the employee's educational and work history as possible. TDC maintains personnel files on all categories of its employees. Short-term professional and temporary support staff personnel files contain only those documents generated in connection with their employment with TDC. The contents of long-term professional and support staff personnel files are determined by TDC's requirements and article 55 of Law 137/1981, other Egyptian laws and executive regulations, and donor regulations if appropriate. In compliance with article 30 of Law 137/1981, employees shall be given a receipt for all original documents that are deposited with TDC, and shall be entitled to having these documents returned to them upon request as required by article 74 of the same law. Each long-term professional and support staff personnel file shall contain the following:

- A registration certificate from the Labor Office
- A copy of the birth certificate
- A copy of the identity card
- A copy of the Military Exemption Certificate or Certificate of Completed Military Service for male employees
- A copy of all educational diplomas
- Fingerprints
- Past experience certificates
- Letter of release to TDC from the current employer in cases of secondment or leave without pay, or a copy of the letter of resignation from the last job
- Social Insurance Final Payment Form 6, or a statement from the previous employer that the employee will be paying his/her own social insurance

- Completed and signed biographical data form
- Resume
- Terms of reference
- All other documents generated in connection with the employee's employment with TDC, such as employment contracts, performance evaluations, insurance policies, payroll change forms, leave request forms, etc.

The Administration/Personnel Officer is responsible for ensuring that all files are complete and up to date. All required documents shall be submitted by the employee prior to signing the employment contract and the EXD shall be notified of cases where employees fail to submit the required documents. The EXD shall then make a determination as to whether or not a compelling reason exists to hire that individual nonetheless.

E3300 Probation

Probation is a previously specified period of time at the beginning of employment during which employer and employee test each other and either party may terminate employment for any reason whatsoever. It is specified in the employment contract and neither party may bring action against the other for termination during this period. TDC's policy is that all employees, regardless of classification, are hired on probation because cautious hiring is a good practice to which TDC subscribes, and because performance standards at TDC are very high. In compliance with article 31 of Law 137/1981, the probation period is three months for all employees and is to occur only once during the period of an individual's employment with TDC.

At the conclusion of the second month of employment, the supervisor shall prepare a written performance evaluation and meet with the employee in question to discuss the adequacy of the employee's performance and whether or not employment should continue. Should the supervisor determine that the employee is not performing adequately but that the problems can be corrected, and if the employee is willing to do so, a program can be agreed upon. The supervisor shall update the performance evaluation at the conclusion of the third month of employment and recommend either continued employment or termination of the employee in question to the Ex. Director.

If termination during this time is voluntary or by mutual consent, the employee shall submit a letter of resignation, and shall be entitled to receive all documents deposited with TDC immediately. The same applies to involuntary termination, except that the performance evaluation shall replace the letter of resignation. Final salary payment shall be made in accordance with the provisions of item E4216.

E3400 Termination of Employment

Termination of employment is the final, permanent, and irrevocable severance of the employment relationship between employer and employee, which may occur for a variety of reasons and may be initiated by either employer or employee. The nature of TDC's work dictates a high rate of personnel turnover and the eventual termination of the employment of all personnel if donor funds are withdrawn. Different types of termination of employment require different policies, although the procedures tend to be routine and more or less similar, except for a few added procedures in cases of involuntary termination for cause, as discussed below under item E3414. This section is divided into: E3410, of Termination; and E3420, Termination Procedures.

E3410 Types of Termination

Employment with TDC can be terminated for four different reasons: E3411, Voluntary Termination; E3412, Assignment and/or Project Completion; E3413, Termination Due to Unforeseen Circumstances; and E3414, Involuntary Termination for Cause.

E3411 Voluntary Termination

Voluntary termination is the decision by an employee to sever his/her employment relationship with TDC by resigning prior to the conclusion of the term of employment specified in his/her employment contract. Voluntary terminations may occur for any number of reasons including changes in personal circumstances, dissatisfaction with the work, or a better opportunity elsewhere—including a degree of permanent job security which TDC cannot offer. TDC's policy, is to discourage such terminations to the extent possible, since they interrupt the work flow and are therefore costly. TDC does so by trying to make the work and the employment relationship as satisfying and rewarding as possible, and by trying to resolve problems in the job situation to head off voluntary terminations. However, TDC shall under no circumstances make exceptions to its policies, such as matching salary offers from other firms, in order to induce an employee to stay.

In the event that an employee does resign, the EXD or his/her designee shall meet with the departing employee in order to determine the cause of resignation. Depending on the cause, the Ex. Director shall then determine whether or not any further action is necessary, such as further improvements to the work environment or a market adjustment as described in item E4231.4.

E3412 Assignment and/or Project Completion

All TDC employees are hired to complete a specific work plan task or set of tasks, or to provide support to those who do. As such, all professional employees are routinely terminated upon completion of the task(s), and when a sufficient number of completed tasks warrants a proportional reduction in support staff. TDC also routinely terminates employees upon project close-out. Such terminations

usually form the basis of the employment understanding between TDC and its employees and are anticipated in the employment contract which specifies the exact duration of the term of employment.

TDC shall make every reasonable effort to help such employees who have performed well to find employment either with another project or with other firms. Such employees shall be given preference should TDC start hiring for another project and should their skills and expertise be suitable.

E3413 Termination Due to Unforeseen Circumstances

This is involuntary termination resulting from unforeseen causes beyond either TDC's or the employee's control. Unforeseen circumstances arise for a wide variety of reasons, including:

- A reorganization of the content of the project in response to donor or government agency requirements that would affect the employee's suitability for the new position descriptions.
- A reduction in the scope of the project, which would require a proportional reduction of staff.
- A change causing the donor to cut short the project or a portion of it.
- A change in the bilateral agreement between the donor and Egypt which might affect TDC's status and ability to operate.
- Early close-down of the project due to political or economic conditions in Egypt.

In such situations, TDC's policy is to give its employees 60 days' notice when circumstances permit. TDC shall also make every reasonable effort to help affected employees find employment with either another project or with other firms. Such employees shall be given preference should TDC start hiring again and should their skills and expertise be suitable.

E3414 Involuntary Termination for Cause

This is termination initiated by the employer for a variety of reasons including failure to perform, a significant drop in the quality of performance, dereliction of duties, excessive unapproved absence, willful misuse of project property, gross misconduct, use of alcohol or other controlled substances on the job, unapproved moonlighting, or otherwise damaging the interests of the company and the project. Termination for cause in Egypt places the burden of proof on the employer and is regulated by articles 61 to 70 of Law 137/1981 and Ministerial Decree number 24/1982. TDC's policy is not to take such terminations lightly and to document the whole process through performance evaluations as described in item E4231.12. TDC's policy is to carry out terminations for cause after extensive discussions and consultations between the EXD or his designee, and/or the donor agency, as well as a local lawyer to ensure compliance with the above-mentioned laws.

As soon as the EXD and/or the employee's supervisor feel that there is a problem that may eventually warrant termination for cause, he/she shall immediately prepare a performance evaluation, whether or not it is the time for annual project performance evaluations. The supervisor shall then show the employee in question a copy of the performance evaluation and meet with the employee to discuss the problem. The employee shall be given the opportunity to respond in writing and to appeal in accordance with the procedures set out in item E6500. If the employee recognizes the problem and is willing, every reasonable effort shall be made to work with the employee to resolve the problem and/or to improve performance. In all cases, a second follow-up performance evaluation shall be done within one month. The employee shall again be appraised of the results and given the opportunity to respond in writing and to appeal. If the results of the second evaluation are still negative, a third evaluation shall be done within a period of two weeks to one month, depending on whether or not the supervisor feels that additional time will make a difference to the outcome.

After the third negative performance evaluation, the employee shall be given the opportunity to resign. If the employee takes it, the letter of reference shall avoid raising the problem to the extent possible and negative references shall be given only orally and in response to specific requests. If, however, the employee refuses to depart amicably, the EXD will consult with a local Egyptian lawyer and to begin termination procedures against the employee in accordance with the laws mentioned above. In particular, article 62 of Law 137/1981 provides for submission of the case to a tripartite committee consisting of representatives of the employer, the employee, and the labor force directorate. The law instructs the committee to issue its purely advisory judgment within two weeks, which shall constitute the two-week notice period given to the employee. Depending on the outcome of the committee's deliberation, the employee shall be dismissed immediately. Letters of reference in this case shall state the reason(s) for dismissal.

E3420 Termination Procedures

Termination procedures are the administrative steps required to finalize and formalize the end of the employment relationship. These procedures are routine and are handled by the EXD or his designee, or the APO. Except as provided for above under the individual termination type entries, all terminations, regardless of the type or reason, require the following:

- Long-term professionals and support staff, as well as short-term professionals and temporary support staff, are expected to submit a written letter of resignation releasing TDC from any further obligations to them, at least two weeks prior to the anticipated date of departure.

- As required by article 74 of Law 137/1981, TDC shall provide the employee with a generic letter of reference which shall include the employee's position, salary, and dates of service with TDC, as well as a fair and balanced assessment of the employee's performance and the reason for termination. TDC shall in like manner respond to any specific requests for references.
- The departing employee shall immediately relinquish all project property, including equipment, documents, and files in his/her possession to his/her supervisor.
- A bank check or draft for the final salary and all other compensation due to the employee shall be released immediately or within seven days, depending on the type of termination and according to the provisions of item E4216 of this handbook.
- Any and all original documents retained by TDC for the duration of employment, such as birth certificates, shall be returned to the employee immediately.

E4000 PERSONNEL ADMINISTRATION

This section addresses the policies and procedures that affect employees during the term of their employment with TDC. It deals mostly with their rights and the benefits that they may or may not receive from the company. It is organized under three major headings: E4100, Organizing the Work; E4200, Salary Administration Program; and E4300, Employee Benefits.

E4100 Organizing the Work

This section describes TDC's policies and procedures regulating employee job attendance. It is divided into seven subsections: E4110, Work Hours (Regular and Ramadan); E4120, Flex Time; E4130, Overtime; E4140, Compensatory Leave; E4150, Compensation for Working on Holidays; E4160, Time Sheets; and E4170, Sign-in/Sign-out Sheets.

E4110 Work Hours

Work hours are the timing and number of hours per day and days per week when project offices are officially open for business and all employees are expected to work on their assigned project duties. TDC makes a distinction between E4111, Regular Work Hours; and E4112, Ramadan Work Hours.

E4111 Regular Work Hours

Regular work hours are the normal conditions prevailing for eleven months of the year as determined by the lunar Hijra calendar. TDC's policy, which is in compliance with article 133 of Law 137/1981, is that all TDC employees work a

minimum of 40 hours per week. The details of the timing and organization of work hours are normally negotiated and so stated in the individual project contract with the donor. When this is not the case, TDC's policy is that the EXD shall fix the details of work hours, in determining the specifics of work hours, consideration shall be given to the laws of the country as stated in articles 133-136 of Law 137/1981, and to TDC's policy that work hours should generally follow the work hours of it's primary donor. At this point in time the work hours are set at 09:00 - 17:00 Sunday through Thursday.

E4112 Ramadan Work Hours

It is customary for many firms operating in Egypt to reduce the number of work hours per day during the month of Ramadan in order to alleviate some of the hardship of work combined with fasting. In accordance with this custom, TDC's policy is to make an exception to its 40-hour work week policy during the month of Ramadan and to reduce the number of these hours by a reasonable amount of time. These hours are set as 09:30 - 15:30, Sunday through Thursday during the month of Ramadan.

E4120 Flex Time (staggered hours)

According to the directives of the EXD, staggered working hours may be permitted based on the need at that time. These hours would be for a consecutive eight hours each day and would primarily be for these employees engaged in administrative and clerical work. The available hours acceptable would be for any 8 hour block between 08:00 and 20:00.

E4130 TDC's Policy for overtime

Overtime is monetary compensation given to employees who work for more than the officially specified project work hours. No overtime is given to professional long-term staff in TDC since the current salary levels reflect any extra hours needed to complete an assignment provided the employee is willing to work those extra hours.

E4131 Expectation of Availability

Under certain circumstances during times of unusually heavy project activity, some members of the support staff may need to remain after hours or come in on weekends to complete an assignment, such as secretaries during annual work plan preparations. In such situations, TDC's policy is to pay support staff for pre-approved overtime in accordance with the rates specified by Egyptian law and as described below. Although TDC appreciates the extra effort, no employee should feel in any way or for any reason compelled to work any amount of time beyond the official project work hours.

E4132 Fairness in Distribution

In requesting or approving overtime (for short-term support staff), TDC's policy is to ensure fairness in workload distribution so that no single employee bears a greater overtime work burden than others with similar skills and abilities, and no single employee, such as a driver, benefits from often welcome overtime payments at the expense of other colleagues who may be equally willing and able to perform the same overtime work.

E4133 Overtime Rates

In compliance with article 140 of Law 137/1981, TDC's policy is to pay for approved overtime according to the following formulae:

- An additional 25 percent of hourly rate for overtime between 6:00 a.m. and 6:00 p.m. on regularly scheduled work days and Saturdays
- An additional 50 percent of hourly rate for overtime between 6:00 p.m. and 6:00 a.m. on regularly scheduled work days
- An additional 100 percent of hourly rate for overtime on Fridays, Saturdays and official holidays

E4135 Approvals and Payment

In order to implement the above overtime policies, TDC requires all employees to seek and gain advance approval in writing from their supervisors for the estimated number of hours that they expect to work—using the form in annex E9. Should the actual number of hours worked vary from the approved number of estimated overtime hours, the figures on the form may be adjusted with the employee's supervisor's approval. Claimed but unapproved overtime shall not be reimbursed under any circumstances.

The employee shall be responsible for consolidating all overtime approval forms and submitting them to the project accountant at the time specified for that purpose. Overtime forms shall be submitted by the 15th of every month.

E4140 Compensatory Leave

This type of leave is designed to give employees time off to compensate for any time worked on holidays. TDC grants compensatory leave to any member of its long-term staff provided that the time worked on holidays was prior approved by the person's supervisor.

E4150 Working on Holidays

TDC's policy is to neither require nor encourage any of its employees to forfeit holidays by working.

E4160 Time Sheets

These are documents used for accounting purposes in which employees fill out the number of hours worked per day on a monthly basis as well as the type and location of work done. TDC's policy is to require all of its employees to fill out monthly time sheets as the only recognized and accepted documents accounting for employees' time.

The APO shall designate an individual or a position to be responsible for preparation, distribution, and collection of all time sheets. Time sheets shall be distributed to all employees on the first day and collected on the last work day of each month. After the supervisor reviews the time sheet then the Fin. Mgr reviews and initials all time sheets, and they shall be placed in the designated file and kept until the end of the project, with a copy forwarded to accounting for payroll purposes. Late attendance according to the sign in/out sheets and unauthorized leave will be deducted from the monthly salaries accordingly.

E4170 Attendance Sheets

This is a system whereby employees' arrivals and departures are recorded on attendance sheets by the guard in the reception area of TDC. Attendance sheets are used solely as monitoring documents, and do not replace time sheets, which are the only recognized accounting documents. All immediate supervisors must sign time sheets at the end of the month, attesting to employees' presence.

E4200 Salary Administration Program

This section describes TDC's policies and procedures regarding base salary, excluding additions such as overtime (if applicable) and bonuses. It is divided into three subsections: E4210, Salary Payment Procedures; E4220, Initial Salary Determination; and E4230, Salary Increases.

E4210 Salary Payment Procedures

This subsection deals with policies and procedures organizing and regulating the mechanics of salary payment: E4211, Frequency and Timing of Payment; E4212, Method and Currency of Payment; E4213, Pre-payment Requirements; E4214, Deductions; E4215, Salary Advances; and E4216, Final Salary Payment.

E4211 Frequency and Timing of Payment

Different categories of employees receive salary payments at different times. TDC distinguishes between: E4211.1, Long-term Professionals and Support Staff; and E4211.2, Short-term Professionals and Temporary Support Staff.

E4211.1 Long-term Professionals and Support Staff

These employees are paid automatically on a monthly basis during work hours on the 30th of the month, or no later than the fifth day of each calendar month.

E4211.2 Short-term Professionals and Temporary Support Staff

These employees may be paid at the conclusion of their assignment with TDC or may choose to be paid in installments every two weeks. Short-term professionals and temporary support staff shall be paid within two days of presentation to the project accountant of an invoice and time sheet approved by the APO or supervisor. A sample time sheet appears in annex E10.

E4212 Method and Currency of Payment

In compliance with article 33 of Law 137/1981, and other Egyptian laws pertaining to currency circulation, and donor regulations, all categories of Egyptian local-hire employees shall be paid in Egyptian pounds. Employees shall be paid by bank check drawn on the project's local-currency account with a local bank whenever possible; otherwise, they shall be paid by bank draft. Short-term non-Egyptian employees (consultants) shall be paid according to their letter of assignments by check.

E4213 Pre-payment Requirements

Prior to the release of any salary and/or bonus payment, two activities must be carried out in accordance with Egyptian law. These are the completion of a payroll form and fulfillment of the legal requirement for employee signature, as described below.

E4213.1 Payroll Form (Payslip)

A payroll form (payslip) is a form prepared specifically for that purpose, fully describing the details of an employee's salary, including gross income, overtime payments when and if applicable, all deductions, additions to base salary, and net earnings. TDC's policy is that payroll forms are to be prepared for all categories of employees prior to salary and/or bonus payment. A standard TDC payroll form (payslip) is included in annex E11 of this handbook. It is the responsibility of the project accountant, to ensure that all such payroll forms are accurate and fully completed in accordance with the requirements of the relevant Egyptian laws. It is also the responsibility of each individual supervisor to ensure that the payroll preparer has all pertinent data in time for payroll preparation.

E4213.2 Legal Requirement for Employee Signature

In compliance with article 35 of Law 137/1981, which states that "The responsibility of the employer shall not be cleared unless the worker shall sign...that he/she has received his/her wage..." TDC's policy is to require all categories of employees to sign the above-described payroll form to indicate receipt of salary, as well as to sign the appropriate form for receipt of any other type of compensation, monetary or otherwise. Neither the employment contract and/or any attachments to it, nor this handbook shall be considered as an appropriate substitute for the legally required signature of receipt. All such forms shall be kept in the appropriate personnel and/or accounting files for the duration of the project by the APO.

E4214 Deductions

These are amounts automatically deducted from an employee's salary without prior approval in writing by the employee, and usually in compliance with local laws. TDC makes two kinds of deductions (excluding deductions for unauthorized leave, late arrival, etc. as set out in Annex E 25) from the salaries of all categories employees: E4214.1, Income Taxes; and E4214.2, Social Insurance.

E4214.1 Income Taxes

These is generally a specific legally mandated percentage of an employee's salary that the government charges for public purposes. Egyptian income taxes are regulated by Income Tax Law No. 157/1981 as periodically amended. TDC employees are covered by this law.

In compliance with article 70 of Law 157/1981, TDC's policy is to withhold taxes from all categories of its employees. No exceptions shall be made unless a legal exemption already exists or unless the employee shall produce a verifiable letter of exemption in his/her name signed and sealed by an authorized representative of the Tax Administration. Obtaining such a letter shall be solely the responsibility of the employee. TDC shall in no way assist or seek income tax exemptions on behalf of its employees.

The project accountant shall be responsible for calculating and making the necessary payroll deductions for income taxes in accordance with the guidelines provided in article 56 of Law 157/1981 and based on the salary amount stated in the employment contract or letter of assignment. These amounts shall be submitted to the Tax Administration at regular intervals and the employee shall be responsible for all further income tax payments due to the Government of Egypt. Also in compliance with Law 157/1981, the project accountant shall prepare at the conclusion of each fiscal year or at the time of request by a tax paying employee, a certificate specifying the amounts withheld, the date of withholding, and the date of payment to the Tax Administration.

E4214.2 Social Insurance

Social insurance is a specific legally mandated percentage of an employee's salary that the government charges as insurance against retirement and/or disability. It is usually matched by an employer contribution which is also a legally mandated percentage of the employee's salary, and an allowable cost under TDC project contracts. Social insurance for employees is regulated by Social Insurance Law 79/1975. TDC's policy is to fulfill its obligation under Egyptian law by completing the necessary forms (copies are attached in annex E12) and submitting them to the designated social insurance office. All social insurance salary deductions, TDC's contribution, and payments to the social insurance office shall be made by the project accountant in strict compliance with the above-mentioned Law 79/1975 and other relevant Egyptian laws and executive regulations as issued and/or amended from time to time. The social insurance office shall also be notified of the termination for any reason whatsoever of an employee, using the form attached in annex E13.

Social insurance deductions and matching TDC contributions are made for all long-term professionals and support staff, except in cases of secondment. In these cases, TDC shall pay the seconded employee the cash value of all amounts due to the social insurance office, and he/she shall be responsible for reimbursing his/her permanent employer for continuation of his/her social insurance.

E4215 Salary Advances

TDC does not make salary advances to any of its employees, except for the situations stated in paragraph E4399.

E4216 Final Salary Payment

In compliance with article 38 of Law 137/1981, final salary for all categories of employees terminated by TDC for whatever reason—end of assignment, end of project, or for cause—shall be paid immediately upon termination. All categories of employees who terminate voluntarily shall, in compliance with the same law, be paid within seven days of termination. The only exception to this final salary payment schedule shall be in case the employee has failed to relinquish all project property in his/her possession. In this case, final salary, or an amount equivalent to the cost of such property, may be withheld by TDC until such time as the property is returned undamaged.

The final salary shall consist of all as yet unpaid amounts due to the employee, less all deductions, loans, or other amounts due to TDC. Unpaid amounts due to the employee shall include regular monthly salary, unused accrued annual leave as described in item E4342.3 of this handbook, share of annual bonus as applicable under the provisions of item E4322 of this handbook, as well as all other amounts for as yet unreimbursed expense reports. Deduction shall be defined as per the provisions of item E4214 of this handbook, as well as unpaid amounts

due to TDC for use of project equipment such as long-distance telephone charges, faxes etc.

The project accountant shall prepare all final salary payments upon notification by the EXD of an employee's impending termination. At the same time, the APO shall inform the project accountant of all anticipated dues and deductions.

E4220 Initial Salary Determination

This is the process by which TDC arrives at the salary that it will offer to any given applicant for a position and the range of salaries within which it will negotiate in order to retain the services of any given individual. TDC's policy, is to set its salaries at the high end of the market to retain the services of the highest qualified individuals. TDC sets its initial salaries in accordance with the following policies and procedures: E4221, Salary Classification System; E4222, Salary History; and E4223, USAID Salary Ceilings.

E4221 Salary Classification System

Under TDC's salary classification system, salaries are offered according to the grade and the step for the position. The TDC salary classification system (see annex E14) was developed in-house, with reference the original donor pay scales for local staff, and with the results of private sector and/or TDC commissioned salary surveys.

The matrix in annex E14 contains generalized titles designed to accommodate the wide range of actual and potential working titles across TDC. The series which most closely describes the working title in question determines a position's location in the matrix. The position's level of responsibility is used to determine its grade through its location within the series. Salary history, E4222, is then used to determine an employee's step on the salary classification matrix.

E4222 Salary History

Within each grade there is a range of salaries. To determine an individual's location within this range or step, the employee's salary history is used. TDC's policy is to follow these steps:

- First, base salary is determined based on a biographical data (showing historical salary levels) for long-term positions covering the last three years.
- Second, any active income from professional activities is calculated over the last three years, and the most recent or average figure is added to the base salary.

- Third, on this constructed base, a five- to ten-percent increase is given based on several factors including the terms and conditions of the project contract with the client, as well as the individual's experience, education, special qualifications, job responsibilities, and relation to other salary ranges on the same team or in the same office.

E4223 Salary Ceilings

There is a cap on all salaries for individuals according to the rules applying to the donor funds. The maximum salary that the donor will approve is usually determined by market conditions in a given employee's country of citizenship or residence. These salary ceilings constitute the maximum salary that TDC will offer any employee, regardless of the individual's qualifications or salary history. It is TDC's policy not to retain the services of persons who refuse to accept the salary ceiling except in exceptional circumstances.

Should the EXD determine that retaining the services of such an individual is in the best interests of the project and is absolutely necessary, a waiver should be pursued on the salary maximum in consultation with the concerned donor.

E4230 Salary Increases

Salary increases are periodic upward adjustments of an employee's salary before income tax and social insurance deductions, designed to recognize achievement, market demand, and/or hardship-causing economic conditions. This section is divided into three subsections: E4231, Salary Increases for Long-term Professionals and Support Staff; E4232, Rate Increases for Returning Short-term Professionals and Temporary Support Staff; and E4233, Salary Increases for Professionals at the Salary Maximum.

E4231 Salary Increases for Long-term Professionals and Support Staff

TDC's policy is to consider long-term professionals and support staff in four kinds of periodic salary increases, in accordance with the terms and conditions described below. These increases are: E4231.1, Merit Increases; E4231.2, Advancement and Reclassification; E4231.3, Cost of Living Adjustments; and E4231.4, Market Adjustments.

E4231.1 Merit Increases

Merit increases are periodic salary increases designed to recognize and reward achievement and contributions to the project. TDC's policy is to reward good performance by giving deserving employees annual merit increases after the 15th of March.

E4231.11 Amount and Funding

TDC normally negotiates salary increases based on merit in its project contract with the donor. The increase is a negotiated percentage of the total of the salaries of all long-term professionals and support staff who are on the payroll during the month in which salary increases are calculated. Within that increase, the EXD has the flexibility to determine the percentage and amount of individual salary increases or not, provided that they comply with the provisions of article 42 of Law 137/1981 and move an employee's salary by one or more steps or grades on the TDC salary classification matrix, endeavoring, where possible, that the new salary does not fall in between steps. In accordance with TDC's policy, as stated in article E2332.21, the EXD shall rely on written and oral evaluations of employee performance in allocating salary increases.

E4231.12 Performance Evaluations

Each supervisor shall prepare written evaluations of the performance of all long-term employees under his/her supervision at the time specified by the EXD, using the form in annex E15. Performance evaluations shall be based on the employee's terms of reference and shall list accomplishments and achievements during the review period as well as failures and reasons for them. The supervisor shall also attempt to determine the quality of the evaluatee's performance, using the criteria and rating system included in the performance evaluation form in annex E15, and shall recommend a salary increase and or incentive bonus in general terms, ranging from above average to the minimum increase required by Egyptian law. The employee shall be given a copy of the evaluation for review, and the supervisor and employee shall meet to discuss the evaluation prior to its finalization. The employee may at this time comment and/or respond both verbally and in writing. The employee must sign the finalized performance evaluation and if still dissatisfied, the employee may follow the grievance and appeal process described in section E6500 below.

E4231.13 Timing and Approval

While no approvals for step increases within grade for all staff and for promotions of support staff beyond the EXD are necessary; all long-term professional promotions to higher grades require the approval of the donor project and grant officers. Rather than submit these for consideration on a case-by-case basis on the anniversary of the individual's date of hire, and to facilitate the administrative process, TDC's policy is to propose salary increases for all staff at the same time at the beginning of the Egyptian fiscal year. Accordingly, the EXD, based on the performance evaluations and in consultation with the APO, shall prepare a single matrix proposing the allocation of salary increases for all staff, both long-term professionals and support staff. He will then submit this matrix for donor approval no later than March 1st of each year. Once approved, the salary increases shall go into effect on March 16th of each year.

In the event that an employee has not yet completed a full year of service with TDC, the EXD shall still propose a full salary increase for this individual based on the assumption that the quality of performance to date shall remain constant. The proposed percentage may be lowered if performance drops prior to the date when the salary increase goes into effect. Conversely, if performance improves dramatically, the employee may be considered for a higher than usual increase during the next round.

E4231.2 Advancement and Reclassification

TDC's policy is to promote and reclassify employees when in the performance of their jobs they take on responsibilities over and above those specified in their terms of reference. Furthermore, employees who as a result of training and/or previous experience demonstrate skills and abilities that would allow them to perform a job at a higher level than that which they occupy, are eligible for consideration when an appropriate higher-level position opens. In such cases the supervisor recommends the individual for a promotion, which must be approved by the EXD. Promotions, however, are not guaranteed, due to TDC's policy to hire the most qualified applicant based on open competition, as discussed in section E3130. In the event that the EXD approves the promotion, the individual shall receive a salary increase commensurate with the added responsibilities and be placed at the appropriate level in the salary classification matrix.

E4231.3 Cost of Living Adjustments

The annual salary increases take into account any cost of living adjustments.

E4231.4 Market Adjustments

Market adjustments are usually made on an as-needed basis to reflect major changes in market demand for the services of certain limited groups of employees with specific skills and expertise that they hold in common. Increased market demand may be detected through certain indicators such as unusually high turnover among a group with similar skills and expertise. In keeping with its general policy to attract and retain the services of individuals with the highest possible qualifications, TDC's policy is to reclassify affected groups to more accurately reflect changing market conditions. If the EXD suspects the need for a market adjustment, he should consult with prominent accounting firms in Egypt to submit to him market compensation packages from leading companies with international businesses.

In the event that consultations lead to a decision to effect a market adjustment, the EXD shall issue an amendment to this handbook. The amendment shall consist of a new salary classification matrix reflecting the new market conditions. The EXD shall then prepare an official memorandum detailing the compelling reasons and rationale behind the amendment and shall submit both the amendment and memorandum to the donor. Every effort shall be made to preserve the uniformity of TDC's salary scale, based on this handbook and through

consultations with the donor throughout the process. Otherwise, market adjustments shall be made as soon as approved and shall be funded through an adjustment of the salary line item of the project budget.

E4232 Rate Increases for Short-term Professionals and Temporary Support Staff

Short-term professionals and temporary support staff are expected to complete the term of their employment at the same rate agreed upon in their letter of assignment with TDC. Within a single assignment, they do not receive an increase regardless of changes to the TDC salary classification matrix due to a rise in the cap on maximum salaries cost of living, or market adjustments. Short-term professionals and temporary support staff may increase their rates should they return for another assignment with TDC, in the following instances:

- In the event of a cost of living or market adjustment since the establishment of an individual's initial rate with TDC, the rate is adjusted according to the changes in the TDC salary classification matrix, so long as it does not exceed the maximum. Placement within the new classification matrix follows the procedures for initial salary determination in item 4221 and takes account of the conditions provided below in this item.
- Returning short-term professionals at the maximum may raise their rates if the maximum goes up, provided that their position within the TDC salary classification matrix and their salary history supports it.
- If a short-termer establishes a higher rate by working with another firm between assignments with TDC, the individual is rehired at the new rate, provided that the individual's position within the TDC salary classification system allows it.
- In the event that none of the above conditions occurs, or in conjunction with any or all of the above conditions, a short-termer may increase his/her rate by a certain percentage each calendar year, defined as January to December. The range for that percentage is determined by market worth as well as position within the TDC salary classification system, and must adhere to the limits for salary increases established by TDC.

E4233 Salary Increases for Professionals at the Maximum

The cap on maximum salaries may be raised to adjust for inflation, if it is in line with the donor policy. TDC's policy is to consider salary increases for professionals at or above the new maximum once it has been determined and to make all such increases retroactive to the date on which the increase was put into effect. Such increases are not automatic, nor do they necessarily have to be for the full amount of the difference between the old and new maximums.

These increases are considered by the EXD on a case-by-case basis following general guidelines as provided below:

- Individuals who were hired at the maximum on condition that they receive a salary increase when and if that maximum is raised, and whose position within the TDC salary classification matrix as well as salary history and market worth justifies it, may be raised to the new maximum.
- Individuals whose performance quality and contribution to the project warrants it, but who did not receive a merit increase on the anniversary of their hire because of the existing salary maximum, may be considered for a merit increase when the maximum is raised. Such an increase may not exceed the new maximum and is given if the EXD anticipated and factored it into the overall project merit increase calculations.
- Individuals who received a lower amount than the full percentage for cost of living adjustments where applicable because of the maximum, may receive the balance of that percentage when the maximum is raised. Such an increase may not exceed the new maximum, and is made retroactive only to the day on which the maximum was raised.
- Short-term professionals at the maximum carry out the term of the assignment as defined in their letter of assignment at the same rate, regardless of whether or not the maximum is raised. A rate increase up to the new maximum may be considered should they sign a new letter of assignment with TDC, and if their position within TDC's salary classification system allows it.
- Individuals who were hired based on a waiver of the maximum may be considered for a salary increase after one year of service with TDC, if the EXD determines that their contribution to the project was exceptional.

Once the EXD has determined the desirability for and amount of salary increase for professionals at the maximum, when and if that maximum is raised, the EXD will then notify the project accountant so that he/she may complete the necessary paperwork to effect the necessary payroll changes.

E4300 Employee Benefits

Benefits consist of forms of compensation and privileges over and above monthly monetary compensation for actual work done, which a company offers to its employees— often at considerable expense to itself and/or its financing agency. TDC's general policy is to abide by local laws, it offers its employees some benefits that exceed the minimum requirements of Egyptian law. Employees accrue and may avail themselves of all benefits as of the day they are hired, subject to the

conditions discussed under each item below. TDC benefits fall into ten major categories with some subdivisions: E4310, Insurance; E4320, Bonuses; E4330, Holidays; E4340, Leave Policy; E4350, Death Benefits; E4360, Training Assistance; E4370, Company Functions and Entertainment; E4390, Senior Management Shuttle Service; and E4399, Supplementary Assistance Over and Above Salary.

E4310 Insurance

Insurance is a system whereby a certain amount of money is paid periodically to an agency or company organized for that purpose to provide coverage and agreed-upon monetary outlays to an individual in the event of an emergency, death, or illness. Legally mandated insurance in Egypt is covered by payments to the Government of Egypt Social Insurance Agency, as described under item 4214.2 of this handbook. However, TDC offers some of its employees insurance coverage, under private insurance policies, that exceeds the minimum required by Egyptian law, including the following types: E4311, Life Insurance (N/A); E4312, Health Insurance; and E4313, Accident Insurance.

E4311 Life Insurance

N/A at this time.

E4312 Health Insurance

Health insurance is designed to cover the costs of normal and/or serious unanticipated health problems. TDC's policy is to offer all its long-term professionals and support staff contract-paid health insurance at no cost to the employee, for the duration of their employment with TDC. A sample policy is attached in annex E17 of this handbook.

The APO shall then automatically notify the insurance company and fill out the paperwork required to enroll a new employee in the policy. The APO or his/her designee shall give the employee a copy of the policy, as well as any information on the procedures that must be followed for its correct and acceptable usage, to insert into his/her handbook for information and future reference. The employee shall be responsible for reading the provided information carefully and abiding by its terms. The APO or his/her designee shall be responsible for notifying the insurance company of an ensured employee's termination.

E4313 Accident Insurance

This form of accident insurance is available only for and to TDC employees whose full time occupation with TDC is the operation of a motor vehicle. See Annex E18.

E4314 Travel Insurance

Travel insurance is designed to cover the costs of normal and/or serious unanticipated health problems and/or the results of an accident. This form of insurance is only available to those employees who regularly travel internationally at the request of TDC. The APO will register each employee for this insurance where applicable.

E4320 Bonuses

Bonuses are monetary compensation over and above the employee's stated monthly salary. TDC's policy is to give its administration coded employees specific bonuses based on length of service and employment with TDC at the time of payment. The type of bonus paid by TDC is in accordance with the provisions of the item below: E4321, Annual Bonus. TDC also pays an end of service bonus to sales coded employees (see annex 16).

E4321 Annual Bonus

It is customary for firms operating in Egypt to give their employees an annual bonus over and above their twelve monthly salaries. Because of the high standards of compensation TDC offers its employees, TDC reserves its right as to the exact amount of annual bonus paid to an employee based on that individual's merit.

E4322.1 Policy

In observance of this custom, TDC's policy is to give an annual bonus equivalent to one month's pay to eligible employees based on merit. One month's pay is defined as the amount of an employee's monthly salary at the time of bonus payment. This amount shall be prorated to take into account previous or recent salary increases. Merit is defined as satisfactory work habits. An annual evaluation by the employee's supervisor will be conducted on March 1st of each year. A satisfactory rating entitles the employee to 100% of the above mentioned custom. An unsatisfactory rating receives no annual bonus. The annual bonus shall be paid no later than March 30 of each year.

E4322.2 Eligibility

Based on satisfactory work habits, eligibility for the annual bonus and the amount paid is based on the type of employment arrangement as well as length of service with TDC. Short-term professionals and temporary support staff are not eligible for the annual bonus or any fraction thereof. All long-term professionals and support staff working for TDC for one year or over at the time the bonus is due are eligible for the full amount of the bonus. Should either bonus come due prior to the completion of one year of service, that bonus shall be prorated to the length of service already provided according to the following formula: $x = y (z \div 12)$.

- x = The amount of the annual bonus to be paid to the employee
y = The employee's monthly salary at the time of payment of the annual bonus installment
z = The number of months of service with TDC, including the month in which the bonus is paid, regardless of whether the number of days worked add up to a full month or a fraction thereof.

In case of project close-out or the natural conclusion of a long-term assignment, an exception shall be made to the rule that an employee, in order to be eligible for the bonus or any fraction thereof, must be working with TDC at the time when a bonus is due. In either of these two cases, an employee shall be entitled to receive a portion of the as yet unpaid annual bonus, prorated according to the above formula provided that the employee receives a "satisfactory" rating.

E4322.3 Procedures

The bonus shall be paid independently of salary. In compliance with article one of Law 137/1981 which defines a wage as all monetary compensation including bonuses, all standard deductions such as social security shall apply to the annual bonus. Employees shall also sign for receipt of the bonus in compliance with article 35 of Law 137/1981 which states that "the responsibility of the employer shall not be cleared unless the worker shall sign...that he has received his wage..." Since the annual bonus is a contract-paid benefit, no approvals are necessary prior to payment of the amounts as specified above.

E4330 Holidays

These are generally official, state-sponsored days of leave designed to commemorate national and religious occasions of significance to a society. TDC's policy allows for all of Egypt's holiday per guidance of article 48 of law 137/1981 and in addition New Year's day, U.S. Independence day, Thanksgiving and Christmas.

E4340 Leave Policy

In the spirit of TDC's policy, TDC provides its employees with a fair and reasonable leave package which is suited to their needs and complies with local laws and contractual obligations with USAID and other clients. At the same time, TDC recognizes that fulfillment of project goals is highly dependent on employees' daily work and that leave inevitably reduces the time available for this work. In Egypt, TDC recognizes seven types of leave, and this section is broken down accordingly: E4341, General Issues; E4342, Annual Leave; E4343, Administrative Leave; E4344, Sick Leave; E4345, Maternity Leave; E4346, Bereavement Leave; E4347, Pilgrimage Leave; and E4348, Leave Without Pay.

E4341 General Issues

This subsection includes general leave policies not covered under the individual leave entries below: E4341.1, Holidays Occurring During Other Types of Leave; and E4341.2, Combining Different Types of Leave. .

E4341.1 Holidays Occurring During Other Types of Leave

When a holiday falls during the period of an employee's paid annual, administrative, sick, maternity, and/or bereavement leave, the day is charged to holiday and does not reduce the number of leave days due to the employee. This policy, however, does not extend to leave without pay. Time sheets shall accurately reflect days charged to holidays versus days charged to leave, and the leave request form shall be adjusted accordingly.

E4341.2 Combining Different Types of Leave

Except as provided for below under the individual leave entries, an employee may not combine different types of leave. Sick leave especially may not be used to extend annual leave. Sick leave claimed at any point during annual leave, from the first to the last day, must be substantiated by a valid medical report signed by a qualified physician.

E4342 Annual Leave

Annual leave is normal vacation time, given for rest and relaxation.

E4342.1 Amount and Rate of Accrual

TDC's policy is to give all of its long-term professionals and support staff 13 working days per year for the first three years and 18 days per year thereafter.

E4342.2 Scheduling and Approval

In accordance with TDC policies, no annual leave may be taken during the first six months of employment. Thereafter, an employee may schedule annual leave up to the amount accrued on the date when such leave commences. It is the employee's responsibility to schedule his/her own annual leave, which shall be done by filling out a leave request form as shown in annex E19 and seeking approval at least two weeks in advance of the date when leave is scheduled to begin. Both the employee's supervisor and the APO shall approve annual leave in order to ensure a minimum of disruption to project work. Should approval be denied for any reason, it shall be the supervisor's responsibility to ensure that an employee does get time off by recommending alternate dates that are more suitable to project work demands. In any event, an employee may not take more than the prescribed annual leave in a consecutive 12 month period and may not 'borrow' any days leave from the up-coming 12 month period.

TDC's general policy is to encourage employees to take annual leave in blocks of several days in order to achieve the desired rest and relaxation. Moreover, in compliance with article 45 of Law 137/1981, employees must take at least one work week of annual leave per year in a single block of time. TDC encourages its employees to take where possible, the first block of 13 days of eligible leave at one time. Using annual leave to achieve a series of long weekends is discouraged. Annual leave must also be taken in increments of full work days, although fractions of work days may be taken on the first and/or last day of leave. At the end of each contract year, any unused leave must be accounted for and acknowledged in the employee's personnel file.

E4342.3 Unused Annual Leave

In compliance with article 43 of Law 137/1981 which states that a "worker shall not be allowed to concede his leave," TDC strongly encourages its employees to use their annual leave during the year in which it is accrued or immediately after it. However, in the event that an employee does not use accrued annual leave for any reason, those days may be carried over from one year to the next, provided that not more (than three months of unused annual leave is accumulated and that two months broken into three periods is the maximum amount of leave taken during any one year. In the event of termination of employment, the employee shall receive a lump-sum payment for unused leave, subject to the USAID limitation of reimbursing employees only for the amount of leave accrued during one year of employment.

E4343 Administrative Leave

This type of leave is designed to allow an employee time off without prior approval in case of emergencies. TDC's policy is to follow the provisions of article 44 of Law 137/1981 which allows an employee up to three days per year of unapproved emergency leave over and above annual leave. Administrative leave may be taken at any time during the term of employment. In such cases, an employee shall notify his/her supervisor of his/her intention to be absent from work as soon as practicable or as early as possible on the day when administrative leave is taken. As soon as the employee returns to work, he/she shall fill out a leave request form and seek retroactive approval. It is to be clear that this leave is for emergencies only.

E4344 Sick Leave

Sick leave is provided to allow employees to recover from illnesses or accidents while remaining on the payroll.

E4344.1 Amount and Rate of Accrual

TDC's policy is to give all its long-term professional and support staff employees 7 work days of sick leave at full pay per calendar year. Accrual shall be at the rate of the number of working days per year divided by 7, commencing on

the date of hire. In addition and in compliance with article 50 of Law 137/1981, in case of prolonged illness, in any one year an employee is entitled to 90 calendar days of sick leave at 75 percent of his/her monthly salary, to be increased to 85 percent during the following period of 90 days. Should illness persist and the employee wish to remain absent from work beyond the accrued amount at full pay and beyond the 180 calendar days allowable under Egyptian law, an employee may use accrued annual leave. Beyond that, if an employee still does not return to work, he/she will be considered on leave without pay and termination procedures may be initiated following the provisions of item E3414 above. If, however, the employee suffers from leprosy, tuberculosis, insanity, or other chronic diseases, in compliance with article 51 of the same law, the employee is entitled to unlimited sick leave at full pay. Sick leave over and above the 7 days per year at full pay may be taken only if the employee is personally ill or otherwise medically incapacitated, and may not be taken to care for another person.

E4344.2 Notification

For all non-elective emergency sick leave, an employee is required to call his/her supervisor at the earliest possible time on the morning of each day of absence from work due to illness. In cases of prolonged illness with an estimated duration, then a call on the morning of the first day shall suffice. In either case, the employee shall fill out a leave request form and obtain retroactive approval as soon as he/she returns to work. In cases of elective sick leave, such as for scheduled surgery or medical examinations, the employee shall fill out a leave request form and obtain his/her supervisor's approval two weeks prior to taking such leave. If elective sick leave is to exceed three days, the APO's approval is also required. Elective sick leave is not permitted within the first six months of employment.

E4344.3 Medical Report Requirement

In all cases, a verifiable medical report describing the illness and its leave requirements, signed by a qualified physician on his/her letterhead paper is required for all sick leave exceeding two days. If the leave is limited to the amount accrued of the 7 days at full pay, the employee shall bring the report with him/her on the first day of returning to work. If, however, the application is for extended sick leave at reduced pay, the medical report shall be submitted to TDC by the employee or his/her representative prior to the commencement of such leave. In the event of long-term sick leave (90 days or more), a complete file must be submitted to TDC by a recognized physician. TDC shall have the right to confer with this physician of record and to bring in its own consultant physician to check the condition of the employee. The findings of the consultant physician will rule as to eligibility.

E4344.4 Unused Sick Leave

All unused portions of the 7 days of sick leave at full pay may be carried over from one year to the next for the duration of employment with TDC and can accumulate without limit.

E4345 Maternity Leave

Maternity leave is time off given to female employees who are pregnant to allow them to deliver, rest and recuperate, and to care for the baby after delivery. In compliance with article 154 of Law 137/1981, TDC's policy in Egypt is to give its female employees 50 days of maternity leave at full pay for a maximum of three times during the term of their employment with TDC. Such leave may begin at any time prior to delivery, provided that at least 40 of the 50 days shall be taken after delivery. Additionally, a female employee may take up to one year of leave without pay at the discretion of TDC. If granted, she is guaranteed her job back if she returns prior to the expiration of her employment contract. Should she return to work, for up to 18 months after the date of delivery, she shall have two intervals of rest each day of half an hour each.

To schedule maternity leave, the employee shall fill out a leave request form and seek her supervisor and APO's approval at least two weeks prior to the anticipated commencement of such leave. At this time, she shall also specify the anticipated duration of maternity leave and whether or not she intends to take leave without pay. As soon as possible after delivery, the employee shall submit a medical report specifying the date of birth, which shall be attached to the leave request form in her file to ensure compliance with the law. Upon returning to work, she shall adjust her leave request form, if necessary.

E4346 Bereavement Leave

Bereavement leave is time off to attend the funeral and otherwise fulfill the social obligations associated with the death of a close family member defined as a parent, child, spouse, sibling, or parent-in-law. TDC's policy is to grant three days of bereavement leave with no limit on the number of times it may be taken during the term of employment. The employee should notify his/her supervisor as soon as possible after the death and upon returning to work, he/she is responsible for completing a leave request form and obtaining retroactive approval.

E4347 Pilgrimage Leave

Pilgrimage leave is time off given to allow employees to perform pilgrimage rites in the Hejaz in accordance with the Islamic religion or to visit Jerusalem. Article 49 of Law 137/1981 provides that an employer may grant an employee of over three years a month of leave at half-pay for such purposes. However, article 49 also makes this leave optional and not mandatory. Accordingly, TDC's policy is not to grant its employees pilgrimage leave in view of its generous annual leave policy.

E4348 Leave Without Pay

Leave without pay is when an employee is still considered an employee of the firm even though he/she is in non-pay status, is absent from project premises, and is either not working or working on something other than his/her project

assigned responsibilities. In such cases, the employee receives no compensation or benefits--all rights to holidays, leave accrual, bonus, insurance, etc. are temporarily suspended. There are two kinds of leave without pay: E4348.1, Approved Leave Without Pay; and E4348.2, Unapproved Leave Without Pay.

E4348.1 Approved Leave Without Pay

Because of the temporary project nature of TDC's work and the project's reliance on the services of each of its employees, TDC strongly discourages any employee from taking leave without pay, other than the above-described maternity leave. However, TDC also recognizes that there are occasions when compelling circumstances require an employee to be absent from work for a certain period of time when he/she does not have sufficient leave accrued. In such situations, the EXD may at his discretion, approve leave without pay for an employee. Such leave is taken in increments of five days and can continue up to three months. A leave request form must be completed and the payroll preparer are notified so they can suspend salary payments and all other benefits for the duration.

E4348.2 Unapproved Leave Without Pay

When an employee fails to appear for work without valid justification and fails to follow the above-described procedures and requirements for accrued leave approval and/or notification, the employee is considered on unapproved leave without pay. Item four of article 61 of Law 137/1981 permits a company to terminate employees after 20 intermittent days per year or ten consecutive days of unapproved, unexplained absence. In keeping with this law, TDC's policy is to warn such employees of impending termination 10 days prior to termination for 20 intermittent days per year and five days prior to termination for 10 consecutive days of unapproved leave without pay. Warnings shall be in writing and sent by registered mail to the address last given by the employee. If the employee still fails to appear for work, the EXD shall initiate termination procedures by removing the individual in question from the payroll, and documenting the action in the terminated employee's personnel file.

E4349 Unlimited Sick Leave

If a catastrophic chronic disease (as defined by Article 51 of Law 137/1981), persists for more than 181 days then the employee may be subject to the insurance coverage that may be in force through TDC at that time. See Annex E20.

E4350 Death Benefits

Death benefits consist of monetary compensation paid by the employer to the immediate family of a deceased employee to assist them in meeting the high costs associated with funerals and other death rites. In compliance with article 73 of Law 137/1981, TDC's policy is to pay the family of professional or support staff member who dies during the term of his/her employment with TDC an amount

equivalent to 2.5 months salary for funeral expenses. In addition, and in accordance with Social Insurance law 79/1975, TDC shall pay a death grant in an amount equivalent to two months' salary, as well as the full amount of the monthly salary for the month during which death occurs—even if the employee only worked a fraction of that month. TDC shall pay death benefits only to the families of employees working solely for TDC at the time of death and not to families of employees receiving death benefits from another employer as well. Death benefits shall be paid upon presentation of an official death certificate to the EXD, who shall instruct the project accountant to issue a bank check or draft in the full amount immediately. A copy of the death certificate and a receipt signed by the bank check or draft recipient shall be kept in the employee's project personnel file. The spouse of record shall be in recipient of this benefit. In the event the deceased employee is unmarried then the benefit shall be payable to the next of kin registered in the employees employment records.

E4360 Training Assistance

The company helps its employees enhance their abilities through job-related training, either by providing the time for training during work hours, by giving monetary assistance, or both. TDC's policy is to promote and encourage training and the professional advancement of all staff members. Following are TDC's policies and procedures for the types of training which may be considered for employees: E4361, Training in Skills Required for the Job; E4362, Training for Professional Advancement and for Reclassification; E4363, Training for Job-related Personal Enrichment; and E4364, Training Outside of Egypt.

E4361 Training in Skills Required for the Job

This is company-initiated and/or mandated training which is fully paid for and arranged by TDC out of its cooperative agreement whenever possible. Such training may be in-house or by outside agencies, and usually occurs during work hours. Examples of training in skills required for the job are:

- All new personnel receive an introductory orientation to TDC and the project, as well as on-the-job training by supervisors and/or designated co-workers.
- When skill requirements vary slightly from what was originally anticipated, for the job, such as the introduction of a new software program.
- When the most qualified applicant for the job lacks a specific skill, such as knowledge of the word processing software package used by the project.

- Individual training to benefit the company by enhancing the employee's job-related skills, such as management, writing, or other communications skills or languages, as recommended by the employee's supervisor.

E4362 Training for Professional Advancement and/or Reclassification

This is employee initiated training in a given skill designed to help the employee move up the employment ladder and be eligible for reclassification on the TDC salary matrix (if a position is available within TDC). In such cases, TDC's policy is to encourage the employee and to assist him/her by paying for the cost of tuition up to £E 350 per individual per fiscal year, and to allow them to take time during the work day if training cannot be arranged for after hours. The employee must locate and arrange for such training him/herself, and make application to TDC for training. The training application must be approved by the EXD and the individual's supervisor to ensure the relevance of the training and a minimum disruption to project work. TDC will then reimburse the employee for the agreed upon amount only in case of successful completion of the training. In some instances, and at the discretion of the EXD, the employee may be advanced the cost of training, on condition that he/she reimburses TDC in the event of failure to complete the training successfully. Reclassification, however, is not automatic and follows the provisions of item E4231.2 above.

E4363 Training for Job-related Personal Enrichment

This is also employee-initiated and arranged training that does not have a direct bearing on the employee's job performance, but that would serve the company by enriching the employee professionally or contributing to his/her ability to communicate with the rest of the project team. TDC will assist its employees with time and money in two such instances: E4363.1, English Language Training; and E4363.2, Professional Conferences, Seminars, and Workshops.

E4363.1 English Language Training

Although most do, some positions at TDC/Egypt do not require the employee to be fluent in English. Such employees, however, may choose to take language classes in order to enhance their job performance through acquiring an ability to communicate with the expatriate team members. TDC encourages and supports such efforts by paying up to £E 350 per individual for English language training. In certain circumstances, full funding may be provided. The employee is to seek the guidance of his or her supervisor.

E4363.2 Professional Conferences, Seminars, and Workshops

TDC encourages all employees to attend conferences, seminars, and workshops that are related to their field of expertise or of interest to the project. All employees are eligible to propose their attendance at such events in Egypt at company expense up to £E 100 per event and during work hours. The EXD and

the individual's supervisor must approve such proposals in advance in order to ensure minimum disruption to project work.

E4364 Training Outside of Egypt

Because of the limited amount of funds available for training, TDC does not approve training for local-hire that requires traveling to any other country.

E4370 Company Functions and Entertainment

Company functions and entertainment are occasions when the EXD and/or any other approved senior team member entertains clients, associates and counterparts, prospective and/or present employees at company expense, chargeable to Program Generated Income. TDC provides two social events for its employees during the year; one during the Ramadan and one during the Christmas season. Senior management employees are reimbursed for project-related entertainment approved in writing in advance by the EXD. TDC also encourages inclusive inter-staff company functions as team and morale building activities.

E4380 Computer Purchase Assistance Program

N/A at this time.

E4390 Shuttle Service

Shuttle service (as part of the overall employment package to senior staff) is home-to-office transportation once in the morning and office-to-home transportation once at the close of business on work days. It is a service provided by the company to its senior management employees using project vehicles. This is provisional depending upon the location of home and that it has been included as part of the contract package negotiations. If this service is part of an employee's contract package, then the cost to the employee shall be the current donor chargeable rate per mile, calculated weekly and deducted monthly from the employee.

E4399 Supplementary Financial Assistance Over and Above Salary

On occasion, situations may arise where an employee faces serious financial difficulties as a result of an emergency situation or specific difficult circumstances, and where it may seem desirable and important to assist such an employee financially. TDC's policy is to do so within strict limits. Illustrative situations are:

- Death in an employee's family, causing heavy expenses
- Heavy medical expenses for an employee or a member of his/her family
- Short-term financial difficulty because of other needs

At his own discretion, the EXD is authorized to spend up to 50% of the employee's monthly salary charged against the employees account to respond to each such situation, to be repaid by the employee, with the first installment 30 days from date of receipt of the assistance followed by three equal monthly repayment installments. The EXD must seek donor's written approval for larger sums of money.

E5000 CONFLICT OF INTEREST AND CORRUPTION

TDC's policy is to avoid all conflicts of interest and all actions that could be considered as promoting conflict of interest or the appearance of conflict of interest, or corruption or the appearance of corruption. TDC's general position is that the firm's integrity and reputation, as well as that of its personnel, is too valuable to risk damage through such activity.

This section addresses a variety of prohibited activities that can have a negative impact on the project and TDC's reputation. Such activities are prohibited by local law, donor regulations, and/or the project and/or individual contracts. The prohibited activities discussed in this section constitute valid reasons for termination for cause as described in item E3414 of this handbook and allowable under Egyptian Ministerial Decree 24/1982. Employees found engaging in such activities shall be advised in writing to cease and desist. Should they refuse or continue, they shall be terminated according to the provisions of item E3414. Moreover, it is incumbent upon an employee who discovers such actions to inform his/her supervisor. This section is divided into: E5100, Moonlighting; E5200, Bribery; and E5300 Criminal Behavior.

E5100 Moonlighting

The term moonlighting refers to employees working for two employers simultaneously—one during official work hours and the other during the employee's off hours. TDC's policies differ according to the type of moonlighting: E5110 Active Paid Work; E5120, Passive Paid Work; and E5130, Active Volunteer Work.

E5110 Active Paid Work

This is when an employee receives compensation for services rendered to another employer while also working for TDC, such as for outside consulting contracts, commissioned research efforts, paid teaching assignments, secretarial, translation, driving services or any other paid for consistent activity. TDC's policy relies on the authority given by article 21 of Ministerial Decree 24/1982 which forbids moonlighting except by special permission of the primary employer. As a general rule, TDC does not allow employees to engage in active paid work on the grounds that it reduces the energy and attention the employee can bring to the job. However, some rare exceptions can be made, provided that such outside work does not constitute a conflict of interest, does not detract from project work, is not done in any way during TDC's normal published business hours and days of operation, has the advance written approval of the EXD, and that this alternative work does

not in any way, for any reason require more than 2 days per year requested leave time. It is further understood that this alternative work will not in any way cause the employee to leave early from TDC's published working hours and days of operation. In order that permission is granted, a letter from the employee to the EXD must be on file stating reasons for this active paid work and what is the activity of this work. Attached to this request must be the EXD's letter granting permission in order that this activity will be allowed.

E5120 Passive Paid Work

This term is applied to income earned by the employee through capital investment in areas such as real estate, business enterprises, and financial instruments offered by local banking systems. TDC's policy is to permit such passive paid work, provided that the investments are not and cannot be considered preferential as a result of information gained through work on the project. Furthermore, passive paid work shall be permitted only according to the provisions of the project contract, and as long as it does not conflict with the interests of the company, the project, or with the laws of the country. In addition, the employee may be required to reduce the amount of passive work if it appears to the supervisor that the time demands of passive work are such that the employee is not fulfilling normal work obligations.

E5130 Active Volunteer Work

This is unpaid work such as volunteering with charitable organizations, lending a helping hand during national emergencies, or pursuing an interest such as a hobby. TDC's policy is to permit all employees to engage in volunteer work, so long as it does not take away from the time and energy needed for project work, is not prohibited by law, and does not pose a problem with local Egyptian authorities.

E5200 Bribery

Bribery is giving or receiving money, free trips, meals, or other gifts in exchange for information, new business, or to facilitate or damage implementation of ongoing business. Article 20 of Ministerial Decree 24/1982 prohibits such activities. Employees discovered engaging in bribery for TDC or anyone else's benefit will be asked to cease and desist. If they refuse, termination for cause procedures will begin.

However, there are situations which are not always clear cut. For instance, TDC routinely gives small gifts to clients and counterparts worldwide for the New Year, and also invites counterparts to a Ramadan breakfast. Such activities are intended to create an atmosphere of good will, and the host country, and do not target persons who can serve TDC's business interests. There are also occasions when the employee must accept invitations or invite business associates for meals as an act of courtesy. The general rule is that employees should use their judgment to distinguish between attempts at corruption and social courtesy. Any questionable incidents should be reported to and discussed with the EXD. Employees should try

to avoid too many and too frequent invitations to or from one source, and should be aware of other agencies' regulations about such events prior to issuing any invitations themselves. All gifts given or accepted must be reported to TDC management with a copy of the report sent to USAID grant officer.

E5300 Criminal Behavior

Criminal behavior is any action that results in physical harm or material loss to another individual or to the company and that is prohibited by law. This section deals with the two types of criminal behavior most common to work environments: E5310, Drugs and Alcohol Abuse; and E5320, Theft and Willful Damage to Project Property.

E5310 Drugs and Alcohol Abuse

The drugs referred to here are chemical mixtures or natural plants that intoxicate or otherwise impair the user's ability to function normally. Most of these drugs are prohibited by Egyptian law and their illegal use carries severe penalties. TDC's policy is to maintain a drug-free workplace. TDC does not permit the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance by any of its employees. If an employee violates this policy, either by himself or by permitting others to engage in any of these activities, the penalties are severe and can include immediate termination for cause, according to the procedures outlined in item E3414 above.

Although alcoholic beverages are legal, their consumption impairs an individual's ability to function at maximum efficiency, which is detrimental to the project and the work. Therefore TDC does not permit the drinking of alcoholic beverages during work hours, and any employee found violating this policy shall receive a written warning. Repeated violations or disruptive alcohol abuse shall carry severe penalties up to and including termination for cause, according to the provisions of item E3414 above and is in compliance with the provisions of Ministerial Decree 24/1982.

E5320 Theft or Willful Damage to Project Property

Project property includes cash or any other physical object bought and paid for with project funds, either in an employee's temporary possession or located on project premises or in project vehicles. TDC assumes honesty on the part of its employees and expects them to exercise diligence in the protection of project property. TDC's policy is not to hold employees liable for the theft, loss, or accidental damage of project property in their possession. TDC carries insurance to protect its property and the project property. On the other hand, if it is determined that the theft, loss, or damage was through a willful act by an employee, the employee will be held liable and penalized in accordance with the provisions of Egyptian law, depending on the severity of the loss or damage.

E6000 CHAIN OF COMMAND AND AUTHORITIES

This section defines the authority and corresponding responsibilities assigned to the various positions affecting project implementation. It is divided into four subsections: E6100, Organization Chart and Reporting; E6200, Authorities and Financial Responsibility; E6300, Handbook Administration; and E6400, Grievance Handling and Right of Appeal.

E6100 Organization Chart and Reporting

In order for any organization to function at maximum efficiency, a hierarchy must be established. The purpose is to limit the number of people reporting to a single individual, permitting more efficient time management and adequate attention to each employee's work and concerns. This hierarchy can be clearly established in the form of a detailed chart which identifies the lines of authority and reporting requirements. These charts are distributed to all employees so that each may know to whom they will report and address work-related questions. See annex E 21.

E6200 Authorities and Financial Responsibility

This authority is delegated either implicitly or explicitly in writing to the director of the division. The basic policy within TDC is to delegate as much responsibility and authority as possible to staff members other than the director, consistent with good management and the maintenance of uniformity and adequate controls. The delegation of specific authority and financial responsibility is clearly identified in this handbook, the terms of reference, and other documents describing various job responsibilities. This section identifies the main repositories of responsibility for project activities: E6220, The Executive Director; and E6240, Management/Supervisors/Directors.

E6220 The Executive Director

The EXD is entrusted with the overall guidance of the project, the supervision of its daily administrative requirements, and approving its expenditures. The EXD reports to the Board of Directors of TDC. The EXD may choose to delegate more or less authority to other project staff members, expatriate or local hires, consistent with the dictates of sound management principles and practices. Many of his/her administrative and managerial authorities pertaining to local hires are discussed throughout this handbook.

E6240 Managers

A manager is any individual charged with overseeing the work produced by one or more employees. His/her administrative authorities and responsibilities are limited to issues that immediately affect the quality, quantity, and timing of the work produced by the subordinate(s). Specific authorities are provided throughout this handbook and include approvals of leave requested, expense report reimbursements, and overtime claimed.

The manager is also responsible for the professional well-being of those under his/her supervision, and for bringing their concerns to higher management. The higher form of TDC management, the division director, is a senior executive charged with the implementation of policy decisions. A manager will report to the division director who reports to the EXD.

E6300 Employee Handbook Administration

As with all other aspects of the project, ultimate responsibility for the administration of this employee handbook and for ensuring adherence to its provisions, rests with the EXD and enacted through the management staff. The EXD is expected to delegate responsibility for the distribution and daily administration of this handbook and its provisions to the Administration and Personnel Officer (APO).

Within the first week of employment, the APO shall meet with the new employee to give him/her a brief account of the contents of this handbook. The employee shall then be given his/her own copy of the handbook and up to four hours to read it, after which the APO shall again meet with the employee. The purpose of this second meeting is to answer any specific questions the employee may have. At the conclusion of the meeting, the employee shall sign a document stating that he/she has been given a copy of the handbook for future reference as well as the opportunity to read it. Upon termination of employment for any reason whatsoever, the employee is expected to return the handbook to the ADO.

E6400 Grievances and Right of Appeal

Although TDC makes every reasonable effort to provide as pleasant and satisfying a work environment as possible for its employees, in any company or relationship between management and employees, there will inevitably be occasions of employee dissatisfaction. TDC's policy is that each and/or all employees are entitled to a full hearing, a serious effort by management to redress wrongs and resolve problems, and a clear explanation when management is unable to act for reasons beyond its control. To this end, TDC provides its employees with channels of communication with management through an "open-door policy," and with more formalized procedures for voicing grievances and appeals.

As a first step, the employee is encouraged to discuss any concerns with his/her immediate supervisor. If the supervisor fails to resolve the problem or explain the situation to the employee's satisfaction, the latter may carry his/her concerns up the project organizational ladder, up to and including the EXD. As a final resort, and in compliance with Egyptian laws, the disaffected employee is entitled to petition the concerned labor office. In the interests of amicable working relations, however, TDC prefers that employees keep problems internal to the project and accept the EXD's decision as final. Employees may not under any circumstances petition a donor.

E7000 MISCELLANEOUS POLICIES AND PROCEDURES

This section contains additional policies and procedures not covered under other headings in the rest of this handbook: E7100, Field Trips; E7200, Work-related Expenses Incurred by Employees; and E7400 Personal Use of Project Equipment.

E7100 Field Trips

In the course of fulfilling their project responsibilities and their terms of reference, employees of all categories may need or be required to travel outside project offices and to other parts of Egypt. Field trips may be for translation, driving a project vehicle, observation of current practices, demonstration of new techniques, escorting a buyer or otherwise supporting project work plan activities. Although TDC expects all professionals and drivers to be available for field trips, TDC shall in no way coerce an unwilling employee into going on field trips, particularly when traveling outside of project offices would cause family problems. Furthermore, TDC's policy is that all such field trips should, to the extent possible, be programmed and approved in advance by the EXD on a monthly basis.

E7110 Field Trip Programming

All professional employees who anticipate that they will be traveling for project purposes should submit a detailed agenda to their supervisors at the specified time. The agenda should show the purpose of the field trip and its justification, the anticipated date and time of departure and return, as well as with whom they expect to meet and how they expect to allocate their time and effort in support of the field trip purpose. Once the supervisors approve proposed field trips, all agendas are passed to the EXD for final approval to ensure that field trips fit in with and support the overall technical programming of the project. Using these agendas, the vehicle manager shall prepare a schedule for project vehicle use for that month. If there is a conflict, the APO shall work with the concerned individuals to develop a different schedule or other alternative, such as using privately owned vehicles or public transportation. If no feasible alternatives exist, the EXD shall determine field trip priorities. Within one week of returning, the senior professional on the expedition shall submit to his/her supervisor a trip report comparing the actual trip with the proposed agenda. The trip report shall show the reason for the trip, general observations, accomplishments and/or failures and reasons, and shall conclude with recommendations. The same procedures and approvals apply to necessary but unanticipated field trips.

E7120 Field Trip Expenses

All field trips involve expenses of one form or another, the most common of which is per diem. Per diem is governed by donor rules and regulations and is a certain amount of money given for daily expenditures on lodging, meals, and other incidental expenses. There is a ceiling on expenditures for lodging which must also be supported by receipts. A fixed amount is given for meals and incidental

expenses, for which no receipts are required. TDC's policy is to give 75% percent of anticipated per diem as a travel advance upon presentation to the project accountant of a document prepared for that purpose and approved by the supervisor. Travel advances are cleared immediately upon return from the trip through an expense report (see annex E 22) which details advances versus actual expenditures and other amounts due to the employee. All expense reports must be signed by the employee and approved by his/her supervisor.

E7200 Work-related Expenses Incurred by Employees

Occasionally an employee, in the course of performing his/her project duties, or a traveler on a field trip may incur other expenses not covered by per diem above, such as for work-related long distance telephone calls, use of taxis or other forms of transportation. Such expenses must be itemized on an expense report and approved by the employee's supervisor prior to reimbursement. Whenever possible, and especially when they exceed 15 Egyptian pounds, items on an expense report should be supported by receipts. All approved expense reports will be cleared within ten days of submission.

Although TDC will try to make project vehicles available for all project-related transportation, there will be times when none is available and when employees may use their own privately owned vehicles for work-related purposes. In such cases where approved by management, employees will be reimbursed at current mileage rates upon submission of an approved expense report.

E7310 Personal Favors

Personal favors range from telephone calls or inquiries of a personal nature made on behalf of a local-hire employee to purchases of personal items. TDC's policy is not to require any member of staff to carry out personal favors for his colleagues in the field.

E7400 Personal Use of Project Equipment

TDC's policy is to discourage strongly any use of project equipment or property for personal purposes. Some exceptions exist such as those mentioned below or as approved by EXD.

E7410 Project Vehicles

TDC's policy is to give its senior management the privilege of having shuttle service as an agreement package as described in item E4390 of this handbook, and in cases of serious medical emergency or other emergency situations that require an employee's immediate personal presence. In such cases, the senior management employee shall be allowed to use a project vehicle, if one is available, after notifying the supervisor and the APO. Once the emergency has passed, the employee shall reimburse TDC for mileage at the approved rates per mile and arrange for a payroll deduction. When a vehicle is approved by the EXD for non-

official purposes then the operational cost of the vehicle for that time period must be met by the senior executive concerned as mileage reimbursement at the then current rate per mile.

E7420 Project Telephones, Fax, and Photocopying Machines

Although TDC discourages personal use of project equipment, it recognizes that employees will occasionally need to use these machines, particularly in view of the fact that they spend most of their days in project offices. Relying on the honor system and trusting its employees, TDC's policy is to encourage very judicious use of this equipment for personal purposes. Should employees use project telephones or project fax machines, they must keep a daily log sheet and they shall reimburse the project monthly for the value of all long-distance telephone calls they have made and all personal faxes they have sent, and/or make arrangements for payroll deductions. A form is provided for the listing of personal use. See Annex E 23. There shall be no use of project equipment other than by an employee of TDC or the EED contractor.

B - INTERNATIONAL POLICIES

E8000 TRAVEL

Travel, especially foreign travel, is a major aspect of our work. Therefore, a complete set of policies exists to cover it.

E8010 BASIC POLICIES

E8011 Expectation of Availability/Willingness to Travel

TDC's policy is to assume and expect that all export department ('s' coded) employees are available to travel. Exceptions can be made only with the approval of the Executive Director. Professional employees can expect to travel 20 to 30 percent of the time. All Foreign travel must be approved by The EXD and if appropriate by the donor.

E8012 Method of Reimbursement

TDC reimburses travel expenses through reimbursement of actual expenses only up to the level of the applicable donor policies, guideline and regulations for travel. The current per diem allowances for travel in foreign areas is separated into two categories. The first is the maximum lodging amount which is intended to substantially cover the cost of lodgings at adequate, suitable and moderately priced facilities (which require itemized receipts). The second is the maximum meals and incidental expenses (which do not need receipts) intended to cover the cost of meals and incidental travel expenses such as laundry and dry cleaning.

E8013 Class of Travel

TDC's general policy for travel is to use the lowest reasonable class of travel, including excursion fares, whenever possible. There are many instances where excursion fares, or full economy fares, are not available or are not appropriate to the requirements of the travel. The following are examples of situations that may justify using a class of travel other than excursion.

- If use of an excursion fare limits flexibility to change itinerary or date, etc., to an unreasonable degree in the view of the traveler and the FC less restrictive excursion or regular economy may be used.
- If the traveler demonstrably determines that benefits such as airline-provided hotel expenses compensate for the extra cost of regular economy over excursion, regular economy may be used.

- If the traveler has a pre-existing medical condition which is registered with donor prior to travel which would make the use of economy seating medically restricting, then prior approval for a higher class seat may be sought where a flight of more than 60 minutes is concerned but only to the level of business class.
- If the air-line concerned extends an upgrade to business class or first class at no cost to the project.
- Representational Travel - If a member of the senior management of TDC is an integral part of a high level group who is travelling together and that group is travelling in premium class then, with written prior approval, that senior member of TDC may travel in that class provided that the majority of the air time is for the purpose of business discussions.
- If economy is not available, and an upgrade to business class will save a significant amount of time which, in the view of the traveler and ADO justifies the extra expense, the upgrade can be purchased. The upgrade will have to be justified to the donor through the EXD prior to travel where feasible.
- First class travel is not allowed by any employee under any circumstances.
- Business class may be authorized according to minimum heights and or pre-existing medical disabilities substantiated in writing by a competent medical authority.
- Chargeable business class travel is authorized in return for not availing oneself of layover rights, and/or the related per diem, business class travel is permitted under special conditions of hours in the air (14 hours) and length of layovers as well as the actual timing of the flight versus the urgency of the travel mission.
- In the event of premium class travel, the employee file must be documented with the travel upgrade justification and the donor contracts officer approval.
- In the case of the EXD of TDC, if none of the above points should apply for total TDC payment of an upgraded business class ticket then only the cost of the economy portion of the ticket may be charged to TDC.
- If a proper justification exists, obtaining a written special business class authorization from the donor contracting officer is required before ticket purchasing.
- If a business class travel is justified by any argument of urgency, the employee may not take a personally paid stop to or from post.

E8014 Choice of Carrier

The donor regulations regarding their national carriers must be followed. It is TDC's general policy to use donor country flag carriers whenever possible. In the event a donor flag carrier is not available, then the travel agency will provide a statement certifying that a donor carrier was not available for the trip. A copy of this certification will be attached to the invoice from the travel agency.

Employees may not select carriers that offer significantly longer itineraries or significantly higher prices to earn mileage where frequent flyer mileage accrues to the traveler.

TDC does not attempt to require employees to turn in frequent flier coupons, since they are generally not transferable. As a general rule, the company does not attempt to require employees to use coupons earned with company-paid travel for free tickets in lieu of company-paid tickets because the implementation of such a policy would be difficult. It is however, the donor policy on the use of frequent flyer paid up tickets which will prevail in this case if applicable. TDC does enforce the policy of the lowest cost ticket for the applicable itinerary. Attached to all tickets purchased must be a form showing where two different price quotations have been received. The lowest cost ticket will be purchased according to the individual circumstance and travel mission and timing. (See annex E 26).

E8015 Stopovers

On long trips, donor regulations regarding paid stopovers for rest (generally allowable if the trip exceeds 14 hours) should be followed by all employees. The reimbursement for allowable expenses is the same as for other allowable expenses as described below in section E8020. Should an employee on a long trip not choose to take the allowed stopover, it is TDC's policy that at least a half day of rest be taken on arrival before the start of work. See section E8013 above for the right to use business class in lieu of a stopover where warranted.

E8016 Weekend Travel

E8016.1 Weekend Flights

Generally, TDC does not require employees to travel on weekends and to avoid excessive costs discourages commencement of travel at the end of the workweek. However the efficient use of time may require travel on the day before the workweek commencement at the destination. If the employee must return on a weekend, TDC allows the employee a somewhat longer recovery period at home before returning to the office (up to one full day in most cases depending on his/her supervisor's judgement).

E8016.2 Weekend stayovers

Where a trip is necessary for more than a normal 5 day (European) work week, then, permission for this trip must be received in writing from the EXD. Where possible, no appointments should be made for a Monday business date which would cause the traveler to spend a weekend abroad at TDC expense. In the event this cannot be avoided then special permission must be received from the EXD. All trip planning must be concise and well planned in advance to minimize the overall cost of each trip. All travel plans must be submitted, in most cases, no less than 10 days before the scheduled trip.

E8017 Holiday/Vacation leave while on Company Business

Where a pre-scheduled holiday exists or a pre-approved vacation leave schedule exists and where an international appointment exists directly before that time, the traveler may continue at his/her own expense from that ending point, on the conclusion of that international appointment. All travel costs; per diem costs, miscellaneous costs, as well as onward or redirected airline costs reimbursed by TDC would cease from the time that the business appointment finished. It is to be clearly understood that this practice shall be the exception rather than the rule. All employees of TDC shall receive permission in writing from the EXD and will show good cause why this trip can not be rescheduled to another date to avoid the last day of the business trip falling on the first day of the travelling employees holiday and or annual leave.

E8020 ALLOWABLE EXPENSES

E8021 Policies Applicable to Travel

E8021.1 General Allowable Costs

Travel costs that are generally allowable are well-known and need not be covered in these policies. They include actual fares, lodging and meal costs, business communications costs, and the like.

E8021.2 Personal Telephone Calls

Personal telephone calls are reimbursed to employees in travel status up to the limits set out herein.

Domestic Trips. An employee is allowed two calls home of an average length of five minutes per week. These are normally billed to PGI, although they can be billed to a project if project business was discussed to forward on to the home office.

Overseas Trips. An employee is allowed one call home of an average length of 10 minutes per week. This call is charged to PGI unless project business is discussed with arrangements to pass the information to the office; in which case an appropriate portion can be billed to TDC.

To reduce costs, where possible, calls should be made from the employee's home in Egypt to the traveler's hotel in the foreign country. Use of hotel telephones is discouraged where contact with the home office in Egypt is necessary. Prearranged methods to communicate while traveling on Company business should be agreed prior to each trip.

E8021.3 Medical Costs

The company will cover all eligible employees in company travel status under an SOS insurance policy. However, it is the responsibility of the employee to ensure that this is done by advising the FC of the requirement. The company has certain employees on annual SOS coverage; any employee who expects to make at least four overseas trips per year will be so covered. (please see annex E 27).

E8022 Special Items on Foreign Travel

E8022.1 Hotels and Meals

TDC employees are expected to select good quality but not necessarily the top-of-the-line luxury 5-star hotels when traveling internationally. The exception is in developing countries when, in the opinion of the traveler, the best hotel is the only one really acceptable, or offers the best communications or other required facilities. With respect to meals, employees are expected to eat well but not extravagantly. There is so much variation in costs around the world that no attempt is made to set limits, but if the cost of three meals is more than 50 percent of the government's per diem rate for the city in question, or significantly above the meals and incidental expenses portion of the per diem, the cost is probably too high. In any event the costs allowable for lodging and Meals (M&IE) are listed in current donor Per Diem Allowances. This frequently revised listing is available from USAID. Lodging and M&IE will only be allowed during working and travel days. Any prior approved leave days taken during or directly following the last working day of any trip will be completely at the employees own cost and not billed on any existing company credit cards where the individual concerned is entitled to such a charge card.

Where hotels are in the custom of increasing their fares during times of exhibitions, TDC authorizes up to 150 percent of the approved lodging and M&IE for the nearest city to the city in question when the city itself is not listed in the per diem travel guide. Only the actual amount of the meals, incidentals and room cost may be claimed and only a normal single room rate may be applied. This condition may only be in smaller fair exhibition cities. Before traveling, the FC must check on the standard room rates in the city in question before authorization can be given. Where approved, the amount actually expended, up to 150 percent of the governing per diem rate, is to be charged to program generated income (where that income exists prior to expenditure). In all cases, special donor rates are to be sought from participating hotels when traveling. Further, if during a business breakfast, lunch or dinner meeting paid for by TDC and attended by an employee, the employee must deduct a reasonable normal meal rate from the daily rate for that particular meal he has had at that meeting. When claiming excess over the governing lodging

and M&IE rates, receipts for all meals and incidentals, in addition to the receipts for room, must be submitted to the financial controller.

E8022.2 Travel Extras

TDC reimburses certain travel extras when employees are on international travel. This includes the cost of laundry and dry cleaning (within the M&IE portion of the international per diem) porter service and other hotel tips. All incidental expenses must be supported by receipt when any individual expense is over \$15 (this includes taxi fares). It is to be understood that these extras are considered as part of the Incidental Expenses portion of the M&IE and are not allowable expenses over and above the M&IE except in the case of transportation and communication.

E8030 Travel Advances and Credit Cards

E8031 Travel Advances

E8031.1 Home-Office Staff

TDC provides travel advances (in cash or check) to all home-office travelers. These advances should be sufficient to cover all anticipated cash needs for the planned trip. Employees are encouraged to use credit cards whenever possible to reduce the size of the cash advance required and the amount of cash to be carried. Travel advances must be cleared within 15 days of the return of the employee from the trip. Travel advance requests must be accompanied by the travel authorization showing all pertinent travel dates, planned appointments, all forms of reservations made, two air carrier quotations and any request for car rental. (Please see annex E 28 - Travel Authorization Form).

E8032 Credit Cards

All employees authorized to travel are expected to have credit cards to help expedite travel. TDC will reimburse any approved expenditures on such credit cards upon the employees return to TDC. Credit cards should only be used where the travel advance was not sufficient to cover the planned expenses.

E8040 Taxis

TDC routinely reimburses the cost of taking a taxi for business appointments and arrival and departure to and from ports and hotels. Train and bus fares are similarly reimbursed. The use of a rental car is discouraged where possible. All individual fares in excess of \$15 must have a receipt. If a rental car is necessary then it is to be a mid-size sedan. The hire of a chauffeur driven vehicle is prohibited.

E8050 Passports/Visas

All TDC employees who travel must have current passports. No exceptions are permitted. TDC will reimburse all employees for the costs related to obtaining passport fees and the photos. TDC will also reimburse the cost of visas.

E9000 GENERAL ENTERTAINMENT POLICY

TDC's general policy is to reimburse employees for reasonable costs of pre-approved expenses for functions, business meetings and the like. Two line items are included in the individual departments budget for this purpose, "*Seminars/Conferences/Functions*" and "*Business Meetings*". These line items cover expenses in Egypt and abroad. Only senior management may utilize this expense privilege. This expense is to be approved prior to its use by the EXD. To this end where possible, pre-planned use of these line items is encouraged. For the sake of clarity, the employee is to understand donor guidelines as they pertain to the present policy in Egypt, that is certain forms of purely "entertainment" can be charged (to include the payment of alcohol) provided those forms of "entertainment" are reasonable, allocable, accountable and consistent with donor worldwide policies and guidelines.

E9010 Entertaining Clients, Associates, and Prospective Employees

Any senior management employee may entertain clients, associates, and prospective buyers and manufacturers at his/her own discretion, always keeping in mind the limit surrounding "entertainment" and his individual limits and department budget. However, if the cost is expected to exceed LE200, approval of the EXD is required. Expenses of the employee and other TDC employees involved are covered but at least one non-TDC person must be present. The donor rules regarding limits and reporting must be followed. Where the employee is receiving per diem for M&IE the quarterly M&IE sum for that day is to be deducted for that particular meal.

The company will also reimburse some or all of the cost of entertaining in the home for business purposes. However, to be reimbursed, advanced approval from the EXD is required. Any expenditures under the above E9000 heading that are not authorized under current donor regulations in association with TDC's donor agreement and which the EXD of TDC feels strongly would benefit TDC may be taken from program generated income provided these expenses conform with donor-PGI guidelines. It is strongly recommended in such cases that the EXD consults with the donor before committing to any such expenditures and providing that the funds needed are contained in the PGI account before the expense is incurred.

E10000 CONFLICT OF INTEREST AND CORRUPTION GENERAL POLICY ABROAD

It is TDC's general policy to avoid all conflicts of interest and actions that could be considered to promote conflict of interest, or the appearance of conflict of interest, or corruption or the appearance of corruption. While it is impossible to cover or anticipate all specific contingencies in developing such a policy, it is important to set a general standard. In essence, it is TDC's belief, and policy, that no piece of new or ongoing business is worth tolerating, condoning, or participating in a corrupt act. The firm's integrity and reputation, as well as that of its personnel, is too valuable to risk damage through such an activity. Employees who knowingly participate in a corrupt act will face termination of employment.

When an employee does discover such an activity, it is incumbent on him/her to report it to his/her supervisor.

Four specific areas are covered here, the first three relating to corruption and the fourth to conflicts of interest.

E10100 Receipt of Gifts, Meals, and Other Emoluments

E10110 General Policy

Employees may accept gifts worth no more than \$25 from potential suppliers, sub-contractors, and the like. The same rule applies to in-kind emoluments such as meals and transportation, although it is recognized that it is not possible to insist on a strict dollar limitation in these cases but in all such cases all gifts shall be reported to the EXD.

With respect to meals, employees shall ensure that they are not taken to lunch or dinner too often by any one individual or organization. Once per month is a reasonable limit.

Should a gift or other emolument of significantly greater value be offered, it should be declined with reference to this policy.

E10120 Exceptions

The following are exceptions to the general policy.

E10121 Cultural Problems

A gift may be accepted in cases where the employee believes it would be a cultural gaffe or embarrassment not to. However, the employee shall submit to the EXD a memorandum outlining the circumstances and making an appropriate proposal for the disposition of the gift. If possible, the gift if expensive should be donated to TDC for the benefit of all employees. If this is not practical, a proposal with alternate suggestions for disposition should be made, including one that the gift be retained by the employee under specific conditions.

E10122 Impracticality

It may not be in some instances practical to observe the \$25 limit. If an employee is offered and wishes to accept a gratis offer or gift that will cost more than \$25, approval should be requested from the director in writing.

E10200 Expenditures to Obtain, Retain, or Facilitate Business

E10210 General Policy

TDC does not pay money or make use of favors, services, personal commissions, or other emoluments to obtain or retain business. However, this is a complex area. There are certain actions TDC employees are expressly prohibited

from taking. Other actions, generally of a minor nature, may be taken under certain circumstances:

E10220 Prohibited Actions

No employee of TDC may make a monetary payment in any amount to an official of the government of the donor country or any foreign government to induce them to assist the company to obtain or retain work. This understanding also applies to any foreign buyers, receivers, agents and or representatives. It includes all Egyptian manufacturers, counterparts, third parties and consultants.

No employee will encourage or permit an actual or potential subcontractor, agent, or representative to make a payment as described above. Further, in negotiating or arranging for subcontracts, agency relationships, and similar arrangements, care will be taken to inform the other party of this policy and to ensure that the financial arrangements between TDC and the other party do not lead, or appear to lead, to a payment on behalf of any employee, agent or representative of TDC. Implementation of this policy is the responsibility of the TDC employee who conducts the contact with the local subcontractor as well as the employee, agent or representative who conducts the contact with the foreign entity. The ultimate responsibility lies with the EXD of TDC for implementation to ensure that no prohibited actions are allowed.

In relationships with client agencies or potential client agencies, TDC employees will ensure they are familiar with the main regulations of those agencies in this area and refrain from offering meals or other minor favors that may be permitted by TDC's policy but not by those of the other entity.

E10230 Permitted Activities

A number of activities involving expenditures are permissible according to TDC's policy. Examples are listed in the following subsections; it is not possible to cover all variations.

E10231 Travel Costs, Host-Country Personnel

In certain cases, the company may decide to pay travel costs for host-country officials, company board officials or any other officials where it is determined they may be beneficial to the business pursuits of TDC. Travel to a third country or within country, for legitimate but non-assignable project purposes must in such instances be informed and approved by the donor as either chargeable to the cooperative agreement or receive approval to charge the Program Generated Income provided that such funds exist in the PGI general fund prior to expenditure of funds.

E10232 Minor Gifts

The company routinely gives minor gifts to host-government personnel and business associates with whom they work. Such gifts are permissible when related to a normal event such as Christmas and Egyptian feast days and certain other foreign business functions and are not restricted to officials in a position that cannot

accept gifts. The average minor gift shall not exceed \$50 in value. Under certain circumstances, larger gifts may be given in accordance with donor regulations. Any gift over \$50 in value must have the approval of the EXD of TDC and must be accompanied beforehand by the written approval of the donor Grant Officer. PGI may be sourced to fund such gifts provided it has written approval beforehand on a per case basis and such funds exist in PGI prior to expenditure and in accordance with the rules governing the use of PGI approved by the donor.

E10233 Normal Representation

Normal representation activities are permitted. See Entertainment.

E10234 Subcontractors, Consultants, and Agents

Notwithstanding the policy regarding subcontractors above, the company may use foreign or local subcontractors, consultants or agents to further its business. The main reasons for this is that foreign or local subcontractors have detailed technical, institutional, or statistical information and/or key staff who can be critical to the effective performance of the work. Qualified foreign or local professionals are sometimes available only through subcontracts. Occasionally, local law or regulation mandates the use of local subcontractors. In any case, it is expected that local subcontractors, consultants and/or agents will make use of their knowledge of local organizations and their expertise in professional areas to further the joint interests of TDC and themselves. TDC employees must not encourage local agents to make unofficial payments and should avoid structuring the financial arrangements between TDC and the agents in ways that would encourage unofficial payments. The EXD of TDC is the only official authorized at this time to enter into any contract which commits TDC. All long term arrangements or contracts whose fees exceed \$25,000 must have prior written approval by the donor grant officer.

E10240 Procurement Integrity

It is TDC's policy to be responsive to donor regulations in this area. TDC is currently working out a full set of policies, with related procedures, for the implementation of this policy. These will be summarized in the next revision of this policy manual.

E10241 Capital Expenditure

Any capital expenditure in excess of LE1,000 must be approved in writing by the donor Project Officer.

ANNEX E1

Handbook Amendment Suggestion Form

Trade Development Center - Egypt
Handbook Amendment Suggestion Form

Name: _____

Date: _____

Title: _____

Dept.: _____

Item # & Title: _____

Add

Delete

Modify

Comments & Rationale:

Recommendations:

EXD Initials

Date:

Action to be Taken:

Incorporate

Investigate

Disallow

Comments:

ANNEX E2

Professional Terms of Reference

JOB DESCRIPTION

Position: TDC Executive Director

I. General Responsibilities:

The Executive Director of the Trade Development Center maintains full responsibility and accountability for overall performance of the TDC and for achievement of the Center's goals and objectives. The Executive Director reports to the Chairman of the TDC Executive Committee and receives guidance from the TDC Advisory Committees, on matters relevant to the technical program implementation. The Executive Director is responsible for all interactions between TDC and USAID/Cairo and between TDC and the technical assistance contractor. The Executive Director is charged with full authority with regard to program and personnel decisions made by the organization.

II. Detailed Responsibilities:

- * Ensure that the TDC executive bodies and advisory committees are kept informed with regard to program directions and activities
- * Maintain close communication and interaction with USAID/Cairo
- * Develop and set strategic direction for all organization and program components
- * Direct the senior management team, including the TA contractor
- * Serve as official representative of TDC to all government ministries, agencies and other organizations
- * Play a primary role in extension of TDC's market access program into new target markets
- * Guide quarterly and yearly planning processes
- * Serve as primary spokesman for the TDC with the business community

III. Policies and Procedures:

With respect to all policies and procedures related to the Executive Director position, written guidance, as required will be issued to clarify, modify, and/or establish TDC policies and procedures which either directly or indirectly affect the duties

and responsibilities of the Executive Director. Written guidance will be filed in one of the two following files within the TDC Master Filing System: (1) Policy and Procedures Memorandums and (2) Program Support Memorandums. It is incumbent on all TDC employees to stay apprised of all policy and procedures set forth via documents contained in these two files. In addition, should at any time the Executive Director be unclear as to the meaning of any policy and/or procedure presented in these files, or any verbally presented instructions by his superiors, he has the right to request clarification from the Board of Directors of TDC.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to the Executive Director job description, he or she reports to the Chairman of the TDC Executive Committee.

V. Related Requirements:

- * Ability to communicate effectively in both Arabic and English.

- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.

- * Ability to work independently with minimal supervision; ability to prioritize work assignments; ability to meet deadlines; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

- * Minimum of 15 years experience directing sales and marketing activities preferably with an international trading company at Chief Executive/Senior Management level.

- * Expertise in export promotion in the agriculture and industrial sectors.

- * Knowledge of international trade regulations and export procedures

- * Ability to direct the activities of the marketing staff to obtain measurable goals and quantifiable objectives.

- * Experienced working internationally (preferably Europe/Middle East) with buyers, marketing representatives, clients, etc.

JOB DESCRIPTION

Position: Deputy Executive Director/Director of Sales and Marketing

I. General Responsibilities:

The Deputy Executive Director/Director of Sales and Marketing is responsible for overall development and implementation of TDC's sales and marketing program reporting to the Executive Director. The person supervises and provides management guidance to TDC Associate Directors both in terms of their interactions with clients and in their leadership of their sectoral teams. The Director of Sales and Marketing implements and adjusts the overall sales and marketing plan for the institution and manages the setup and implementation of the TDC's market access activities and is responsible for the achievement of all export targets. The person is a member of the TDC senior management team and serves as acting Executive Director in his absence.

II. Detailed Responsibilities:

- * Manage and supervise Sectoral Associate Directors
- * Implement and adjust the overall sales and marketing plan for the institution
- * Help to define, organize, and deliver TDC services to all target sectors
- * Achieve quarterly and annual output targets against stated objectives for exports
- * Assist in the set up, of the overseas representative structure
- * In coordination with the Sectoral Associate Directors, organize and implement client support activities such as trade fairs and buying missions
- * Work closely with the Information Services Manager to ensure appropriate input to and output from the MTIS
- * Participate in annual strategic planning and program development activities
- * Determine staff training requirements and facilitate implementation of needed training activities

- * Carry out regular performance evaluations and employee reviews with all department staff to submit for final evaluation by the Executive Director
- * Work closely with the TA Promotion Advisor to ensure smooth input of contract resources
- * Insure that the MTIS systems is used on a regular, timely, professional basis, by the export staff, and input and output is acted upon accordingly.
- * Work closely with the Sectoral Associate Directors to expand TDC's client base and buyer network.
- * Draft agency agreements for the supply of finished product and raw materials.
- * Identify opportunities of charging for services.
- * Be responsible for a portion of the PGI target for the year.
- * Responsible for a quarterly and annual target of program generated income.
- * Responsible for serving as acting executive director in the absence of the Executive Director.

III. Policies and Procedures:

With respect to all policies and procedures related to the Deputy Executive Director/Director of Sales and Marketing position, written guidance, as required will be issued to clarify, modify, and/or establish TDC policies and procedures which either directly or indirectly affect the duties and responsibilities of the Deputy Executive Director/Director of Sales and Marketing. Written guidance will be filed in one of the two following files within the TDC Master Filing System: (1) Policy and Procedures Memorandums and (2) Program Support Memorandums. It is incumbent on all TDC employees to stay apprised of all policy and procedures set forth via documents contained in these two files. In addition, should at any time the Deputy Executive Director/Director of Sales and Marketing be unclear as to the meaning of any policy and/or procedure presented in these files, or any verbally presented instructions by his superiors, he has the right to request clarification from the Executive Director or his designee.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to the Deputy Executive Director/Director of Sales and Marketing job description, he or she reports to the TDC Executive Director.

V. Related Requirements:

- * Ability to communicate effectively in both Arabic and English.

- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.

- * Ability to work independently with minimal supervision; ability to prioritize work assignments; ability to meet deadlines; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

- * Minimum of 10 years experience directing sales and marketing activities preferably with an international trading company

- * Expertise in export promotion in the agriculture and industrial sectors.

- * Knowledge of international trade regulations and export procedures

- * Ability to direct the activities of the marketing staff to obtain measurable goals and quantifiable objectives.

- * Experienced working internationally (preferably Europe/Middle East) with buyers, marketing representatives, clients, etc.

JOB DESCRIPTION

Position: Associate Director of Agriculture

I. General Responsibilities:

The Associate Director of Agriculture reports to the Deputy Executive Director/Director of Sales and marketing and holds overall responsibility for the delivery of TDC services to growers and receivers of agricultural export products. The individual is responsible for the overall structuring and implementation of the promotional program in the sector including trade fairs, trade missions abroad, buyer visits and in addition help in the identification of the strengths and weaknesses of the sector which may include the sources of materials and supplies needed by the sector.

II. Detailed Responsibilities:

- * Manage and implement TDC's agricultural portfolio to ensure achievement of results against targets for TDC's agricultural sector activities
- * Identify participants for the TDC program and provide services as appropriate
- * Advise the Information Services Manager on the delivery of information support to agricultural clients
- * Manage and supervise the account executives assigned to the sector
- * Help to define organize and deliver TDC services to all the target sectors
- * Liaise with overseas representatives to ensure the meeting of buyer needs and that the supply of product from the sector is delivered on time
- * Identify bottlenecks affecting the growth of the sector and propose alternatives for their solution
- * Prepare and implement detailed plans on an annual basis for the development of the sector
- * Be responsible for the sales target (internal TDC) for the sector
- * Be responsible for a portion of the PGI target for the year

- * Identify opportunities to charge for services

III. Policies and Procedures:

With respect to all policies and procedures related to the Associate Director/Agriculture position, written guidance, as required will be issued to clarify, modify, and/or establish TDC policies and procedures which either directly or indirectly affect the duties and responsibilities of the Associate Director/Agriculture. Written guidance will be filed in one of the two following files within the TDC Master Filing System: (1) Policy and Procedures Memorandums and (2) Program Support Memorandums. It is incumbent on all TDC employees to stay apprised of all policy and procedures set forth via documents contained in these two files. In addition, should at any time the Associate Director/Agriculture be unclear as to the meaning of any policy and/or procedure presented in these files, or any verbally presented instructions by his superiors, he has the right to request clarification from the Executive Director or his designee.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to the Executive Director job description, he or she reports to the TDC Deputy Executive Director/Director of Sales and Marketing.

V. Related Requirements:

- * Ability to communicate effectively in both Arabic and English.

- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.

- * Ability to work independently with minimal supervision; ability to prioritize work assignments; ability to meet deadlines; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

- * Five years experience in sales and marketing with an international trading company.

- * Expertise in export promotion in the area of fresh fruits and vegetables

JOB DESCRIPTION

Position: Information Services Manager

I. General Responsibilities:

The Information Services Manager is charged with responsibility for development, maintenance and performance of three information subsystems: the Management Information System, the Market and Technical Information System, and the Monitoring and Evaluation System. The Information Service Manager is responsible and accountable for coordinating the performance of TDC's hardware and software systems to meet various departmental needs and program requirements.

II. Detailed Responsibilities:

- * Set up and maintain the various components of the TDC's information system
- * Develop and install procedures for obtaining necessary data input to the system from various parts of the organization
- * Develop and install procedures for providing responses to requests for market and technical information
- * Set up systems for ongoing retrieval of relevant market information
- * Coordinate closely with the managers of other departments to ensure that their information needs are included
- * Concentrate focus of information activities on the target sectors of the TDC program
- * Work with other managers to identify ways in which information can be packaged to serve more clients in both the light manufacturing and fruits and vegetables sectors
- * Provide ongoing assistance to the organization in the use and maintenance of the information system
- * Responsible for a portion of the quarterly and annual target of program generated income
- * Formulate and implement a subscription service offered to the Egyptian Business Community

- * Liaise with other information centers within Egypt to coordinate databases and available information
- * Continually updates databases and hard copy information sources

III. Policies and Procedures:

With respect to all policies and procedures related to the Information Services Manager position, written guidance, as required will be issued to clarify, modify, and/or establish TDC policies and procedures which either directly or indirectly affect the duties and responsibilities of the Information Services Manager. Written guidance will be filed in one of the two following files within the TDC Master Filing System: (1) Policy and Procedures Memorandums and (2) Program Support Memorandums. It is incumbent on all TDC employees to stay apprised of all policy and procedures set forth via documents contained in these two files. In addition, should at any time the Information Services Manager be unclear as to the meaning of any policy and/or procedure presented in these files, or any verbally presented instructions by his superiors, he has the right to request clarification from the Executive Director or his designee.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to the Information Services Manager job description, he or she reports to the Executive Director.

V. Related Requirements:

- * Ability to communicate effectively in both Arabic and English.
- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.
- * Ability to work independently with minimal supervision; ability to prioritize work assignments; ability to meet deadlines; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

Qualifications:

- * Bachelor's degree from a university in a technical area such as computer science, economics or mathematics.

* Five years experience in the design and implementation of management information systems.

* Two years professional experience in configuring and maintaining microcomputer hardware and in setting up microcomputer support programs.

* Experienced in training Arabic-speaking microcomputer end-users in both hardware and software operations through both on-the-job training and formal courses.

JOB DESCRIPTION

Position Description: Financial Controller

I. General Responsibilities:

The Financial Controller is a member of the Trade Development Center (TDC) staff. He or she will coordinate and direct TDC activities related to financial system development and the implementation of controls for financial, management, procurement, and property operations. This will include monitoring and certification of financial activities for compliance with AID's Handbooks, the Federal Acquisition Regulations, and commonly-accepted principles of accounting and personally responsible for certifying the accuracy and ability to allocate all expenditures incurred under the subject grant to with Program Generated Income resources, assuring the compliance with the terms of the TDC cooperation agreement and standard accounting and control principles. On administrative and managerial matters, the Financial Manager will report on a day-to-day basis to the Executive Director. However, the person's ultimate reporting responsibilities on all matters, and in particular matters, relating to financial controls, will be to the Executive Committee/JBC Board Directors.

II. Detailed Responsibilities:

The Financial Controller will carry out the following tasks:

- * **Financial Management:** Oversees all of the financial operations of TDC and the certification of all Financial Statements. Introduces methods to rationalize administrative and financial procedures in the TDC.

- * **Internal Auditing:** Designs and implements systems and procedures to support internal audits of TDC financial records and which will allow for certification that all disbursements are in compliance with USAID and GOE regulations.

- * **Audit Support:** Cooperates with audit and control review teams from both the GOE and AID. Assists auditors as required in developing an overall audit program and in developing an overall audit program. Reviews audit recommendations and develops a work plan to implement required improvements and to correct any deficiencies identified during the audits.

* **Control System Development:** Designs, implements, and monitors standard accounting and financial controls in accordance with generally-accepted principles of accounting and auditing procedures. This task may also include the development of procurement, property and computer control systems to the extent that operations in each of these areas may have a material effect on the reliability of TDC financial statements.

* **Control Reviews:** Designs and implements standardized control review procedures to be used as the basis for periodic checks of the financial, procurement, property, and computer controls set in place.

* **Reporting and Forecasting:** Oversees the preparation of standard financial reports, including trial balances and income statements, on TDC activities. These reports shall be in accordance with both GOE standards and AID Handbook 13 requirements. Also develops financial forecasts, including cash flow analyses, to provide support for planned TDC operations. Prepare quarterly projection of expenditure.

* **Supervision:** The Financial Controller will supervise the work of the Account and Bookkeeper/Admin. Secretary.

* **Check Signing:** The Financial Controller is the second signatory on all TDC checks.

III. Policies and Procedures:

With respect to all policies and procedures related to the Financial Controller position, written guidance, will be provided by the Accounting and Internal Control Manual. In addition, should at any time the Financial Controller be unclear as to the meaning of any policy and/or procedure presented in this manual he has the right to request clarification from the Executive Director or the Board of TDC.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to administrative and managerial matters, the Financial Controller will report on a day-to-day basis to the Executive Director. However, the Financial Controller's ultimate reporting responsibilities on all matters, and in particular matters, relating to financial controls, will be to the Executive Committee/JBC Board Directors.

V. Related Requirements:

* Ability to communicate effectively in both Arabic and English.

- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.

- * Ability to work independently with minimal supervision; ability to prioritize work assignments; ability to meet deadlines; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

Qualifications:

- * Bachelors degree in business, accounting or financial management. An advanced degree in accounting is preferred.

- * Ten years experience in the implementation and operation of financial systems, particularly as a controller with financial responsibility for internal audits, control reviews and certification of financial statements.

- * Expert knowledge of financial management and accounting software preferably in a Windows environment.

- * Specific knowledge of the management of computerized financial operations is preferred.

- * Knowledge of USAID Handbook 13 is strongly preferred.

JOB DESCRIPTION

Position Description: Associate Director/Garments

I. General Responsibilities:

The Associate Director/Garments reports to the Deputy Executive Director/Director of Sales and Marketing and is responsible for the overall structuring and implementation of the plan for the development of RMG Sector. This includes the development of the local client base and of the buyer network. The Associate Director/Garments will implement the promotional program in the sector including trade fairs, trade missions abroad, buyer visits and assist with the identification of the strengths and weaknesses of the sector which may include the sources of materials and supplies needed by the sector.

II. Detailed Responsibilities:

- * Manage and supervise the account executives assigned to the sector
- * Help to define organize and deliver TDC services to all the target sectors
- * Liaise with overseas representatives to ensure the meeting of buyer needs and that the supply of product from the sector is delivered on time
- * Identify bottlenecks affecting the growth of the sector and propose alternatives for their solution
- * Prepare and implement detailed plans on an annual basis for the development of the sector
- * Be responsible for the sales target (internal TDC) for the sector
- * Be responsible for a portion of the PGI target for the year
- * Identify opportunities to charge for services

III. Policies and Procedures:

With respect to all policies and procedures related to the Associate Director/Garments position, written guidance, as required will be issued to clarify, modify, and/or establish TDC policies and procedures which either directly or indirectly affect the duties and responsibilities of the Associate Director/Garments. Written guidance will be filed in

one of the two following files within the TDC Master Filing System: (1) Policy and Procedures Memorandums and (2) Program Support Memorandums. It is incumbent on all TDC employees to stay apprised of all policy and procedures set forth via documents contained in these two files. In addition, should at any time the Associate Director/Garments be unclear as to the meaning of any policy and/or procedure presented in these files, or any verbally presented instructions by his superiors, he has the right to request clarification from the Executive Director or his designee.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to the Associate Director/Garments job description, he or she reports to the Deputy Executive Director/Director of Sales and Marketing.

V. Related Requirements:

- * Ability to communicate effectively in both Arabic and English.
- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.
- * Ability to work independently with minimal supervision; ability to prioritize work assignments; ability to meet deadlines; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

- * Five years experience as a sales and marketing representative.
- * Knowledge of the garment sector and industry in Egypt
- * Experience working with international organizations.

JOB DESCRIPTION

Position Description: Associate Director/Industry

I. General Responsibilities:

The Associate Director/Industry is responsible for the overall structuring and implementation of the plan for the development of the Industrial Sector (excepting garments). This includes the development of the local client base and of the buyer network. The Associate Director/Industry will implement the promotional program in the sector including trade fairs, trade missions abroad, buyer visits.

II. Detailed Responsibilities:

- * Manage and implement TDC's agricultural portfolio to ensure achievement of results against targets for TDC's agricultural sector activities
- * Identify participants for the TDC program and provide services as appropriate
- * Advise the Information Services Manager on the delivery of information support to agricultural clients
- * Manage and supervise the account executives assigned to the sector
- * Help to define, organize and deliver TDC services to all the target sectors
- * Liaise with overseas representatives to ensure the meeting of buyer needs and that the supply of product from the sector is delivered on time
- * Identify bottlenecks affecting the growth of the sector and propose alternatives for their solution
- * Prepare and implement detailed plans on an annual basis for the development of the sector
- * Be responsible for the sales target (internal TDC) for the sector
- * Be responsible for a portion of the PGI target for the year
- * Identify opportunities to charge for services

III. Policies and Procedures:

With respect to all policies and procedures related to the Associate Director/Industry position, written guidance, as required will be issued to clarify, modify, and/or establish TDC policies and procedures which either directly or indirectly affect the duties and responsibilities of the Associate Director/Industry. Written guidance will be filed in one of the two following files within the TDC Master Filing System: (1) Policy and Procedures Memorandums and (2) Program Support Memorandums. It is incumbent on all TDC employees to stay apprised of all policy and procedures set forth via documents contained in these two files. In addition, should at any time the Associate Director/Industry be unclear as to the meaning of any policy and/or procedure presented in these files, or any verbally presented instructions by his superiors, he has the right to request clarification from the Executive Director or his designee.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to the Associate Director/Industry job description, he or she reports to the Deputy Executive Director/Director of Sales and Marketing.

V. Related Requirements:

- * Ability to communicate effectively in both Arabic and English.

- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.

- * Ability to work independently with minimal supervision; ability to prioritize work assignments; ability to meet deadlines; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

- * Five years experience as a sales and marketing representative.

- * Knowledge of the Industry Sector in Egypt

- * Experience working with international organizations.

JOB DESCRIPTION

Position: Administration/Personnel Officer

I. General Responsibility

The Administration/Personnel Officer is responsible for the day to day operations of all personnel support functions. He/she maintains employee personnel files and ensures compliance with GOE labor laws.

II. Detailed Responsibilities

- * Ensure smooth operation of TDC offices
- * Organize and manage office filing functions
- * Set up and maintain procedures for procurement of office supplies and equipment
- * Schedule responsibilities and workload of general office staff and support staff
- * When new staffing needs have been identified, organize the advertising and recruitment process
- * Carry out orientation training for new staff
- * Identify staff training needs and make recommendations to Director of Operations
- * Carry out yearly performance evaluation of support staff
- * Liaise with government offices on all clearances, visa and other paperwork required by TDC
- * He will also have responsibility for the control and maintenance of TDC vehicles

III. Policies and Procedures:

With respect to all policies and procedures related to the Personnel and Administration Manager, written guidance, as required will be issued to clarify, modify, and/or establish TDC policies and procedures which either directly or indirectly affect the duties and responsibilities of the Personnel and Administration Manager. Written guidance will be filed in one of the two following files within the TDC Master Filing System: (1) Policy and Procedures Memorandums

and (2) Program Support Memorandums. It is incumbent on all TDC employees to stay apprised of all policy and procedures set forth via documents contained in these two files. In addition, should at any time the Personnel and Administration Manager be unclear as to the meaning of any policy and/or procedure presented in these files, or any verbally presented instructions by his superiors, he has the right to request clarification from the Executive Director or his designee.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to the Personnel and Administration Manager job description, he or she reports to the Executive Director.

V. Related Requirements:

- * Ability to communicate effectively in both Arabic and English.

- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.

- * Ability to work independently with minimal supervision; ability to prioritize work assignments; ability to meet deadlines; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

- * Bachelors degree in business or public administration, commerce, or human resources.

- * Five years professional experience in personnel administration and management.

- * Knowledge of administrative and operating practices and procedures of GOE agencies and institutions

- * Knowledge of Egyptian labor laws

JOB DESCRIPTION

Position: Account Executive

I. General Responsibility

The Account Executive reports directly to the corresponding sectoral Associate Director. The person is responsible for identification of target clients, for provision of TDC services to clients and for working with clients to develop and implement firm-specific export expansion/business plans. The Account Executive is responsible and accountable for delivery of results from a portfolio of client firms and for delivery of TDC services to them.

II. Detailed Responsibilities

- * Establish and maintain contacts with key firms operating in assigned sectors
- * Organize and extend TDC services to clients
- * Develop, with client firms, business/export expansion plans and market penetration strategies
- * Package client export expansion plans and make recommendations for TDC support to the corresponding associate director
- * Provide ongoing input of information on clients and products to the Market and Technical Information System
- * Assist the corresponding sectoral associate director with preparation of specific plans for trade fairs, buying missions, and other activities
- * Support implementation of trade fairs, buying missions and other activities as appropriate and at the request of the Associate Director.
- * Ensure the smooth flow of samples and counter samples between buyers and producers
- * Assist companies with price information and in preparing quotations
- * Develop and make recommendations for sector development activities based on experience

- * Participate in training activities required to support performance of duties
- * Utilize the MTIS for professional client follow-up and monthly input of information
- * Responsible for a quarterly revenue target

III. Policies and Procedures:

With respect to all policies and procedures related to the Account Executive position, written guidance, as required will be issued to clarify, modify, and/or establish TDC policies and procedures which either directly or indirectly affect the duties and responsibilities of the Account Executive. Written guidance will be filed in one of the two following files within the TDC Master Filing System: (1) Policy and Procedures Memorandums and (2) Program Support Memorandums. It is incumbent on all TDC employees to stay apprised of all policy and procedures set forth via documents contained in these two files. In addition, should at any time the Account Executive be unclear as to the meaning of any policy and/or procedure presented in these files, or any verbally presented instructions by his superiors, he has the right to request clarification from the Executive Director or his designee.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to the Account Executive job description, he or she reports to the Associate Director for the specific sector.

V. Related Requirements:

- * Ability to communicate effectively in both Arabic and English.
- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.
- * Ability to work independently with minimal supervision; ability to prioritize work assignments; ability to meet deadlines; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

- * Five years experience as a sales and marketing representative.

- * Knowledge of the Industry Sector in Egypt
- * Experience working with international organizations.

JOB DESCRIPTION

Position Description : Accountant

I. General Responsibilities:

The Accountant is responsible for maintaining TDC's accounting system in accordance with financially acceptable principles and practices.

II. Detailed Responsibilities:

- * Reconciles bank accounts.
- * Prepares purchase orders.
- * Prepares payroll based upon approved time sheets.
- * Prepares journal vouchers.
- * Maintains all grant related journals and ledger, utilizing a computerized accounting system.
- * Prepares quarterly expenditure reports.
- * Prepares benefit calculations and makes monthly Social Insurance and Health insurance related deposits.
- * Reviews and processes expense reports.
- * Assists with additional tasks as assigned by Financial Controller.
- * Prepares quarterly invoices for reimbursement by USAID. The person will ensure that all vouchers and supporting documents meet established TDC standards for thoroughness and accuracy and comply with all applicable USAID Regulations.
- * Reviews petty cash reconciliation

III. Policies and Procedures:

With respect to all policies and procedures related to the Accountant position, written guidance, as required will be issued to clarify, modify, and/or establish TDC policies and procedures which either directly or indirectly affect the duties and responsibilities of the Accountant. Written guidance will be filed in one of the two following files within the TDC Master Filing System: (1) Policy and Procedures

Memorandums and (2) Program Support Memorandums. It is incumbent on all TDC employees to stay apprised of all policy and procedures set forth via documents contained in these two files. In addition, should at any time the Accountant be unclear as to the meaning of any policy and/or procedure presented in these files, or any verbally presented instructions by his superiors, he has the right to request clarification from the Executive Director or his designee.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to the Accountant job description, he or she reports to the Financial Controller.

V. Related Requirements:

- * Ability to communicate effectively in both Arabic and English.

- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.

- * Ability to work independently with minimal supervision; ability to prioritize work assignments; ability to meet deadlines; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

- * Bachelors degree in accounting or business.
- * Minimum of 5 years experience as an accountant.
- * Knowledge of standardized accounting procedures involved with maintaining journals and ledgers, preparing payrolls and vouchers.

JOB DESCRIPTION

Position Description: Cashier/Administrative Secretary

I. General Responsibilities:

The Cashier/Administrative Secretary assists in the daily operation of the Finance Department. He/she carries out a wide range of bookkeeping functions and assists with all outgoing financial correspondence.

II. Detailed Responsibilities:

- * Prepares checks for signature by the Executive Director and the Financial Controller or alternate check signers as authorized by the Board/Executive Committee according to approved payment voucher.
- * Records check information on disbursement vouchers and distributes signed checks in accordance with check distribution procedures.
- * Controls TDC's imprest fund, makes all cash payments from the fund as approved by the Executive Director and submits periodic requests for replenishment supported by authorized paid receipts.
- * Files all vouchers and documents.
- * Prepares and maintains TDC's inventory of office furniture and equipment.
- * Types letters and documents in Arabic and English.
- * Maintains control of petty cash.
- * Maintains the guarantee check log

III. Policies and Procedures:

With respect to all policies and procedures related to the Cashier/Financial Secretary, written guidance, as required will be issued to clarify, modify, and/or establish TDC policies and procedures which either directly or indirectly affect the duties and responsibilities of the Cashier/Financial Secretary. Written guidance will be filed in one of the two following files within the TDC Master Filing System: (1) Policy and Procedures Memorandums and (2) Program Support Memorandums. It is incumbent on all TDC employees to stay apprised of all policy and procedures set forth via

documents contained in these two files. In addition, should at any time the Cashier/Financial Secretary be unclear as to the meaning of any policy and/or procedure presented in these files, or any verbally presented instructions by his superiors, he has the right to request clarification from the Executive Director or his designee.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to the Cashier/Administrative Secretary job description, he or she reports to the Financial Controller.

V. Related Requirements:

- * Ability to communicate effectively in both Arabic and English.

- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.

- * Ability to work independently with minimal supervision; ability to prioritize work assignments; ability to meet deadlines; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

- * Minimum 2 years experience as a cashier preparing checks, maintaining and reconciling petty cash, and processing vouchers.

- * Ability to type financial correspondence and financial data accurately using a word processing and spreadsheet software (i.e. Microsoft Word, Excel, Lotus 123 etc).

- * Demonstrated ability to be detail-oriented and accurate.

JOB DESCRIPTION

Position Description: Administrative Assistant/Executive Secretary

I. General Responsibilities:

This position is to provide administrative and secretarial support to the Executive Director.

II. Detailed Responsibilities:

- * Provides a full range of secretarial support to the Executive Director.
- * Insures smooth operation of the executive office.
- * Organizes and manages office filing functions.
- * Coordinates internal and external meetings.
- * Handles international and domestic travel arrangements and hotel reservations.

III. Policies and Procedures:

With respect to all policies and procedures related to the Administrative Assistant/Executive Secretary position, written guidance, as required will be issued to clarify, modify, and/or establish TDC policies and procedures which either directly or indirectly affect the duties and responsibilities of the Administrative Assistant/Executive Secretary. Written guidance will be filed in one of the two following files within the TDC Master Filing System: (1) Policy and Procedures Memorandums and (2) Program Support Memorandums. It is incumbent on all TDC employees to stay apprised of all policy and procedures set forth via documents contained in these two files. In addition, should at any time the Administrative Assistant/Executive Secretary be unclear as to the meaning of any policy and/or procedure presented in these files, or any verbally presented instructions by his/her superiors, he/she has the right to request clarification from the Executive Director or his designee.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to the Administrative Assistant/Executive Secretary job description, he or she reports to the Executive Director.

V. Related Requirements:

- * Ability to communicate effectively in both Arabic and English.
- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.
- * Ability to work independently with minimal supervision; ability to prioritize work assignments; ability to meet deadlines; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

- * 5 years experience working as an senior or executive level secretary
- * Skilled with a variety of computer software programs in a Windows environment including Wordperfect 5.1 and Microsoft Word.
- * Ability to produce spreadsheets using Lotus 123 or Excel
- * Demonstrates organizational skills and diplomacy

JOB DESCRIPTION

Position Description: Secretary/Receptionist

I. General Responsibility:

The Secretary/Receptionist provides clerical and other administrative support to the TDC. His/her primary responsibility is to answer the telephone for the organization in a courteous and professional manner.

II. Detailed Responsibilities:

- * Receive and transfer all incoming telephone calls to appropriate staff.
- * Receive visitors and advise appropriate staff members.
- * Type or word process documents and letters as required.
- * Perform any other secretarial and administrative tasks assigned by supervisor to insure efficient and smooth support to the project.
- * Process and distribute mail in incoming pouches/faxes upon request.
- * Set up and maintain an inventory system for stationary and office supplies.

III. Policies and Procedures:

With respect to all policies and procedures related to the Secretary/Receptionist position, written guidance, as required will be issued to clarify, modify, and/or establish TDC policies and procedures which either directly or indirectly affect the duties and responsibilities of the Secretary/Receptionist. Written guidance will be filed in one of the two following files within the TDC Master Filing System: (1) Policy and Procedures Memorandums and (2) Program Support Memorandums. It is incumbent on all TDC employees to stay apprised of all policy and procedures set forth via documents contained in these two files. In addition, should at any time the Secretary/Receptionist be unclear as to the meaning of any policy and/or procedure presented in these files, or any verbally presented instructions by his superiors, he has the right to request clarification from the Executive Director or his designee.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to the Secretary/Receptionist job description, he or she reports to the Executive Director.

V. Related Requirements:

- * Ability to communicate effectively in both Arabic and English.

- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.

- * Ability to work independently with minimal supervision; ability to prioritize work assignments; ability to meet deadlines; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

- * One year experience in an office or related business
- * Ability to type letters and similar correspondence using a standard computer software program
- * Ability to answer telephones and take accurate messages

JOB DESCRIPTION

Position Description: Driver

I. General Responsibility:

The main responsibility of the office drivers is to drive and maintain the project vehicles. He is responsible for the overall safety of the passengers while transporting them on business trip in and around Egypt.

II. Detailed Responsibilities:

- * Drive project vehicles daily as assigned and/or pre-approved by the supervisor, including routine shuttle services runs, scheduled field trips, project-related transportation within Cairo, and other driving assignments as required.
- * Clean assigned vehicles daily both inside and out.
- * Check assigned vehicles daily to ensure that they are operational and safe to drive, including oil, radiator, battery, fan belt, brake fluid, wiper, tires, lights and signals.
- * Initiate and supervise any repairs required on assigned vehicles with supervisor's approval.
- * Initiate and supervise routine periodic maintenance of assigned project vehicles, including oil and filter changes, tune-ups, and professional cleaning by high - pressure hose based on the manufacturer's instructions on optimum maintenance requirements.
- * Fulfill project reporting requirements by maintaining a daily log for each trip including a record of kilometers per trip and signed by an authorized passenger.
- * Ensure passenger safety by obeying traffic laws and driving carefully.

III. Policies and Procedures:

With respect to all policies and procedures related to the Driver position, written guidance, as required will be issued to clarify, modify, and/or establish TDC policies and procedures which either directly or indirectly affect the duties and responsibilities of the Driver. Written guidance will be filed in one of the two following files within the TDC

Master Filing System: (1) Policy and Procedures Memorandums and (2) Program Support Memorandums. It is incumbent on all TDC employees to stay apprised of all policy and procedures set forth via documents contained in these two files. In addition, should at any time the Driver be unclear as to the meaning of any policy and/or procedure presented in these files, or any verbally presented instructions by his superiors, he has the right to request clarification from the Executive Director or his designee.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to the Driver job description, he or she reports to the Personnel and Administration Manager.

V. Related Requirements:

- * Ability to communicate effectively in both Arabic and English.

- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.

- * Ability to work independently with minimal supervision; ability to prioritize work assignments; ability to meet deadlines; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

- * Have a valid Egyptian driver's license
- * Be at least 25 years old
- * Have an accident free driving record for the past 3 years

JOB DESCRIPTION

Position Description: Mail Clerk:

I. General Responsibility:

This position provides general support to the TDC office and personnel.

II. Detailed Responsibilities:

- * Serve tea/coffee to guests
- * Photocopy documents and bind documents upon request
- * Go to the bank and related business errands upon request

III. Policies and Procedures:

With respect to all policies and procedures related to the mail clerk position, written guidance, as required will be issued to clarify, modify, and/or establish TDC policies and procedures which either directly or indirectly affect the duties and responsibilities of the mail clerk. Written guidance will be filed in one of the two following files within the TDC Master Filing System: (1) Policy and Procedures Memorandums and (2) Program Support Memorandums. It is incumbent on all TDC employees to stay apprised of all policy and procedures set forth via documents contained in these two files. In addition, should at any time the mail clerk be unclear as to the meaning of any policy and/or procedure presented in these files, or any verbally presented instructions by his superiors, he has the right to request clarification from the Executive Director or his designee.

IV. Reporting Responsibility and Ultimate Authority:

For all routine duties and responsibilities either directly or indirectly related to the mail clerk job description, he or she reports to the Personnel and Administration Manager.

V. Related Requirements:

- * Ability to communicate effectively in both Arabic and English.

- * Ability to work in a professional and cordial manner with fellow TDC staff, the TA contractor, USAID officials, TDC clients, and the general public.

- * Ability to work independently with minimal supervision; ability to provide staff with necessary support; and the ability to exercise sound, professional judgement which reflects positively on the TDC.

VI. Minimum Qualifications and Experience:

- * Have prior experience in an office environment
- * Be at least 25 years old

ANNEX E3

Employment Application Form

Trade Development Center - Egypt Employment Application

Name: _____

Date: _____

Address: _____

Project: _____

Position Applied For: _____

Telephone: _____

Date Available: _____

Citizenship: _____ . _____

Date of Birth: _____

Have you ever been employed by TDC or USAID before?

☐ Yes☐ No

If YES, please complete the following:

Project: _____

Dates of Employment: From: _____

Position Held: _____

To: _____

If applying for a driving position, do you have a valid driver's license? ☐ Yes ☐ No

If no, can you secure such a license? ☐ Yes ☐ No

If male, have you completed your military training? ☐ Yes ☐ No ☐ Exempt

If no, please explain status: _____

Languages (place an "x" in the appropriate boxes):

[illegible]

Educational Record

	Name, City, & Country	Field	Did You Graduate?	Degree	Date
School			Yes <input type="checkbox"/>		
			No <input type="checkbox"/>		
University			Yes <input type="checkbox"/>		
			No <input type="checkbox"/>		
			Yes <input type="checkbox"/>		
			No <input type="checkbox"/>		
			Yes <input type="checkbox"/>		
			No <input type="checkbox"/>		
Technical School			Yes <input type="checkbox"/>		
			No <input type="checkbox"/>		
Other			Yes <input type="checkbox"/>		
			No <input type="checkbox"/>		

Honors: _____

Employment History

Please begin with the most recent employer and account for all time during the last ten years, including any substantial periods of unemployment.

Dates of Employ.		Information About Previous Employers	Please Describe Duties Briefly	Salary	Reason for Leaving
From	To				
		Company _____ Address _____ Telephone _____ Your Position _____ Supervisor _____		\$E _____ <input type="checkbox"/> Hour <input type="checkbox"/> Week <input type="checkbox"/> Month	
		Company _____ Address _____ Telephone _____ Your Position _____ Supervisor _____		\$E _____ <input type="checkbox"/> Hour <input type="checkbox"/> Week <input type="checkbox"/> Month	
		Company _____ Address _____ Telephone _____ Your Position _____ Supervisor _____		\$E _____ <input type="checkbox"/> Hour <input type="checkbox"/> Week <input type="checkbox"/> Month	
		Company _____ Address _____ Telephone _____ Your Position _____ Supervisor _____		\$E _____ <input type="checkbox"/> Hour <input type="checkbox"/> Week <input type="checkbox"/> Month	
		Company _____ Address _____ Telephone _____ Your Position _____ Supervisor _____		\$E _____ <input type="checkbox"/> Hour <input type="checkbox"/> Week <input type="checkbox"/> Month	

ANNEX E4

Reference Check Form

Trade Development Center - Egypt
Reference Check Form

Name of Candidate: _____

Position Applied for: _____

REFERENCE

Name and Title: _____

Organization: _____ Telephone: _____

Address: _____

Relationship to Candidate: _____

Overall evaluation: Please check one of the following.

_____ I would recommend the candidate highly and without reservations.

_____ I would recommend the candidate with only minor reservations, which are:

_____ I would recommend the candidate for certain kinds of work and under certain conditions, which are: _____

_____ I would not recommend the candidate.

Specific Abilities: Please rate the candidate in the following areas on a scale of one to five, as follows:

1. Poor 2. Average 3. Good 4. Excellent 5. Outstanding

If you feel that one or more of the criteria do not apply, or if you do not feel qualified to respond, please write "n/a" in the blank provided to indicate "not applicable."

_____	Level of loyalty
_____	Level of integrity
_____	Level of technical knowledge in his/her field
_____	Ability to apply knowledge on a practical level
_____	Success in transmitting knowledge to others
_____	Ability to produce work of consistently high quality
_____	Ability to organize his/her own work and to set priorities effectively
_____	Ability to follow through and complete tasks
_____	Ability to produce work in a timely fashion
_____	Ability to produce an impressive, measurable volume of work
_____	Ability to find innovative solution to difficult or unanticipated problems
_____	Willingness to take initiative in assuming new tasks
_____	Ability to grasp overall project objectives beyond his/her own designated tasks
_____	Ability to work independently, without close supervision
_____	Ability to take direction when necessary
_____	Ability to get along with fellow team members
_____	Ability to establish a relationship of mutual respect, confidence, and cooperation with expatriate staff
_____	Ability to inspire and motivate others to perform
_____	Ability to exercise diplomacy and to ease tensions among conflicting groups
_____	Ability to produce a clear and thorough written account of his/her work
_____	Would you like to work with the candidate again? Why/Why not?
_____	_____
_____	_____
_____	_____

General Comments:

ANNEX E5

Justification Memorandum

Trade Development Center - Egypt
Memorandum

TO:

FROM:

DATE:

SUBJ: Approval of Mr./Ms. *(full name)* as *(position)* Contract Number _____

Attached are the supporting documents for our recommendation of the appointment of Mr./Ms. *(candidate's name)* for the vacant position of *(position title)*.

Mr./Ms. *(candidate name)* is a *(type)* specialist with over *(number)* years of experience in *(list main areas of expertise that are directly relevant to the position)*. Since graduating with a *(degree)* in *(field)* from *(university)* in *(year)*, he/she has pursued an active career in *(main specialty)*. *(Follow with a number of examples of specific jobs that qualify the individual for the vacant position. Include names of organizations, titles held, years if significant, and a short sentence on main responsibilities)*.

Because of Mr./Ms. *(candidate name)*'s extensive experience in *(field)*, we are proposing to hire him/her at a salary of fE_____ per month. The proposed rate is based on the coincidence of the *(position title)* with grade *(number)* on the TDC salary classification matrix, and on his/her current salary which is fE_____ per month *(explain briefly how this rate was constructed based on the provisions of item 4222, Salary History, of the employee handbook)*.

Please indicate your approval by signing in the space provided below and returning the original of this memorandum. Thank you.

Approval:

Date: _____

Attachments: Position Terms of Reference
Candidate's Resume
USAID Biographical Data Sheet

ANNEX E6

Physical Exam Form

Trade Development Center - Egypt
Physical Exam Form

To Be Completed by Employee

Name: _____

Position: _____

Have you:	Answer YES/NO	If the answer is YES for items 1 - 7, please give dates and a detailed explanation.
1. Been ill or injured within the past five years?		
2. Consulted a doctor within the past five years?		
3. Ever been found to have albumin or sugar in urine?		
4. Ever been told you have high blood pressure, TB, heart trouble, diabetes, or pulmonary problems?		
5. Ever undergone or been advised that you need to undergo a surgical operation?		
6. If female, are you now pregnant?		
7. Ever undergone psychological treatment?		
8. Are you in good health?		If NO, please explain.

Signature: _____ Date: _____

For Doctors Use Only
Employee Only - Physical Examination

Height _____ Weight _____ Temperature _____
Build: Slender _____ Medium _____ Heavy _____ Obese _____
Eyes: Right _____ Left _____ With glasses if worn: Right _____ Left _____
Color Perception _____
Ears: Right _____ Left _____ Evidence of disease or injury: Right _____ Left _____
(20 ft.) (20 ft.)
(Consider denominators indicated here as normal. Record as numerators the greatest distance heard.)

HEART

Blood Pressure: Systolic _____ Diastolic _____ Pulse _____ Any history of heart attack _____

LUNGS Any restriction to breathing with a respirator? Yes ☐ No ☐

ABDOMEN

Scars _____

Hernia (Ventric) _____ Repaired: Yes _____ No _____

Hemorrhoids _____

KIDNEYS Urinary findings _____

Wassermann _____

Varicosities State Location and Degree _____

FEET Is flat foot present? Yes _____ No _____

If Yes, state degree of impairment of function _____
(None) (Slight) (Moderate) (Severe)

POSTURE Spine _____

SKIN Disabling scars, eruptions, abnormalities _____

Tumors or growths? _____

If so, is it now under observation or treatment? _____

I have examined _____ and would rate him/her:

- A. ☐ Physically fit for any job
- B. ☐ Having remediable defects which temporarily limit employment to certain types of work
- C. ☐ Having static defects which permanently limit employment to certain types of work
- D. ☐ So handicapped as to be a hazard to self and others

In regard to physical fitness for the position of _____

I would classify him/her as ☐ employable or ☐ not employable

Date _____ Signature of Examining Physician _____

ANNEX E7

Definite Period Employment Contract

TRADE DEVELOPMENT CENTER
TDC - EGYPT
DEFINITE PERIOD EMPLOYMENT CONTRACT

This contract is made and entered into
in the city of CAIRO ARAB
REPUBLIC OF EGYPT , This
_____ by
and between :

1. The Trade Development Center -
Egypt, with its office located at the
Nile Tower BLDG. Floor 24 , 21
Giza street . represented in this
contract by its Executive Director ,
Mr.Emad El Din Abdel Razek Aly
(hereafter called the "Center").

2. Mr. : _____
Residing at _____ of
Egyptian nationality holding _____
identification card # _____ issued
from _____ on / /19
(hereafter called the "Employee").

Both parties acknowledge their
competence to act and agree as
follows:

PREAMBLE

Whereas , on Jan.14,1992 , the
government of the Arab Republic of
Egypt reached an agreement with the
United States Agency for International
Development (USAID), that the latter
under take the performance of
" **THE EXPORT ENTERPRISE
DEVELOPMENT PROJECT**".

Whereas, by virtue of contract No.
263-0226 dated Jan.14,1992, the
USAID assigned the performance of
the said Project to the Center in
accordance with its

مركز تنمية التجارة - مصر
عقد عمل محدد المدة

ابرم هذا العقد في مدينة القاهرة في جمهورية مصر
العربية في _____
فيما بين كل من :

١- مركز تنمية التجارة - مصر ، وعنوانه برج النيل
الاداري ٢١ شارع الجيزة الدور الـ ٢٤ ومثلة في هذا
العقد المدير التنفيذي السيد/ عماد الدين عبد الرازق
علي (ويشار اليه فيما يلي بالمركز) .

٢- السيد / _____
والمقيم في _____ ويحمل
بطاقة _____ رقم _____ صادرة من
قسم _____ في _____ / / ١٩
(ويشار اليه فيما يلي بالعامل) .

يقر الطرفان بأهليتهما للتعاقد واتفقا علي ما يلي :

تمهيد

حيث أن حكومة جمهورية مصر العربية وهيئة
الوكالة الامريكية للتنمية الدولية قد توصلتا الي
اتفاق بتاريخ ١٤/١/١٩٩٢ بموجبة تنولي الأخيرة
تنفيذ مشروع تنمية صادرات المشروعات .

وحيث أنه بمقتضى العقد رقم ٢٦٣ - ٢٢٦
بتاريخ ١٤/١/١٩٩٢ اسند تنفيذ هذا المشروع
الي المركز

provisions , conditions ,and any future amendments that may be introduced , and

WHEREAS , the Center is in need of the services of consultants, technicians and employees to carry out certain tasks required for the performance of the Project, and

WHEREAS , the Center's presence in Egypt is tied to the completion of the work assigned to it by virtue of the said Contract with USAID , and

WHEREAS , the work assigned to the Center under the Project is for a temporary period , and work that may be assigned to its employees is of an even more temporary nature than the work of the Center it self , and

WHEREAS , the project is divided into several phases linked to each other in such a way that a subsequent phase starts upon the termination of the previous one and each phase requires employees of a certain kind with qualifications and abilities different from the requirements of the previous and subsequent one, and

WHEREAS, the employee is fully aware of the temporary nature of his/her work in the project and with the center and accepts to join the center on this basis which is an essential condition for entering into this contract, and

WHEREAS , the employee declares that he/she is qualified and able to carry out the duties and obligations involved with the position described in Article 2 of this contract in a manner satisfactory to the center, with full knowledge and acceptance of the definite nature of this job, and

طبقا لنصوص وشروط هذا العقد وأى تغييرات مستقبلية تجرى عليه .

وحيث أن المركز يحتاج الى خدمات مستشارين وفنيين وعاملين للقيام بتنفيذ مهامها معينة يتطلبها تنفيذ المشروع.

وحيث ان وجود المركز فى مصر مرتبط بانتهاء الأعمال المسندة اليه طبقا للعقد سالف الذكر مع الوكالة الأمريكية للتنمية الدولية .

وحيث ان الأعمال المسندة للمركز والخاصة بالمشروع المذكور هى أعمال مؤقتة وبالتالي فان الأعمال التى سوف تسند الى العاملين أيضا مؤقتة بطبيعتها .

وحيث ان تنفيذ المشروع سوف يتم على عدة مراحل مرتبطة بعضها ببعض بحيث تبدأ مرحلة جديدة حيث تنتهى المرحلة السابقة .. وكل مرحلة تحتاج الى عاملين متخصصين فى نوع معين من الأعمال وبمواصفات وقدرات مختلفة عن المراحل الأخرى .

وحيث أن العامل على دراية تامة بالطبيعة المؤقتة لعمله فى المشروع ومع المركز . ويوافق على الانضمام للمركز على هذا الأساس وطبقا لهذا المفهوم الذى يعتبر شرطا أساسيا لابرام هذا العقد .

وحيث ان العامل يقرر ان لديه الكفاءة اللازمة لتنفيذ الواجبات والالتزامات المرتبطة بالعمل المين فى المادة ٢ من هذا العقد وبطريقة مرضية للمركز وبعلمة التام بالطبيعة المؤقتة لهذا العمل وموافقة عليها

WHEREAS, the employee declares that he/she is fully aware that the continuity of this contract is contingent upon the continuity of the basic agreement drawn up between the Egyptian Government and the USAID, and the contract drawn up between USAID and the center.

ARTICLE 1

The above Preamble is an integral part of this Contract.

ARTICLE 2 - Appointment

The Center hereby appoints the Employee to work as

The Employee agrees to such appointment and undertakes to perform the duties and responsibilities of such position , in accordance with the provisions pertaining to Law 137 of 1981, and in accordance with the provisions of this Contract as follows.

ARTICLE 3 - Duties :

3.1 Scope of Duties :

The Employee hereby consents and agrees to perform the duties and responsibilities of this above position and as fully described in Annex (A) to this Contract.

3.2 Change of position :

The center shall have the right to assign the Employee to any other position or to perform any other duties consistent with the Employee's qualifications or for which the Employee becomes qualified through training, or has gained through experience.

وحيث أن العامل يقرر أنه يعلم علما تاما نافيا للجهة
بأن استمرار هذا العقد متوقف على استمرار الاتفاق
الأساسي بين كل من حكومة جمهورية مصر العربية
وهيئة الوكالة الأمريكية للتنمية الدولية والعقد المبرم
بين هيئة الوكالة الأمريكية للتنمية الدولية والمركز .

المادة ١ - التمهيد :

يعتبر التمهيد السابق جزءا لا يتجزأ من هذا العقد .

المادة ٢ - التعيين :

يعين المركز العامل بموجب هذا العقد للعمل بوظيفة :

يوافق العامل على هذا التعيين ويتعهد بتنفيذ كل
الالتزامات والمسئوليات الخاصة بهذه الوظيفة طبقا
لنصوص قانون المل رقم ١٣٧ لسنة ١٩٨١ وبسود
هذا العقد .

المادة ٣ - الالتزامات :

٣ - ١ نطاق الالتزامات :

يوافق العامل على تنفيذ الالتزامات والمسئوليات
الخاصة بالوظيفة المبينة اعلاه والموصوفة تفصيلا
بالملاحق (أ) المرفق بهذا العقد .

٣ - ٢ تغير العمل :

يحق للمركز ان ينقل العامل الى أى عمل آخر او ان
يطلب منه تنفيذ أى التزامات اخرى فى حدود قدراته
او ما يكتسبه من قدرات خلال برامج التدريب أو من
الخبرة العملية .

ARTICLE 4 - TERM OF EMPLOYMENT

4.1 The term of this Contract is for a definite period. It shall commence on ____ / ____ / 19____ and terminate on ____ / ____ / 19____ This contract shall automatically terminate at the terminate date stated above.

4.2 The Employee shall be on probation for the first three months of employment , beginning with the above-stated date of commencement of employment. At any time during or at the end of the said period, the center shall be entitled to terminate the employment and this Contract, without any indemnity or compensation other than wages earned through the date of termination.

ARTICLE 5- COMPENSATION

The Employee shall be paid a gross salary of

including

L.E. _____ for Representation allowance.

L.E. _____ for Transportation allowance, &

L.E. _____ for Job nature

allowances monthly. Salary and allowances shall be paid not later than the fifth day of the month following the month in which it was earned

It is understood and agreed that the above salary and allowances, represents all dues of the Employee including the high cost-of-living allowance stipulated by the laws in force on the date of this Contract.

ARTICLE 6 - TAXES

6.1 Withholding Taxes :

The center shall withhold from the monthly salary and allowance paid to the Employee the appropriate amounts required for tax, social insurance contributions, or other obligations required under

المادة ٤ - مدة العقد :

٤ - ١ يسرى هذا العقد لمدة محددة تبدأ اعتبارا من ____ / ____ / ١٩____ و ينتهى فى ____ / ____ / ١٩____
و يفسخ هذا العقد تلقائيا فى ميعاد انتهاء
المبين أعلاه .

٤ - ٢ تكون الثلاثة أشهر الميلادية الأولى من
العقد فترة اختبار للعامل ، وتبدأ من تاريخ ابتداء العقد
سالف الذكر .

ويجوز إنهاء هذا العقد من جانب المركز فى أى وقت
خلال مدة الثلاث أشهر المذكورة بدون أى اخطار
مسبق او تعويض بخلاف الراتب المستحق حتى اخر يوم
عمل .

المادة ٥ - مقابل الأداء :

يدفع المركز للعامل راتبا شهريا شاملا وقدرة

ويشمل مبلغ _____ كبدل تمثيل
و مبلغ _____ كبدل انتقال
و مبلغ _____ كبدل طبيعة عمل.
يتم دفع الراتب والبدلات خلال مدة لا تتجاوز اليوم
الخامس من الشهر الذى يلى الشهر الذى استحق عنه
هذا الراتب .

من المفهوم والمتفق عليه ان الراتب والبدلات سالفه
الذكر تشمل جميع مستحقات العامل بما فى ذلك
علاوات غلاء المعيشة المطبقة طبقا للقوانين السارية فى
تاريخ هذا العقد .

المادة - الضرائب :

٦ - ١ استقطاع الضرائب :

يقوم المركز باستقطاع الضرائب والتأمينات
الاجتماعية من الراتب الشهري المدفوع
للعامل وأى التزامات أخرى تفرضه .

applicable laws and regulations, and shall pay such sums directly to the appropriate governmental authority in the employee's behalf.

6.2 Other Taxes:

The center shall be responsible for keeping all the information required by governmental entities and receipts of taxation payments in special files. He shall also be responsible for paying

any taxes or contributions or any other fees due from the employees with respect to the bonuses received by virtue of this contract or for other reasons.

ARTICLE 7 - WORKING HOURS

According to the Labour Law, the number of working hours per week is 40 hours. The exception to this rule is Ramadan where the working hours per week are 30 hours.

ARTICLE 8 - DISMISSAL

The center shall have the right to dismiss the employee and thereby terminate this contract in the following cases:

1. Failure of the employee to adhere to the terms of this contract .
2. Repeated failure of the employee to adhere to established center rules , regulations, or policies as approved by TDC management .
3. If the employee commits a mistake resulting in severe loss to the center or its clients.
4. For any other reason stated in labor law No. 137 of 1981.

القوانين واللوائح السارية في مصر . وتوردها مباشرة الى الجهات الحكومية المختصة بالنيابة عن العامل .

٦ - ٢ ضرائب أخرى :

المركز مسئول عن الاحتفاظ بجميع البيانات المطلوبة من الهيئات الحكومية وايصالات مدفوعات الضرائب فى ملفات خاصة .

وسوف يكون المركز مسئولاً أيضاً عن دفع أى ضرائب او اشتراكات او مبالغ أخرى مستحقة على العامل فيما يتعلق بأى مكافآت يحصل عليها طبقاً لهذا العقد أو لأية أسباب أخرى .

المادة ٧ - ساعات العمل :

طبقاً لقانون العمل - عدد ساعات العمل خلال الأسبوع هى ٤٠ ساعة ، واستثناء من ذلك تخفض عدد ساعات العمل خلال الأسبوع الى ٣٠ ساعة خلال شهر رمضان .

المادة ٨ - الفصل :

يجوز للمركز ان يفصل العامل وينهى هذا العقد فى الأحوال الآتية :

- ١ - اذا أخفق العامل فى الالتزام بأحكام هذا العقد .
- ٢ - اذا تكرر اخفاق العامل فى تنفيذ لوائح العمل التى يضعها المركز او السياسات او التعليمات الخاصة بالمركز والمصدق عليها من ادارة المركز.
- ٣ - اذا ارتكب العامل خطأ جسيم ينتج عنه خسارة فادحة للمركز أو عملائه .
- ٤ - اذا ارتكب العامل أى فعل يكون سبباً للانهاء طبقاً لقانون العمل المصرى ١٣٧ لسنة ١٩٨١ .

ARTICLE 9 - RETURN OF CENTER PROPERTY

The Employee agrees that, immediately upon the termination of employment by the Center for any reason whatsoever, the Employee will deliver to the Center, without keeping any copies, all funds, files, documents, diskettes, papers, materials, and any other property in the Employee's possession which belong or relate to the interest or business of the Center. Failure to do so will result in the Center's withholding the Employee's final monthly salary. it is to be understood that the final salary and allowance payment will be made no later than 30 days from the date of the last day of employment.

ARTICLE 10 - APPLICATION LAW

The Egyptian Labor Law, Social Insurance Law, with their executive regulations, and the ministerial decrees, interior regulations and penalty system therefor in force , shall apply to the parties in any and all matters not mentioned or included in this Contract.

ARTICLE 11 - DISPUTES

Any dispute arising from the performance of this Contract shall be settled by the competent courts of the Arab Republic of Egypt according to the Arabic text of this Contract.

ARTICLE 12 - NOTICES

Notices sent pursuant to this Contract shall be sent by registered mail or hand-delivered against signature of receipt.

The Employee shall inform the Center in writing of any changes in his address no later than one week after such

المادة ٩ - رد ممتلكات المركز :

يوافق العامل على انه فى حالة انتهاء علاقة العمل مع المركز لأى سبب كان أن يقوم بتسليم المركز مباشرة كل المبالغ و الملفات و المستندات و دسكات الحاسب الآلى والأوراق والمواد وأى ممتلكات أخرى فى حوزة والى تختص أو ترتبط بأعمال المركز ، وأن لا يحتفظ بأى نسخة منها .

وإخفاق العامل فى تنفيذ هذا الالتزام سرف ينتج عنه وقف صرف راتبه الشهرى النهائى .

ومن المفهوم ان دفع ان دفع اخر راتب والبدلات للعامل سوف تتم خلال مدة لا تتجاوز ٣٠ يوما من تاريخ آخر يوم عمل .

المادة ١٠ - القانون الواجب التطبيق :

يطبق على هذا العقد قانون العمل والتأمينات الاجتماعية ولوائحهما التنفيذية والقرارات الوزارية والتعليمات الداخلية ولوائح الجزاءات السارية فى جمهورية مصر العربية وذلك فيما لم يرد به نص بالعقد.

المادة ١١ - منازعات :

أى منازعات تنشأ عن تنفيذ هذا العقد تختص بالفصل فيها المحاكم المصرية المختصة وطبقا للنص العربى للعقد.

المادة ١٢ - الاخطارات :

ترسل جميع الاخطارات الخاصة بهذا العقد بالبريد المسجل او تسلم باليد مقابل توقيع بالاستلام.

يخطر العامل المركز كتابة بأى تغيير يطرأ على عنوانه خلال مدة لا تتجاوز اسبوع من هذا التغيير .

change occurs. Failing to do so, any notice sent to the Employee's address stated in this Contract shall be deemed to have been validly and effectively served .

ARTICLE 13 - ENTIRE CONTRACT AND ATTACHMENTS

This Contract, including any attachments hereto, constitutes the entire Contract between the Center and the Employee; the provisions of this Contract supersede any and all prior negotiations, understandings, or Contracts relating to the same subject matter.

This Contract may be amended only in writing signed by both the Center and the Employee.

IN WITNESS WHEREOF, the parties have executed this Contract in three identical copies on the date appearing above. Each party has received a copy, and the third copy will be delivered to the appropriate social insurance office.

Trade Development Center-EGYPT

Name : Emad Abdel Razek

Signature : _____

Witnessed : _____

Date : _____

Employee
Name : _____

Signature : _____

Witnessed : _____

Date : _____

SAE/mg

واخفاق العامل فى تنفيذ هذا الالتزام ينتج عنه ان ارسال اى اخطار للعامل فى العنوان المبين بهذا العقد يعتبر انة قد ارسل او سلم تسليمًا صحيحًا .

المادة ١٣ - الاتفاق الكامل والملاحق :

هذا العقد شاملا اى ملاحق يعتبر الاتفاق الكامل بين المركز و العامل ونصوصه تلغى كل المفاوضات والمفاهيم والعقود السابقة المتعلقة بهذا الموضوع .

يعدل هذا العقد بالكتابة فقط ، ويتم توقيع المركز والعامل على التعديل .

واشهادا لما سبق .. فقد ابرم الاطراف هذا العقد من ثلاث نسخ فى التاريخ المبين أعلاه نسخة بيد كل طرف والنسخة الثالثة لمكتب التأمينات الاجتماعية المختص .

مركز تنمية التجارة - مصر

اسم : عماد الدين عبد الرازق على

توقيع : _____

شاهد : _____

التاريخ : _____

العامل

اسم : _____

توقيع : _____

شاهد : _____

تاريخ : _____

NHD/

ANNEX E8

Short-Term Letter of Assignment

TRADE DEVELOPMENT CENTER -
EGYPT
TEMPORARY ASSIGNMENT
EGYPTIAN LOCAL HIRES

Enterprise Export Development

Date : _____

Name : _____

Reference : Letter of Assignment

Dear _____

This letter will serve to clarify the basic terms and conditions of your temporary assignment on _____ which is under the supervision of the Trade Development Center - Egypt (TDC).

As discussed you are being hired for a temporary assignment to provide technical assistance services in the capacity of _____ to the EED Project. The EED is a direct USAID contract designated to provide technical development assistance to the government of Egypt. The specific duties and tasks for which you will be responsible are explained in the attached terms of reference.

Your work with TDC is temporary, as defined by Article one of the Egyptian Labor Law No. 137/1981.

As a result , and for the duration of your assignment , you will be a daily paid employee. Your assignment will begin on _____ and will end by the end of the assignment and in all case by no later than the completion (or termination) of the Project, you will be paid at the rate of L.E. _____ per month.

You will be expected to work 40 hours per week (plus two days off paid rest per week to coincide with Project work hours. You may work an extra eight hours , or a sixth day per week at your regular daily rate, provided you have the advance approval of your supervisor. Payment to you will be by a CIBank check or draft , in Egyptian pounds.

مركز تنمية التجارة - مصر

عقد عمل مؤقت

لموظفين محليين مصريين

مشروع تنمية الصادرات للمشروعات

التاريخ : ١٩٩٥/٩/٣

أسم العامل : _____

عنوان العامل : _____

الموضوع : خطاب التعيين

عزيزتي _____

يشتمل هذا الخطاب علي النصوص والشروط الأساسية لعملك المؤقت في مشروع تنمية صادرات المشروعات والذي يشرف علي تنفيذه مركز تنمية التجارة - مصر (يشار اليه في مايلي بـ " المركز ")

واستنادا لمناقشتنا فقد تم تعيينك بصفة مؤقتة لتقديم خدمات فنية بصفتك _____ في تنمية صادرات المشروعات في مصر و هو ممول من هيئة الوكالة الأمريكية للتنمية الدولية ، و يشتمل الملحق المرفق بهذا العقد علي بيان بالالتزامات والمهام المحددة التي سوف تكون مسئولا عن تنفيذها .

يعتبر العمل الموكل اليك من المركز ذات طبيعة مؤقتة طبقا لتعريف العمل المؤقت الوارد في المادة الأولى من قانون العمل المصري رقم ١٣٧ لسنة ١٩٨١ .

لذلك تعتبر طوال مدة العمل الموكل اليك عاملا يومية يبدأ عملك اعتبارا من تاريخ _____ بإنهاء العمل الموكل اليك ، وفي كل الأحوال ينتهي عملك بإنهاء أو إلغاء العمل في المشروع . وسوف يتم دفع مبلغ وقدره _____ جنيه عن كل شهر .

وساعات عملك ستكون ٤٠ ساعة في الأسبوع (بجانب يومين للراحة المدفوعين الأجر) وتستطيع العمل لمدة إضافية تقدر بثمانية ساعات أو في اليوم السادس من الأسبوع بنفس قيمة الأجر اليومي بشرط أخذ الموافقة من المشرف من قبل المركز علي المشروع ، ويتم دفع راتبك بموجب شيك مسحوب علي البنك التجاري الدولي بالعملة المصرية .

All your requests for payment must be supported by a standard TDC time sheet approved by TDC's Executive Director. When you are required to travel to the field, you will be eligible for per diem in accordance with USAID regulations and established project rates. Other than your daily compensation rate and per diem, you will not be entitled to any additional employee benefits from either TDC or the Project.

For the duration of your assignment, you should report to Mr. Emad Abdel Razek The Executive Director who will be available to assist you and answer any questions you might have.

Should you have any questions and/or comments regarding this letter, please see me at your earliest convenience before indicating your acceptance of this assignment by signing below. We trust you will find your assignment with TDC challenging and professionally rewarding.

Sincerely,

Emad Abdel Razek
Executive Director

SAE/mg

I agree to the assignment in accordance with terms and conditions of this Letter.

Accepted:

Signature: _____

Date: _____

cc: Personnel File
Project Accountant
Supervisor

Attachment

جميع طلبات الدفع الخاصة بك يجب أن تكون مرفق بها قائمة
بعدد الساعات حسب النموذج المعد من المركز مصدق عليها من
والمدبر التنفيذي للمركز ، وفي حالة سفرك الى موقع العمل ،
يستحق لك مبلغ بدل سفر يحدد طبقا للوائح هيئة الوكالة الأمريكية
والقواعد الموضوعة للمشروع .

بخلاف راتبك الشهري وبدل السفر لن يستحق لك أية مزايا
إضافية سواء من المركز أو المشروع .

يجب أن تراجع خلال مدة العمل الموكل اليك السيد(عماد عبد
الرازق- المدير التنفيذي) الذي سوف يكون متواجد لتقديم أي
مساعدة لك وللدرد علي أي استفسارات أو تساؤلات تود معرفتها .

في حالة وجود أي أسئلة أو استفسارات بخصوص هذا الخطاب
أرجو أن نلتقي في أقرب فرصة قبل إعطاء موافقتك علي العمل
الموكل اليك بتوقيعك ادناه .
ونحن واثقون انك سوف تجد عملك مع المركز مثير ومجزى من
الناحية المهنية .

عماد عبد الرازق

المدير التنفيذي

أوافق على العمل الموكل الى طبقا للشروط و النصوص المبينة في
هذا الخطاب و ملحقه .

موافقة :

توقيع : _____

تاريخ: _____

صوره الى كل من :

- الملف الشخصي
- الحسابات
- المشرف

الملحق

ANNEX E9

Overtime Approval Form

Month: _____

*Type of Overtime: A - 6:00 am to 6:00 pm on Saturdays and/or regularly scheduled work days
B - 6:00 pm to 6:00 am on Saturdays and/or regularly scheduled work days
C - Fridays or Holidays

TOTAL OVERTIME:

ANNEX E10

Time Sheet

TRADE DEVELOPMENT CENTER TIME SHEET

Name: _____

Month: _____

Position: _____

ACTIVITY/DAY	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	TOTAL
Technical																																
Administrative																																
Financial																																
Travel from Office																																
Seminar																																
Trade Shows																																
Other																																
Day																																
Evening																																
Annual Leave																																
Sick Leave																																
Maternity Leave																																
Leave Without Pay																																
Other																																

Signature: _____

Supervisor Approval: _____

Comments/Explanation: _____

ANNEX E11

Pay Slip

PAYSLIP

NAME :
POSITION :
DATE OF HIRE :
SALARY BREAKDOWN FOR THE MONTH OF :

	LE
BASIC SALARY :	
REPRESENTATION ALLOWANCE :	
TRANSPORTATION ALLOWANCE :	
JOB NATURE ALLOWANCE :	
BONUS :	
EXEMPTED INCREMENT :	

GROSS SALARY	0.00
OTHER ADJUSTMENTS :	
SOCIAL INSURANCE :	
SALARY TAXES DEDUCTION :	

NET PAID SALARY :	0.00
	=====

ACKNOWLEDGE RECEIPT BY : _____

ANNEX E12

Social Insurance Form



طلب اشتراك مؤمن عليه

طبقاً للقانون ٧٩ لسنة ١٩٧٥

منطقة:

وحدة:

مكتب:

رقم المنشأة:

قطاع عام ٢

قطاع خاص ٣

اسم المنشأة:

بيانات المؤمن عليه

الرقم التأميني:

الحالة الاجتماعية

الاسم:

المؤهل:

الجنسية:

المهنة:

القطاع

سود الاشتراك

نوع المدة

صلة القرابة بصاحب العمل

يوم	شهر	سنة
<input type="text"/>	<input type="text"/>	<input type="text"/>

تاريخ بدء الاشتراك

* تستوفى للأقارب حتى الدرجة الثانية بالتمنشات الفردية

جنيه	<input type="text"/>
------	----------------------

قرش	<input type="text"/>
-----	----------------------

الأجر الشهري المتغير

جنيه	<input type="text"/>
------	----------------------

قرش	<input type="text"/>
-----	----------------------

الأجر الشهري الأساسي

نسبة العجز

١٩

/

/

تاريخ بداية العجز

بيانات العجز «إن وجد»:

بيانات محل إقامة المؤمن عليه

شارع / حارة

عقار رقم

محافظة:

قسم

شياخة

مركز

قريبة

١٩

توقيع المدير المسئول

١٩

توقيع المؤمن عليه:

مستلم الطلب

المراجع

سجل آلياً بمعرفة

١٩

/

/

١٩

/

/

١٩

/

/

١٩

/

/

ANNEX E13

Social Insurance Termination Form



الجمعية القومية للتأمينات الإجتماعية

إخطار بانتهاء اشتراك مؤمن عليه

طبقا للقانون ٧٩ لسنة ٧٥ والقانون ١٠٨ لسنة ٧٦

منطقة : _____

وحدة : _____

مكتب : _____

رقم المنشأة : _____

إسم المنشأة : _____

بيانات المؤمن عليه

الرقم التأميني : _____

الاسم : _____

سبب إنتهاء
الاشتراك

تاريخ إنتهاء
الاشتراك

بيانات محل إقامة المؤمن عليه

حارة / شارع

عقار رقم

محافظة : _____

قسم
مركز

شفاخة
قرية

إقرار المؤمن عليه والمدير المسئول

أقر أن البيانات بعاليه صحيحة وأن المؤمن عليه تسلم صورة من هذا الاخطار .

توقيع المؤمن عليه _____ / / ١٩ توقيع المدير المسئول _____ / / ١٩

إقرار المدير المسئول في حالة وجود نزاع

أقر أن البيانات بعاليه صحيحة وأنتى أرسلت صورة من هذا الاخطار إلى المؤمن عليه بخطاب موسى عليه بعلم

الوصول برقم : _____ بتاريخ ١٩ / / ١٩ توقيع المدير المسئول _____

رجوع آليا بمعرفة

سجل آليا بمعرفة

المراجع

مستلم الاخطار

١٩ / /

١٩ / /

١٩ / /

١٩ / /

ANNEX E14

TDC Salary Classification Matrix

ANNEX E15

Performance Evaluation Form

TDC / EGYPT
Salary Classification Matrix
Long-Term Professionals & Support Staff

Step Grade	A	B	C	D	E	F	G	H	I	J	K	L
8	8,544	8,971	9,402	9,891	10,386	10,905	11,450	12,023				
7	5,781	6,071	6,375	6,695	7,029	7,381	7,750	8,137	8,544	8,971		
6	3,544	3,722	3,908	4,105	4,310	4,754	4,992	5,242	5,505	5,781	6,071	6,375
5	2,175	2,283	2,398	2,518	2,644	2,776	2,915	3,061	3,214	3,375	3,544	3,722
4	1,335	1,402	1,472	1,546	1,623	1,704	1,789	1,879	1,973	2,071	2,175	2,283
3	816	857	901	947	995	1,046	1,099	1,153	1,211	1,272	1,335	1,402
2	497	522	548	576	606	636	669	703	739	776	816	857
1	306	321	337	353	371	390	409	430	451	473	497	522

NOTE: Figures are for monthly salary in Egyptian pounds.

Trade Development Center - Egypt
Salary Classification Matrix
Base Salaries

I Administrative and Management Series

Senior Management Officer III		
Executive Director	Grade 8	Step C+
Senior Management Officer II		
Deputy Director	Grade 7	Step G+
Sales & Marketing Director	Grade 7	Step C+
Director of Operations	Grade 7	Step C+
Director of Finance	Grade 7	Step C+
Director of Agriculture	Grade 7	Step C+
Senior Management Officer I		
Field Manager	Grade 6	Step G+
Assistant Director of Agriculture	Grade 6	
Management Officer		
MIS Manager	Grade 6	Step A+
Finance Manager	Grade 6	Step C+
Administrative Specialist III		
Executive Secretary / Admin. Asst. Spec	Grade 5	Step I+
T.A. Executive Secretary / Admin. Asst. Spec	Grade 5	Step I+
Administrative Specialist II	Grade 4	
Logistics Specialist	Grade 4	Step I+
Administrative Specialist I	Grade 3	
Administrative Support Specialist	Grade 2	
Administrative Support Aide	Grade 1	

II Secretarial Series

Senior Secretary	Grade 4
Secretary II	Grade 3
Secretary I	Grade 2

III Office Support Series

Office Support Supervisor	Grade 2
Office Support Specialist II	Grade 3
Office Support Specialist I	Grade 2
Office Support Aide II	Grade 2
Office Support Aide I	Grade 1

IV Driver Series

Driver III	Grade 3
Driver II	Grade 2
Driver I	Grade 1

V Governmental Advisory and Research Series

Governmental Advisor III	Grade 6
Governmental Advisor II	Grade 5
Governmental Advisor I	Grade 4
Research Editor	Grade 4
Research Associate	Grade 3

VI Training Series

Training Specialist II	Grade 6
Training Specialist I	Grade 5
Training Coordinator	Grade 4
Training Support Specialist	Grade 3
Training Support Aide	Grade 2

VII Data Management and Processing Series

Data Management Supervisor	Grade 5
Data Processing Specialist II	Grade 4
Data Processing Specialist I	Grade 3
Data Analyst	Grade 2

VIII Industry Export Coordinators III

Senior Account Executives	Grade 5	Step G+
Industry Export Coordinators II		
Account Executive	Grade 4	Step J+
Industry Export Coordinators I		
Junior Account Executive	Grade 3	Step H+

TDC Performance Evaluation Form

NAME: _____

POSITION: _____

REVIEWER: _____

REVIEW PERIOD DATES: FROM: _____ TO: _____

SECTOR: _____

INSTRUCTIONS

Please rate the employee's performance on each of the following points using the rating codes listed below, and provide specific comments on the employee's strengths and areas for future development in the space provided at the end of this form. For Performance Targets, please use the actual figures in Egyptian pounds with the symbol for thousands i.e., Eighteen Thousand would be written 18k.

RATING INSTRUCTIONS

5 = outstanding performance
4 = very good performance, usually above normal standards and expectations
3 = generally satisfactory performance, meeting average standards and expectations
2 = mixed performance, sometimes satisfactory and sometimes substandards
1 = unsatisfactory performance
N/A = not applicable

PERFORMANCE TARGETS

Annual Quota	Annual Achieved	Category
_____	_____ Export sales directly attributable	1
_____	_____ Program generated income directly attributable	2
_____	_____ Total number of firms assisted directly attributable	3

Quarterly Review

Target				Achieved				Category
1st	2nd	3rd	4th	1st	2nd	3rd	4th	
—	—	—	—	—	—	—	—	1
—	—	—	—	—	—	—	—	2
—	—	—	—	—	—	—	—	3

c) - Annual points in excess of 300 qualify for the bonus incentive according to job title, as set out in Annex L-A1 - 2b. ¹The Point System is as follows:

3 10 points = 33 1/3 % of the applicable percentage as set in Annex L-A1 - 2b.

3 30 points = 66 2/3 % of the applicable percentage as set in Annex L-A1 - 2b.

3 50 points = 100% of the applicable percentage as set in Annex L-A1 - 2b.

SUPERVISOR'S COMMENTS (A narrative can be attached)

EMPLOYEE RESPONSE AND COMMENTS (A narrative can be attached)

Employee's signature: _____ Date: _____

Supervisor's signature: _____ Date: _____

Executive Director: _____ Date: _____

Comments:

¹ Note: The individual targets, point system, bonus system (a, b & c of page LE-3) and incentive percentages are open for review and recalculation at the end of each year by senior management consensus and USAID approval for change. The parameters being the Executive Director may never exceed 25% per year and an account executive may never be less than 6% per year.

QUALITY OF WORK

- ___ Level of knowledge and skill in his/her area
- ___ Overall quality of work produced
- ___ Accuracy
- ___ Thoroughness
- ___ Analytical ability, judgement
- ___ Innovativeness, creativity
- ___ Versatility: ability to function well in several different areas
- ___ Facility for learning new tasks and skills
- ___ Ability to produce an acceptable volume of work
- ___ Financial targets achieved

WORK HABITS

- ___ Organizational skill: ability to plan, organize and set priorities
- ___ Ability to work steadily, without serious interruption
- ___ Ability to work with reasonable speed
- ___ Ability to meet deadlines
- ___ Ability to work effectively under pressure
- ___ Persistence and determination in tackling difficult tasks
- ___ Ability to work independently without close supervision
- ___ Job attendance
- ___ Punctuality
- ___ Availability for special work requirements and overtime

COMMUNICATIONS

- ___ Ability to produce a clear, written account of his/her work
- ___ Ability to produce information orally when necessary
- ___ Willingness to request information of others
- ___ Willingness to share information when appropriate
- ___ Ability to understand and follow instructions
- ___ Ability to function effectively as a representative of the company

ATTITUDE

- ___ Interest and enthusiasm exhibited towards his/her work
- ___ Interest in company operations outside immediate sphere of activity
- ___ Initiative shown in taking on new tasks
- ___ Flexibility, adaptability to changes in work patterns or assignments
- ___ Ability to work productively with other staff as a team member
- ___ Sense of group spirit and general interest in office welfare
- ___ Willingness to take direction and to comply with decisions made by supervisors
- ___ Ability to accept constructive criticism
- ___ Willingness and ability to make an effort to improve performance when and where necessary

SUPERVISORY ABILITY

- ___ Ability to plan, organize, and coordinate the work of those supervised
- ___ Ability to distribute work load fairly
- ___ Ability to delegate responsibility and authority when appropriate
- ___ Ability to make decisions quickly and consistently
- ___ Willingness to seek and accept advice
- ___ Ability to give clear and reasonable instructions
- ___ Ability to train employees under one's supervision
- ___ Ability to provide appropriate feedback on performance
- ___ Ability to evaluate the work of those supervised fairly and perceptively
- ___ Ability to provide leadership and motivate others to perform
- ___ Ability to create a work environment of mutual respect and trust
- ___ Ability to ease tensions and resolve conflicts among those supervised

Point System for 'A' and 'S' coded employees:

170 points = 100% of 1% overall incentive scheme - (as set out in Annex L-A1 - 2a.)

150 points = 66 2/3 % of 1% overall incentive scheme *** ***

118 points = 33 1/3 % of 1% overall incentive scheme *** ***

Below 118 points - No incentive is paid and a warning letter is issued

Bonus System: For 'S' coded employees only - Performance targets:

a) Each category of the performance target (see page LE-1) represents 100 points for matching the annual quota. (100 x 3 = 300 points minimum requirement to qualify. Any difference between quota and achieved is deducted from or added to 100% in direct proportion and credited as points accordingly). It is to be noted that only a maximum of 50% difference either plus or minus will be used regardless of the actual swing in numbers over this percentage.

example:

Category	Annual Quota	Achieved	Difference	Points Applicable
1	1,000,000 (1 m)	750,000 (750k)	-25 % or minus 25 points	75
2	50,000 (50k)	80,000 (80k)	+60 %	150
3	10	12	+20 %	120

(In the above example, the total points applicable is 345 without any bonus points for obtaining quarterly targets. The person would only be eligible for 66 2/3 % of their incentive percentage unless they obtained bonus points built up in the quarterly reviews.)

b) Quarterly bonus points - for achievement in excess of targets - three categories - 5 bonus points each category each quarter. (Individual targets in each of the three categories listed in LE-1 will be given out separately by sector.)

ANNEX E16

Program Generated Income Distribution

END OF SERVICE BONUS SCHEME
Program Generated Income Distribution

A. Effective Date - March 16, 1994 to March 16, 1995 and every 12 months thereafter.

1. Distribution¹: Two Levels (dependant on the then balance in the account)

1a. Up to \$100,000 (equivalent balance in the account)

a. 75 percent - to be earmarked for a fund designed for overall company performance and individual performance.

b. 25 percent - to be earmarked for a fund designed for general operating expense.

2b. Over \$100,000 (equivalent balance in the account)

a. 50 percent to the above (a) performance fund

b. 50 percent to the above (b) general operating fund

2. Individual Distribution Formula

2a. Every employee would receive 1 percent of the balance in the performance fund. (Provided TDC met its strategic indicators ((deliverables)) as set-out in its cooperative agreement).

2b. For every employee involved directly in export expansion (coded "s" in the TDC salary level chart), they would receive, on individual performance ratings, a further incentive from the balance of the performance fund, after the deductions as follows:

"exact percentages - restricted information-
please see your supervisor"

¹ It is to be understood that this distribution is not progressive, i.e., the first \$100,000 is 75 percent, the next \$100,000 and above is 50 percent. It is either one or the other level, strictly dependent on the balance in the fund at the time. The maximum ceiling that can be distributed as incentive in any given year is capped at \$150,000, i.e., there would have to be a minimum balance of \$300,000 in the program generated income

3. Performance Criteria

3a. Each individual would have a target assigned, i.e., sector sales, program generated income sales and firms assisted.

3b. In addition, they would have a second criteria based on overall performance.

3c. The senior management would do the criteria evaluations based on a category point system. If the total points are in excess of the minimum standards, then the full percentages are awarded. The percentage will decrease accordingly in three equal segments based on poorer performance indicators.

3d. The above activity will be done annually but will take into account bonus points for meeting the quarterly target indicators.

B. Program Example - Based on a balance of \$100,000 in the Program Generated Income Fund as at March 15, 1995 and all indicators and deliverables met:

1. 75 percent is available for the performance fund, 25 percent to the PGI operating fund.

1a. 1 percent of the Performance Fund (\$75,000) is given to all employees (\$750. to each employee x 31 = \$23,250)

2a. All "s" coded² employees receive a further bonus as set out below based on a balance of \$51,750 (\$100,000 X 75 percent = \$75,000 - 31 percent = \$51,750) provided they meet all the individual performance indicators.

"Exact percentages - restricted information
- please see your supervisor"

²It is to be noted that in the event of a balance in the program generated income fund which is of a minimum amount, then as a minimum the "s" coded employees will receive the equivalent of one month's salary. As a maximum (if the balance of the PGI fund is available to this level) not more than \$150,000 shall be distributed to the overall employee performance fund through the program generated in

ANNEX E17

Health Insurance Policy

شركة مصر للتأمين

شركة مساهمة مصرية

رأس المال المدفوع بالكامل ١٢ مليون جنيه مصري
المركز الرئيسي - القاهرة

خاتمة لأحكام الشان رقم
١ لسنة ١٩٨١ ومسجلة تحت رقم ١
سجل تجاري رقم ١٢ - القاهرة

تقدم الشركة خدماتها
العامة من التأمينات
على هذا المستند وبعوضاته

وثيقة تأمين علاج طبي رقم ١٧٠

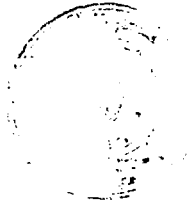
اسم المتعاقد	مركز تنمية التجارة
العنوان	بيج النيل / الجيزة
تاريخ	قصر النيل
مدة التأمين	١٥ / ٨ / ١٩٩٣ الى ١٤ / ٨ / ١٩٩٤

حساب الرصيد

نسط التأمين	١٦٠٤٣.٧٥
الدمغة النسبية	٢٤٠.٦٥
رسم الاشراف	٩٦.٣٠
دمغة الاتساع	٣.٣٠
مصاريف الاصدار	١٠. -
الجمالي	١٦٣٩٤. -

فقط / ستة عشرة الف وثلاثمائة واربعة وتسعون جنيهًا / ٠٠ /
شروط اضافيه حاصه : (لا يوجد)

مصر



القاهرة في ١٩٩٣/٨/٢١
مرفق شروط الوثيقة

شروط وثيقه تأمين علاج طبي رقم : ١٧٠٠٠٠٠٠٠٠

(٠٤)

وثيقه علاج طبي رقم ١٧٠

اسم المؤمن لهم : مركز تنمية التجاره

العنوان : برج النيل - الجيزه

مدة التأمين : ١٩٩٣/٨/١٥ الى ١٩٩٤/٨/١٤

مبلغ التأمين : ١٠٠٠٠ ج للفرد ٥٠٠٠ ج لمن تعدى سن الستون عاما .
بناء على البيانات والقرارات الواردة في طلب التأمين الموقع عليه من المؤمن له
(مركز تنمية التجاره) والمقدم الى شركة مصر للتأمين والذي يعتبر

اساسا لهذه الوثيقه مقابل سداد قسط التأمين المبين بجدول الوثيقه وطبقا للشروط
والاستثناءات او الملاحق المتممه لها .

تتعهد شركة مصر للتأمين المنوه عنها فيما بعد بالشركه بان تدفع للمؤمن له او من
ينوب عنه قيمه تكاليف العلاج الطبي الناتجه من الامراض التي تصيب الافراد المشتركين
بالوثيقه الواردة اسمائهم بالكشوف المرفقه خلال مدة التأمين المبينه بجدول

الوثيقه او خلال اى مده اخرى يتفق عليها .
الشروط العامه

- ١ - تلتزم الشركه بدفع قيمه مصاريف العلاج وتكاليف الاقامه بالمستشفيات والعلاج الطبي وما يلزم من علاج وجراحه وذلك في حاله حدوث مرض لاي شخص من المؤمن عليهم بحيث لا يتعدى التزام الشركه باى حال مبلغ التأمين وفى خلال مده التأمين المتفق عليها والوارده بالوثيقه .
- ٢ - يبطل مفعول هذه الوثيقه وتسقط حقوق المؤمن لهم فى الانتفاع باحكامها وشروطها وذلك فى حاله ما اذا اغفل المؤمن له او اخفى او ادلى ببيانات غير صحيحه
- ٣ - يتعهد المؤمن له ان يخطر الشركه باى تعديلات قد تطرا على عدد العاملين المشتركين بالوثيقه شهريا ببيان الحاق ، استقاله كلا منهم ووفقا لهذه التعديلات يتم تسويبه القسط عن هذه الوثيقه .
- ٤ - لا تقبل قواثير الادويه او المستحضرات الطبيه الا اذا كانت بناء على توقيع من المسئول عن الاشراف الطبي للمؤمن له او الاخصائيين المعتمدين والمنصرفه من احد الصيدليات المعتمده من الشركه
- ٥ - فى الحالات الطارقه على الموظف ابراز تحقيق الشخصيه المعتمد وخطاب الموافقه على دخوله المستشفى من المشرف الطبي للمؤمن لهم خلال ٤٨ ساعه .
- ٦ - من حق الموظف دخول المستشفيات الغير معتمده من الشركه وذلك بشرط الحصول على موافقه خلال ٤٨ ساعه من الشركه وعلى ذلك تتعهد الشركه بدفع المصروفات فى حدود الاسعار المتعامل بها
- ٧ - من المعلوم والمتفق عليه صراحه ان مخاكم القاضره تعتبر الجبهه المختصه فى اى نزاع قد ينشأ عن تطبيق هذا التأمين او الملاحق المتممه لها مالم تكن موقعا عليها من لاي عميل اى تعديل لهذه الوثيقه او الملاحق المتممه لها
- ٨ - المشتركين بالشركه
- ٩ - مقابل هذا التأمين يدفع المؤمن له الى الشركه القسط المختسب على اساس الجدول المرفق .
- ١٠ - الحد الاقصى لمسئوليه الشركه تجاه الموظفين المشتركين بالوثيقه ١٠٠٠٠٠ ج عشره الاف ج (فقط عشره الاف جنيه) وخمسه الاف جنيه لمن تعدى سن الستين خلال العام .
- ١١ - يلتزم المؤمن له يتحمل تكاليف العلاج التي تزيد عن حدود التغطيه وبموجب ما تقدمه الشركه من مستند لتسويه هذه التكاليف (مجال التأمين)

١ - الخدمات الطبيه التي يؤديها الطبيب الممارس .

- ٢ - الخدمات الطبيه على مستوى الاخصائيين .
- ٣ - الزيارات المنزليه عند الحاجه .
- ٤ - العلاج والاقامه بالمستشفيات والمصحات .
- ٥ - العمليات الجراحيه وانواع العلاج الاخرى سيما يلزم
- ٦ - صور الاشعه والفحوص الطبيه والمعملية .
- ٧ - صرف الادويه .

قواعد واجكام

١ - العناية الطبيه ومداها : --

يقوم الاخصائيين لشركه بتقديم العلاج والاستشارات بشرط ان يقوم الموظف بزيارته عياده الطبيب التي تعينه الشركه فى الاوقات التي يحددها المؤمن له بهذه العياده

(٥٥)

=====

- الأخصائيين على اتعابهم مد. بالإضافة الى الاستعانة بالمركز الطبي بمرتبنا ١٤٤ شارع
المدني ليلتشف العادي وتقديم العلاج وعمل التحاليل اللازمة اذا احتاج الموظف لذلك
٢ - يتم صرف الأدوية والعلاج من الصيدليات التي تبينها الشركة مقابل تقديم التذاكر
الطبية الموعده عندها من الطبيب المؤمن له . و . المستشار . تطبي لتشرته .
٣ - العلاج بمعرفة الأطباء بالمستشفيات المعتمدة :-

تتولى الشركة نزول المريض بالمستشفيات المعتمدة طبقا ليلتشف المرفق والذي يعتبر
جزء من الوثيقه وذلك بالدرجة الاولى المستارة الا اذا رغب احد الموظفين النسرول
بدرجة اعلى يتعمل فرق السعر ووفقا للاسعار المعمول بها في الشركة ويترتب المؤمن
له سداد الفرق مع تقديم اقرار من العاملين بتحمل الفرق .
يفهم مما تقدم

- ١ - ان الموظف الذي يذهب الى طبيب خاص او يستدعيه لمنزله لا يحق له المطالبة بأي
مساريف الا بموافقة من المستشار الطبي لشركة بعد اقصى عشرون جنيهها .
٢ - ان الموظف الذي يعالجه طبيب او اخصائي خارج الهيئه الطبيه المعتمدة او الذي
يذهب مستشفى للعلاج بدون موافقة مسبقه او تحويل من الاداره الطبيه للمؤمن له في
غير الحالات الطارئة لا يحق له المطالبة بأي مسروقات وحتى في حاله ما اذا كانت
من المستشفيات المعتمدة .
٣ - يسمح للموظف في الحالات العاجله والطارئه فقط ان يذهب الى مستشفى
المستشفيات المعتمدة لاجراء اللازم وعليه اقرار تحقيق الشخصيه المعتمد من المؤمن
له والحصول على اذن مكتوب من المؤمن له خلال ٢٤ ساعه من دخول المستشفى .
٤ - العلاج بالمستشفيات الختوميه *

تعالج حالات الحميات والامراض المعديه بالمستشفيات والمصحات الحكوميه بدرجته
العلاج الخاص ويقرر هذه الحالات طبيب المؤمن له .

- ٥ - العلاج بالمنزل :

يسمح بالعلاج بالمنزل اذا كانت حاله المريض تمنعه من الذهاب الى عياده الطبيب
الاخصائي وتضطره الى ملازمه الفراش في هذه الحاله يقوم طبيب الشركة بزياره المريض
وتتعمل الشركة اتعاب هذه الزياره بشرط ان يرى الطبيب اهميه الزياره اما اذا لم
يرى طبيب الشركة ضروره لذلك و ان الموظف كان غائبا عن منزله فان المريض
والموؤمن له يتحملان قيمه اتعاب هذه الزياره وقدرها ٣٠ جنيه عن كل زياره .
٦ - علاج الاسنان :

تتعمل الشركة ١٥٠ ج تركيبات اسنان سنويا لكل مشترك ١٥٠ ج للعلاج العادي والحشو

- ٧ - المنظار الطبيه

تتعمل الشركة نظاره سنويه لكل مشترك على ان يستفيد منها ٣٣ من اجمالي
المشتركين ويحد اقصى ١٠٠ جنيه للفرد في السنه .

- ٨ - الحمل والولاده

تتعمل الشركة ٥٠٠ جنيه مساريف ولاده وذلك حتى المولود الثاني خلال مدد التأمين
بحيث لا تتعمل الشركة مساريف اعاشه الطفل او ابقائه في غرفه الرعايه المزموره او
بالخصاصات او غرفه الرعايه المزموره .

- ٩ - علاج السرطان: الحقن الاقصى ثلثه الشركة سنويا ٠٠٠ ج .

الاستشارات

- ١ - المسروقات المباشره والغير مباشره والناسفه عن العيوب الخلقية والتشوهات .
٢ - علاج الاسنان الناجمه عن الشخص نفسه والناجمه عن الامراض العصبيه وعلاج مدمني الخمر
والمشروبات الكحوليه والخلل العقلي .
٤ - جراحه التجميل وعلاج الاسباب الناجمه عن الحوادث والعلاج بالاسر اعينيه .
٥ - الفحص الطبي العام واختبارات الصحة العامه .
٦ - علاج الامراض النفسيه والعقليه والقل الكلوي .
٧ - الرعايه لاستشفاء والنقاظه واثناء الحجر الصحي .

- ٨ - الأمراض والأضرار الناشئة بسبب الحروب والاضطرابات الداخلية أو أي إصابة أو مرض أثناء الخدمة العسكرية .
- ٩ - العلاج تعرض أعاده الشباب أو انقاص الوزن أو زيادته أو العلاج بالمياه المعدنية أو جراحات التجميل وعلاج العيوب الخلقية والعاهات .
- ١٠ - علاج العمى والضعف الجنسي ومرض الأيدز ووسائل منع الحمل .

(احتساب الرسوم عن الفترة من ١٥/٨/١٩٩٣ حتى ١٤/٨/١٩٩٤)

الاجمالي	العدد	المقسط	اقب من ٦٠ سنة	فوق ٦٠ سنة
١٣٦٠٠	=	٨٥٠ في ١٦		
١٢٧٥	=	١٢٧٥ في ١		
١١٦٨,٧٥	=	١١٦٨,٧٥ في ١		

شروط تعديل الأسعار :

- يكون من المعلوم والمتفق عليه انه من حق الشركة زيادة أسعار التأمين وذلك اذا قامت السلطة المسئولة في الدولة بتعديل أسعار الدواء والمستلزمات الطبية ونذلك المستشفيات بنفس النسبة بالتتبع .

شروط التقادم :

- من المعلوم والمتفق عليه ان المؤمن له لا يحق له المطالبة بأي فاتوره بعد انقضاء سنة من تاريخ استحقاق المطالبة .

شروط الفسخ :

- لشركة الحق في إلغاء مفعول هذه الوثيقة في أي وقت وبدون ابداء الاسباب وذلك بإرسال خطاب مؤس عليه الى المؤمن له على عنوانه الموضح بهذه الوثيقة ونصح الوثيقة لأغلبه بعد انقضاء أربعة عشر يوما من تاريخ إرسال مثل هذا الخطاب للمؤمن له وعلى هذه الحالة ترد الشركة للمؤمن له الرسوم النسبية عن المدة المتبقية من تاريخ الإلغاء حتى تاريخ استحقاق الوثيقة .

- من المعلوم والمتفق عليه انه يتم التحويل للأشخاص المتعاقد معهم بمعرفة إداري المؤمن له ويتولى الأشخاص بدوره التحويل للمستشفى اذا استدعت الضرورة ذلك وبمساعدة الحصول على موافقة كتابية من الشركة لدخول المستشفى .

- الموظف الذي يستدعي طبيبه الخاص لمنزله اذا كانت حالته المرضية تمنعه من الذهاب الى عيادة الطبيب الخاص ، تغطره الى ملازمه الفراش فان الحد الأقصى لما تتحمله الشركة ٣٠ جنيه (ثلاثون جنيها) بعد موافقة المستشار الطبي لشركة .

شركة مصر للتأمين
عمرو



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ANNEX E18

Accident Insurance Policy

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٣٢٩٥٢

شركة مصر للتأمين

شركة مساهمة مصرية

تقوم الشركة بمعاملة مصلحة الضرائب على
الدمغات المستحقة على هذا المستند ومرفقاته

رأس المال المدفوع بالكامل ٣٢ مليون جنيه مصري

خاضعة لأحكام القانون رقم ١٠ لسنة ١٩٨١
ومسجلة تحت رقم ١ سجل تجارى رقم ١٢ القاهرة

وثيقة تأمين من الحوادث الشخصية

رقم : ٨٧٨٨٨٧

بناء على البيانات والافقرارات الواردة فى طلب التأمين الموقع عليه من المؤمن عليه والمقدم إلى الشركة بتاريخ / / ١٩٩٠ والذي يعتبر أساسا لهذه الوثيقة ، ومقابل سداد قسط التأمين المبين فى جدول الوثيقة ، وطبقا للشروط والنصوص والاستثناءات الواردة بهذه الوثيقة أو الملحق بها .

تتعهد شركة مصر للتأمين - المنوه عنها فيما بعد بالشركة - بأن تؤدى للمؤمن عليه فى حالة حياته أو للمستفيدين فى حالة وفاته مبلغا من المال - طبقا لما هو مبين فيما بعد وذلك إذا وقعت للمؤمن عليه خلال مدة التأمين المبينة بهذه الوثيقة أو أية مدد لاحقة يتفق عليها أية اصابة جسمانية تنتج عن حادث ينشأ عن عوامل فجائية عارضة عنيفة خارجية وظاهرة ومستقلة عن أى سبب آخر ، ويترتب عليها وحدها - وفى خلال المدد المبينة بجدول الوثيقة - الوفاة أو العجز .

جدول الوثيقة

إسم المنعساق :	مركز تنمية التجارة
إسم المؤمن عليه :	عبد من السائقين الموضح اسماؤهم بالصفحة رقم ٤ بالوثيقة .
وظيفته ومهنته :	بالوثيقة
عنوانه :	القاهرة
أسماء المستفيدين فى حالة وفاة المؤمن عليه وصلة كل منهم به :	الورثة الشرعيون حسب الانصبه الشرعية
مدة التأمين سنة	٩٣/٨/١٥
من يوم	٩٤/٨/١٤
إلى يوم	
قسط التأمين	٥٢٥
نصف الدفعة النسبية	٩٠
نصف دفعة الانتعاش	٢
رسم الأشراف والرقابة	١٥
رسم الاصدار	٩٥
الاجمالى فقط	٥٤٢

مبالغ التأمين	الحالات المغطاة
جنيه ١٥٠٠٠	أولا : إذا توفى المؤمن عليه خلال ستة أشهر من تاريخ وقوع الحادث له يؤدى للمستفيدين مبلغا وقدره (فقط خمسة عشر ألف جنيهها لا غير) للفرد . وذلك وفقا لما جاء بالبند الأول (أولا) من الشروط العامة لهذه الوثيقة
جنيه ١٥٠٠٠	ثانيا : إذا أصيب المؤمن عليه بعجز كلى مستديم خلال سنة من تاريخ وقوع الحادث له يؤدى له مبلغا وقدره (فقط خمسة عشر ألف جنيهها لا غير) للفرد . وذلك وفقا لما جاء بالبند الأول (ثانيا) من الشروط العامة لهذه الوثيقة .
	ثالثا : إذا أصيب المؤمن عليه بعجز جزئى مستديم خلال سنة من تاريخ وقوع الحادث يؤدى له مبلغا يحدد وفقا لما جاء بالبند الأول (ثالثا) من الشروط العامة لهذه الوثيقة .
	رابعا : إذا أصيب المؤمن عليه بعجز كلى مؤقت عقب وقوع الحادث له يؤدى له مبلغا وقدره ٧٥ (خمسة وسبعون ألف جنيهها لا غير) أسبوعيا (بواقع ٥ فى الألف من مبلغ التأمين فى حالة العجز الكلى المستديم الوارد بالبند ثانيا من هذا الجدول) طوال مدة العجز ويحدد أقصى ٥٢ أسبوعا من تاريخ وقوع الحادث له . وذلك وفقا لما جاء بالبند الأول (رابعا) من الشروط العامة لهذه الوثيقة .

الشروط العامة الحالات التي يشملها التأمين

البند الأول :

أولاً : في حالة الوفاة :

تؤدى الشركة مبلغ التأمين المبين في البند (أولاً) بجدول الوثيقة إلى المستفيدين الوارد بيانهم بالجدول أو إلى المستحقين شرعاً في حالة عدم تحديد مستفيدين ، على أنه إذا توفي المؤمن عليه بفعل متعمد من أى من المستفيدين أو المستحقين المشار إليهم تسقط كافة حقوقه في المبلغ المستحق والذي يظل واجب الأداء إلى باقى المستفيدين أو المستحقين .

ثانياً : في حالة العجز الكلى المستديم :

تؤدى الشركة للمؤمن عليه مبلغ التأمين الوارد بالبند (ثانياً) من الجدول ويعتبر العجز كلياً مستديماً في الحالات الآتية :

فقد أبصار العينين نهائياً	فقد الذراعين أو اليدين
فقد الساقين أو القدمين	فقد ذراع وساق
فقد ذراع وقدم	فقد يد وساق
فقد يد وقدم	

كما يعتبر عجز العضو كله أو بعضه عجزاً مطلقاً نهائياً عن أداء وظيفته في حكم المفقود في تفسير هذه الوثيقة . ولا يستحق المؤمن عليه أى مبلغ قبل ثبوت العجز نهائياً .

ثالثاً : في حالة العجز الجزئى المستديم :

تؤدى الشركة للمؤمن عليه مبلغاً يعادل نسبة العجز الجزئى - من مبلغ التأمين المبين بالبند (ثانياً) من الجدول لحالة العجز الكلى المستديم ، التي يحددها البيان التالي :

نسبة العجز الجزئى		نسبة العجز الجزئى		١ - الأطراف العليا :	
٢ - الأطراف السفلى :		الأيسر	الأيمن		
الفقد الكامل لطرف سفلى إلى ما فوق الركبة	٥٠ %	٥٠ %	٦٠ %	الفقد الكامل لذراع أو يد	
الفقد الكامل لطرف سفلى إلى ما تحت الركبة	٤٠ %	٢٠ %	٢٥ %	الفقد الكامل لحركة الكتف	
البتر الجزئى للقدم والشامل لجميع الأصابع	٣٠ %	١٥ %	٢٠ %	الفقد الكامل لحركة المرفق	
الفقد الكامل لحركة الحرقفة	٣٠ %	١٥ %	٢٠ %	الفقد الكامل لحركة المعصم	
الفقد الكامل لحركة الركبة	٣٠ %	٢٥ %	٣٠ %	الفقد الكامل للابهام والسبابة	
الفقد الكامل لحركة مفصل القدم	١٥ %	٢٠ %	٢٥ %	الفقد الكامل للابهام ولاصبع غير السبابة	
الفقد الكامل لحركة إبهام القدم	٨ %	١٥ %	٢٠ %	الفقد الكامل للسبابة ولاصبع غير الإبهام	
٣ - الكسور :		٢٠ %	٢٥ %	الفقد الكامل لثلاثة أصابع غير الإبهام والسبابة	
كسر لم يلتحم بالساق	٣٠ %	١٥ %	٢٠ %	الفقد الكامل للابهام فقط	
كسر لم يلتحم بالقدم	٢٠ %	١٠ %	١٥ %	الفقد الكامل للسبابة فقط	
كسر لم يلتحم بالرسفة	٢٠ %	٨ %	١٠ %	الفقد الكامل للوسطى فقط	
كسر لم يلتحم بالفك الأسفل	٢٥ %	٧ %	٨ %	الفقد الكامل للبصير فقط	
كسر ضلعى يصحبه تشوه دائم فى الصدر		٦ %	٧ %	الفقد الكامل للخنصر فقط	
واضطرابات وظيفية	١٠ %				

وإذا كان المؤمن عليه أعسر وكان قد أقر بذلك فى العقد فإن الفئات المنصوص عليها بعاليه بالنسبة لمختلف حالات عجز اليد اليمنى تتبادل موضعها مع الفئات الخاصة بحالات عجز اليد اليسرى المناظرة لها .

٤ - الصمم وانكماش الأطراف وفقد الابصار :

الصمم التام	٤٠ %	صمم أحدى الأذنين	١٥ %
انكماش طرف سفلى خمسة (٥) سنتيمترات			
على الأقل	١٥ %	الفقد الكامل لعين واحدة	٣٥ %

ويعتبر عجز العضو كله أو بعضه عجزاً مطلقاً نهائياً عن أداء وظيفته في حكم المفقود في تفسير هذه الوثيقة وفى حالة فقد أحد الأطراف كله أو بعضه فقدأ جزئياً يقدر مدى العجز فيه بنسبته إلى الفقد الكامل .

أما بالنسبة لباقى حالات العجز المستديم الغير واردة فى هذا البند فتحدد نسبتها بمعرفة الطبيب المعالج ويشترط أن يقرأ ضبيب الشركة على أنه من المتفق عليه ما يلى :

() أنه إذا نشأت عن ذات الأصابع حالات عجز متعددة تتناول أطراف مختلفة أو أية أجزاء من أحد الأطراف يحسب المبلغ المستحق فى هذه الحالة على أساس جملة النسب التى يمنحها هذا البند عن جملة حالات العجز المذكورة على ألا يتعدى بأى حال من الأحوال إجمالى المبلغ المؤمن به لحالة العجز الكلى المستديم .

(ب) انه لا يستحق للمؤمن عليه أى مبلغ عن فقد أطراف أو أعضاء كانت قبل وقوع الإصابة عديمة الاستعمال ولا يحسب المبلغ المستحق عن إصابة أطراف أو أعضاء كانت من قبل عاجزة جزئياً إلا عن الفرق بين حالتها قبل الإصابة وبعدها .

رابعاً : فى حالة العجز الكلى المؤقت :

إذا أصيب المؤمن عليه بعجز كلى مؤقت تودى له الشركة المبلغ الأسبوعى المتفق عليه بالجدول لحالة العجز الكلى المؤقت طوال المدة التى يلزم فيها الفراش وينبع أثناءها علاجاً طبياً ويمثل للراحة اللازمة لشفاؤه ويستحق هذا المبلغ إعتباراً من يوم بدء العلاج الطبى لا من وقوع الحادث ذاته ويستمر سداد هذا المبلغ بالكامل طوال المدة التى حالت الإصابة خلالها تماماً بينه وبين مزاولة أى عمل كان .

ولا يجوز أن يستحق هذا المبلغ الأسبوعى إلا طوال مدة ملازمة المؤمن عليه الفراش للعلاج على ألا تتعدى ٥٢ أسبوعاً تبدأ من يوم وقوع الإصابة .

ويجوز أن يصرف هذا المبلغ على فترات طالما أن المؤمن عليه يقدم للشركة ما يؤكد ملازمته الفراش للعلاج من الإصابة ويحسب المبلغ المستحق عن الأيام التى تقل عن أسبوع بنسبة عدد تلك الأيام إلى سبعة (٧) .

الأخطار التى لا تغطيتها الوثيقة

البند الثانى :

لا تغطى هذه الوثيقة حالات الوفاة أو العجز الكلى أو الجزئى المستديم أو العجز المؤقت التى تنشأ بطريق مباشر أو غير مباشر عن أى من الحالات الآتية :

- ١ - الحرب أو الغزو أو أى عمل من عدو أجنبى أو العدوان أو العمليات الحربية (سواء أعلنت الحرب أو لم تعلن) أو بسبب تأتية الخدمة العسكرية وقت السلم أو الحرب أو العصيان أو الثورة أو التآمر ضد نظام الحكم .
- ٢ - الانتحار أو الشروع فيه أو تعمد المؤمن عليه إصابة نفسه أو بسبب ضربة الشمس أو التجمد ، أو بسبب ارتكابه أو الشروع فى ارتكابه جريمة .
- ٣ - فقد الإرادة بسبب الجنون أو إذا كان المؤمن عليه واقفاً تحت تأثير مخدر أو مسكر .
- ٤ - السفر على الطائرات الحربية أو الخاصة .
- ٥ - الاشتراك فى المباريات الرياضية التى تتميز بخطورتها مثل المصارعة والملاكمة والهوكنى والبولو ورياضة الانزلاق ونسلق الجبال والسباق والصيد أو القيام بأجراء إختبارات السرعة .
- ٦ - الإصابات المباشرة أو غير المباشرة الناتجة من الأخطار الذرية والتفاعلات النووية أياً كان سببها أو مصدرها سواء وقت السلم أو الحرب .
- ٧ - إذا اتضح أن سن المؤمن عليه يقل عن ستة عشر سنة أو يزيد عن خمسة وستين سنة .

البند الثالث :

الجمع بين مزايا التأمين

تودى الشركة للمؤمن عليه المبلغ الأسبوعى المنصوص عليه لحالة العجز المؤقت بالبند (رابعاً) من الجدول بالإضافة إلى المبالغ التى يمكن أن تستحق له فى حالات الوفاة أو العجز الكلى أو الجزئى المستديم .

ولا يجوز الجمع بين المبالغ المنصوص عليها لحالات الوفاة والعجز الكلى أو الجزئى المستديم - فإذا كان المؤمن عليه قد انتفع بسبب الإصابة بالمبلغ المنصوص عليه لأى من حالات العجز المستديم وتوفى بعد ذلك بسبب ذات الإصابة فتودى له الشركة المبلغ المنصوص عليه لحالة الوفاة مخصوماً منه المبلغ الذى سبق صرفه لحالة العجز المستديم .

البند الرابع :

التعديلات

إذا التحق المؤمن عليه خلال مدة التأمين بأى عمل يختلف عن وظيفته أو مهنته الوارد ذكرها فى جدول الوثيقة وكان من شأن ذلك زيادة الخطر الذى يتعرض له المؤمن عليه فيجب عليه الحصول على موافقة كتابية من الشركة بذلك .

ويحق للشركة عندئذ أن توافق على هذا التعديل مقابل قسط اضافى أو أن تقوم بتخفيض مبلغ التأمين أو أن تفسخ العقد ، وفى الحالة الأخيرة ترد إلى المؤمن عليه الجزء النسبى من القسط عن المدة الباقية .

وإذا أغفل المؤمن عليه إخطار الشركة بتعديل وظيفته أو مهنته عن حسن نية ولم يحصل على الموافقة الكتابية هذا البند وكان من شأن هذا التعديل زيادة فى قسط التأمين فتتخفيض مبالغ التأمين الواردة فى الجدول

البند الخامس :

الجزاءات

يصبح هذا التأمين باطلاً كما تلغى المطالبات التي تقدم بمقتضاه إذا قدم المؤمن عليه عن عمد بياناً غير صحيح أو أخفى بياناً من البيانات التي تؤثر في تقدير الشركة للخطر أو إذا قدم مطالبة منطوية على غش .

البند السادس :

الالتزامات

يجب على المؤمن عليه أن يخطر الشركة بمركزها الرئيسي أو فرعها المذكور اسمه على الوثيقة فوراً وكتابة عن أى حادث يقع له . ويجب عليه أيضاً أن يضع نفسه في أقرب فرصة تحت أشرف طبيب مختص ، وإذا لم تتسلم الشركة الاخطار المذكور خلال سبعة أيام من وقوع الحادث فإن المطالبة تكون غير مقبولة ما لم يقدم المؤمن له عذراً مقبولاً للتأخير ، ولا تسأل الشركة عن أداء أى مبلغ للمؤمن عليه أو المستفيدين إلا إذا سمح لطبيب الشركة أو مندوبها المكلف بذلك بفحص المؤمن عليه إذا رأت الشركة ضرورة لذلك للتحقق من مدى الأصابات أو العجز أو السبب الحقيقي للوفاة .

البند السابع :

الرجوع على المسئول من الغير

للشركة الحق في الرجوع على المتسبب من الغير في الحادث بالنسبة لأية مصاريف طبية تكون قد أنتها بسبب أى حادث يدخل في نطاق هذا التأمين .

البند الثامن :

مدة العقد

لا تلغى الشركة بتجديد هذه الوثيقة أو أخطار المتعاقدين بتاريخ إنتهائها ، هذا ويجوز باتفاق الطرفين تجديد الوثيقة لمدة أخرى يتفق عليها وبشرط سداد قسط التأمين المقابل .

البند التاسع :

التقادم

تسقط بالتقادم جميع الدعاوى الناشئة عن هذه الوثيقة بانقضاء ثلاث سنوات من وقت حدوث الحادث الذي تولدت عنه هذه الدعاوى ، ولا تسرى هذه المدة في حالة إتخاذ الإجراءات التي من شأنها وقف التقادم قانوناً إلا من يوم إتخاذ هذه الإجراءات .

البند العاشر :

المحاكم المختصة

المحكمة المختصة فيما يتعلق بهذا العقد هي المحكمة التي يقع في دائرتها المركز الرئيسي للشركة ، إذا كان العقد مبرماً داخل جمهورية مصر العربية .

أما فيما يتعلق بالعقود المبرمة خارج جمهورية مصر العربية فيكون الاختصاص لمحاكم المدينة الموجودة فيها المقر الرئيسي للتوكيل العام .

- ١ - السيد / مجدى عطا عبد الحميد زاهر
- ٢ - السيد / صلاح على مظلوم
- ٣ - السيد / ابراهيم محمد ابراهيم
- ٤ - السيد / وائل عبد الحكيم عبد الجابر
- ٥ - السيد / سيف جمعه محمد

شركة مصر للتأمين

ANNEX E19

Leave Request Form

**TRADE DEVELOPMENT CENTER
LEAVE REQUEST**

This form must be completed and approved before taking leave. Once approved, please submit to the Admin Manager.

NAME: _____

Number of days requested: _____
To be allocated as follows:

A. ANNUAL LEAVE: From: _____ To: _____
 From: _____ To: _____
 From: _____ To: _____

B. SICK LEAVE:
 _____ Regular From: _____ To: _____
 _____ Extended 1st 90 days From: _____ To: _____
 _____ Extended 2nd 90 days From: _____ To: _____

C. ADMINISTRATIVE LEAVE: From: _____ To: _____

D. BEREAVEMENT LEAVE: From: _____ To: _____

E. MATERNITY LEAVE:
 _____ Regular From: _____ To: _____
 _____ Extended leave From: _____ To: _____
 Without Pay

F. LEAVE WITHOUT PAY: From: _____ To: _____
 From: _____ To: _____
 From: _____ To: _____

REQUESTED BY _____ Date _____

SUPERVISOR APPROVAL _____ Date _____

FINAL APPROVAL _____ Date _____

Comments: _____

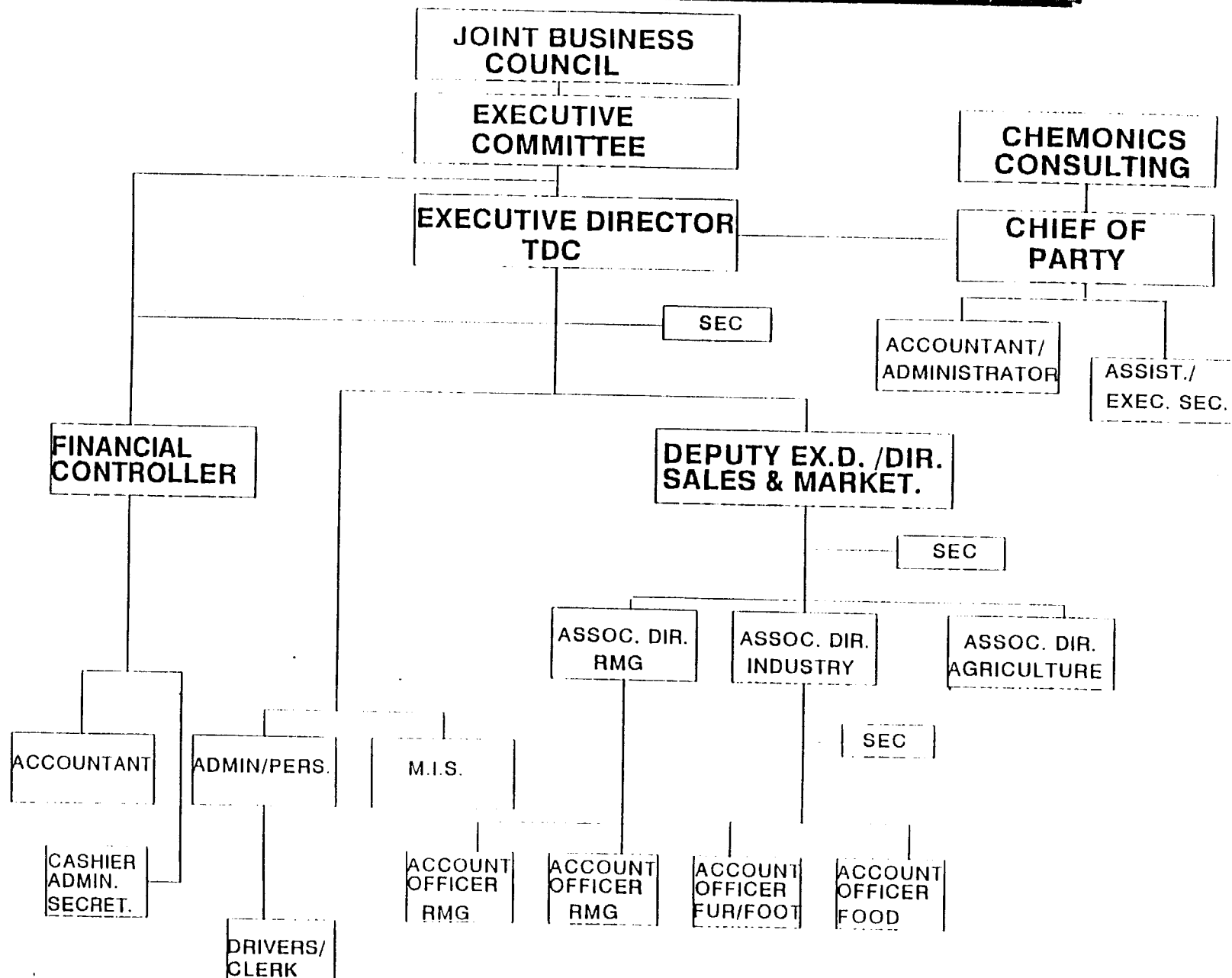
ANNEX E20

Catastrophic Illness Insurance Policy (to be supplied when in force)

ANNEX E21

Organizational Chart

REVISED TDC ORGANIZATIONAL CHART



ANNEX E22

Egyptian Expense Report

Name: _____ Date Submitted to Accounting: _____
Country: _____ Exchange Rate: _____

Amount of Expense Report	_____	Travel Advance	_____
Amount Returned to Company	_____	Amount Due Employee	_____
Signature:	_____	Date:	_____
Approval:	_____	Date:	_____

الاسم : _____ الفندق : _____

الوظيفة : _____ مصروفات : _____

السفر الى : _____ تاريخ وساعة القيام : _____ تاريخ وساعة العودة : _____

[illegible]

ملاحظات :

مقدمة / التاريخ : _____

روجع واعتمد بمعرفة / _____ بتاريخ : _____

ANNEX E23

Personal Use of Project Equipment Form - Telephone/Fax

PERSONAL INTERNATIONAL PHONE CALLS

MONTH:

[illegible]

ANNEX E24

Egyptian Law on the Employment of Women

**EGYPTIAN LABOR LAW
137/1981**

**CHAPTER SIX
WORK ORGANIZATION**

**PART THREE
EMPLOYING FEMALES**

Article 151:

Without prejudice to the provisions of the following articles all stipulations organizing the employment of workers shall apply without any distinctions to working females in any type of jobs.

Article 152:

Women shall not be on duty during the period between eight at night and seven in the morning unless otherwise stipulated by a resolution issued by the Minister of State for Labor Force and Training in certain cases, businesses and occasions.

Article 153:

Women shall not be employed to do work harmful to their health or to morals or in hard or other labor that are specified by a resolution issued by the Minister of State for Labor Force and Training.

Article 154:

A female having spent six months in the service of an employer shall be entitled to a giving birth leave of 50 days with full wage payment including the period preceding giving birth and that following it, provided a medical certificate shall be submitted detailing the date where giving birth has taken place.

A female worker shall not be entitled to such a leave for more than three times in her whole period of service.

No female worker shall be allowed to be on duty during the forty days following giving birth.

Article 155:

Within the period of 18 months following the giving of birth the female worker shall have the right, in addition to the acknowledged interval of rest, to other two intervals to this purpose the duration of which shall not be less than half an hour each and the female worker shall have the right to have such additional intervals included as working hours without any reduction in her pay.

Article 156:

In a firm employing fifty or more workers, the female worker shall be entitled to obtain a non-paid leave for a period not more than one year in order to provide care to her baby and such a leave shall be given only three times throughout her period of service.

Article 157:

The employer in case of employing one or more females shall hang in an apparent place a copy of the regulation for working females.

Article 158:

An employer who employs one hundred or more female workers at one place shall establish or charge a baby nursery to accommodate the babies according to rules and conditions included in a resolution issued by the Minister of State for Labor Force and Training.

The firms employing less than one hundred female workers at one place shall participate together in carrying out the obligation stipulated in the previous paragraph and which shall be specified by a resolution issued by the Minister of State for Labor Force and Training.

Article 159:

Female workers purely engaged in agriculture shall be excepted from the application of the previous provisions in the present part.

ANNEX E25

Model Disciplinary Regulations

TDC MODEL DISCIPLINARY REGULATIONS

DEGREE OF PENALTY

#	Offence	First Infraction	Second Infraction	Third Infraction	Fourth Infraction
A	OFFENSES CONNECTED WITH WORKING HOURS				
1	Tardiness up to 15 minutes without permission or acceptable reason (if tardiness results in delaying the work of others).	Warning in writing	10%	1/4 day	1/2 day's wage
2	Tardiness for more than 15 minutes up to 30 minutes, without permission or acceptable reason, (if tardiness does not result in delaying the work of others).	10%	1/4 day	1/2 day	whole day
3	Tardiness for more than 15 minutes up to 30 minutes without permission or acceptable reason (if tardiness results in delaying the work of others).	1/4 day	1/2 day	whole day	2 days
4	Tardiness for more than 30 minutes without permission or acceptable reason (if this does not result in delaying other workers)	1/2 day	1 1/2 days	2 days	3 days
5	Unexcused Tardiness for more than 30 minutes, or tardiness without accepted permission if this results in delaying the work of others.	3/4 day	1 1/2 day	3 days	4 days
6	Tardiness for one hour or more without permission or an acceptable excuse whether this results in delaying the work of others or not.	Preventing the worker from entering and the worker shall be considered as absent without leave.			
7	Absence without leave on acceptable reason.	1/4 day	1/2 day	whole day	2 days
		The worker shall also be deprived from the wage for the days of absence.			
8	Leaving job during working hours or going home without permission or acceptable reason.	1/4 day	1/2 day	whole day	2 days
9	Remaining in the premises of the establishment or returning to it after working hours without justifiable reasons.	1/2 day	whole day	2 days	3 days
B	OFFENSES CONNECTED WITH THE SYSTEM OF WORK				
0	Going out at other than the place specified for exit.	1/4 day	1/2 day	whole day	2 days
1	Receiving visitors who are not workers in the establishment without permission from the management.	1/4 day	1/2 day	whole day	2 days
2	Reading on duty	1/4 day	1/2 day	whole day	2 days

3	Eating at other than the place and hours specified therefor	1/4 day	1/2 day	whole day	2 days
14	Sleeping on duty	whole day	2 days	3 days	5 days
15	Workers rambling or going to places other than those of their assigned jobs during working hours.	1/4 day	1/2 day	whole day	2 days
16	Bringing in leaflets or printed matter and distributing or publishing them without permission.	whole day	2 days	3 days	5 days
17	Bringing in leaflets or printed matter prejudicing the security and system of the establishment.	3 days	4 days	Depriving from circular increase or part thereof	Removal after submission to the tripartite committee
18	Soliciting money or aid or signatures without permission	whole day	2 days	3 days	5 days
19	Using the telephone of the establishment for private purposes without permission	1/2 day	whole day	2 days	3 days
20	Failure to report a change in the social status of the place of residence within one week	1/2 day	whole day	2 days	3 days
21	Writing details or statements or affixing posters on walls, or others	1/2 day	whole day	2 days	3 days
22	Handing to a worker the attendance book of another colleague	1/2 day	whole day	2 days	3 days
23	Concocting false charges against supervisors or colleagues, conducing to delay of work	whole day	2 days	3 days	5 days
24	Failure to sign the attendance books on entry or exit	half day	whole day	2 days	3 days
25	Tampering with the method of recording attendance and departure	whole day	2 days	3 days	5 days
26	Insubordination and disobedience to orders concerning work	whole day	2 days	3 days	5 days
27	Intentional reduction of production or negligence conducing to poor quality of work	3 days	5 days	depriving the worker from the whole or part of the annual periodical increase	Removal after submission to the tripartite committee
28	Exceeding proper bounds in consumption of materials without acceptable justification	whole day	2 days	3 days	5 days

29	Failure to carry out instructions connected with the work provided the instructions are written in Arabic and put up in a prominent place.	2 days	3 days	depriving from all or part of the circular increase	Removal after submission to the tripartite committee.
30	Instigation towards disobedience of orders or instructions connected with the work	3 days	depriving from all or part of the periodical increase	Removal after submission to the tripartite committee.	
31	Sleeping on duty in cases which necessitate continuous awakeness	3 days	depriving from all or part of the periodical increase	Removal after submission to the tripartite committee.	
32	Refusal by a worker, without justification to carry out the work assigned to him provided such work is not essentially different from his original work	The refusal by the worker to carry out the work shall be recorded in a report and the worker's issue shall be submitted to the tripartite committee.			
33	Use of materials or machinery for private purposes	written dismissal warning	Removal after submission to the tripartite committee.		
34	Neglect or serious carelessness at work which might conduce to a tremendous harm to persons or property	written dismissal warning	Removal after submission to the tripartite committee.		
35	Tampering with or damaging the machines and equipment and materials of the establishment	written dismissal warning	Removal after submission to the tripartite committee.		
36	Smoking at places where smoking is forbidden in order to maintain the place and the workers safe and secure	written dismissal warning	Removal after submission to the tripartite committee.		
C	OFFENSES CONNECTED WITH THE WORKER'S CONDUCT				
37	Bringing in unauthorized objects, or carrying out trade and transactions at the place of work	whole day	2 days	3 days	5 days
38	Bringing in alcoholic drinks at the place of work	3 days	5 days	depriving from all or part of the periodical increase	Removal after submission to the tripartite committee.
39	Smoking on duty or at the place of work if smoking results in no danger	one day	two days	three days	five days
40	Smoking on duty or at the place of work if smoking represents danger to the establishment.	Written removal warning	Removal after submission to the tripartite committee.		

41	Quarrelling with fellow workers or creating troubles at the place of work	2 days	3 days	4 days	5 days
42	Simple assault on the chiefs or deputy chiefs	2 days	3 days	4 days	5 days
43	Use of abusive words or carrying out improper acts and conduct	2 days	3 days	4 days	5 days
44	Refraining from undergoing medical examination when he is so required by the doctor of the establishment	1 day	2 days	3 days	5 days
45	Malingering	1 day	2 days	3 days	5 days
46	Disturbing order or morals while at the clinic or at a hospital for treatment of the workers of the establishment	2 days	3 days	4 days	5 days
47	A worker who disposes of his medicines and other items of treatment appropriated for him to a third party	2 days	3 days	4 days	5 days
48	Infraction of health instructions or industrial safety instructions as posted at the place of work	1 day	2 days	3 days	5 days
49	Refusal to be inspected on leaving the work place	3 days	5 days	Depriving from all or part of the periodical increase	Removal after submission to the tripartite committee
50	Failure to deliver amounts which are collected for account of the establishment, at the specified hours, without justification	Written removal warning	Removal after submission to the tripartite committee		
51	Accepting money or presents from a person who offers same with the purpose of influencing the bribed person to carry out any work in connection with the business of the establishment	Removal after submission to the tripartite committee			
52	Giving money or presents to a fellow worker at the establishment with the aim of influencing him at work to enable the briber benefit from such conduct in connection with the business of the establishment	Removal after submission to the tripartite committee			
53	Utterance of words which do not become the respect due for the religion or creed of others, on duty	3 days	Depriving from all or part of the periodical annual increase	Removal after submission to the tripartite committee	

ANNEX E26

Lowest Cost Ticket Price Quotation Form

Request Form for Air Fare Quotes

Requested by _____

Date needed _____

Date submitted _____

Passenger(s) name (if known) _____

Special information _____

☐ R&R or Home leave (Round trip travel only)
 ☐ To post or repatriation
 ☐ Short term
 ☐ Other _____

COMPLETE AREAS WITHIN THE SHADED BOXES

			Check the applicable fare type below		
ITINERARY	Departure		mildly restricted	full coach/economy	business
	day	month			

Travel Dept use only	Taxes TOTAL
Received:	
Rated by:	
Date:	

ANNEX E27

SOS Travel Insurance

Subscriptions

These **annual subscriptions** are applicable from 1st April 1995 until 30th September 1995 and relate to the cost of cover per person

Medical Cover

Number of employees	5-29 employees			30-59 employees			60+ employees		
Age of employees	0-20	21-64	Renewal 65 & over	0-20	21-64	Renewal 65 & over	0-20	21-64	Renewal 65 & over
Region									
Middle East	£249.00	£498.00	£996.00	£240.00	£480.00	£959.00	£226.00	£452.00	£903.00
Africa/Libya	£219.00	£438.00	£876.00	£211.00	£422.00	£843.00	£199.00	£397.00	£794.00
Far East	£274.00	£547.00	£1,093.00	£263.00	£526.00	£1,052.00	£248.00	£495.00	£990.00
Europe	£285.00	£569.00	£1,138.00	£274.00	£548.00	£1,096.00	£258.00	£516.00	£1,031.00
Central & South America	£338.00	£675.00	£1,350.00	£325.00	£650.00	£1,299.00	£306.00	£612.00	£1,223.00
North America	£542.00	£1,083.00	£2,166.00	£521.00	£1,042.00	£2,084.00	£491.00	£981.00	£1,962.00

Optional Evacuation Cover

Number of employees	5-29 employees		30-59 employees		60+ employees	
Age of employees	Under 21	Over 21	Under 21	Over 21	Under 21	Over 21
All regions	£20.00	£60.00	£19.00	£57.00	£18.00	£54.00

These **quarterly subscriptions** are applicable from 1st April 1995 until 30th September 1995 and relate to the cost of cover per person

Medical Cover

Number of employees	5-29 employees			30-59 employees			60+ employees		
Age of employees	0-20	21-64	Renewal 65 & over	0-20	21-64	Renewal 65 & over	0-20	21-64	Renewal 65 & over
Region									
Middle East	£65.37	£130.73	£261.46	£62.90	£125.80	£251.60	£59.20	£118.40	£236.80
Africa/Libya	£57.47	£114.93	£229.87	£55.30	£110.59	£221.20	£52.05	£104.09	£208.19
Far East	£71.68	£143.35	£286.71	£68.97	£137.94	£275.90	£64.92	£129.83	£259.67
Europe	£74.68	£149.35	£298.71	£71.86	£143.71	£287.44	£67.63	£135.26	£270.54
Central & South America	£88.57	£177.13	£354.27	£85.23	£170.45	£340.91	£80.21	£160.42	£320.86
North America	£142.10	£284.19	£568.38	£136.74	£273.47	£546.95	£128.69	£257.39	£514.78

Optional Evacuation Cover

Number of employees	5-29 employees		30-59 employees		60+ employees	
Age of employees	Under 21	Over 21	Under 21	Over 21	Under 21	Over 21

Table of Benefits

This Table and its notes must be read in conjunction with the Rules, the Membership Card and the terms attached to the Membership Card issued to each Group Member. Benefits may be claimed when Treatment is given or controlled by Specialists, as set out in the Rules.

Medical Cover

1. Hospital accommodation charges for In-patient or Day-cases

Full refund

Specialists' fees

2. Surgical operations (*see note 1*)
3. Physicians, for In-patient Treatment (*see note 2*)
4. Consultants in Oncology including Radiotherapy for each course
5. Consultations, Pathology, Radiology or Physiotherapy
 - a In-patient and Day-cases
 - b Out-patient, each Year, up to
 - c Consultations with General Medical Practitioners, prescribed drugs and medicines, each Year, up to
 - d Emergency Dental Treatment for the immediate relief of pain (*see note 4*), each Year, up to

Full refund

Full refund

Full refund

Full refund

£1,000

£400

£400

Ancillary charges

6. (*see notes 2 and 3*)
 - a Operating theatre fees, surgical dressings and drugs prescribed for use whilst a Hospital In-patient or Day-case patient
 - b Emergency local road ambulance charges, each Year, up to
7. Home nursing charges (*see note 5*) by a Qualified Nurse each Year, up to

Full refund

£300

£600

Annual overall maximum benefits for medical cover, each year

£500,000

Optional Evacuation Cover

No overall maximum benefit for each person (*see Rule 20*)

Notes on benefits

1. **Dental or oral-surgical conditions**
For dental or oral-surgical conditions, only those procedures which are listed in the BUPA Schedule of Procedures are eligible for benefit.
2. **Physicians' fees and drugs**
Benefits 3 and 6 are payable only when an In-patient is currently entitled to receive Benefit 1 in accordance with Rule 7.
3. **Emergency local road ambulance charges**
Benefit 6(b) is payable in medical emergencies where the patient had an immediate need for Treatment qualifying for payment of benefits under this Scheme, was not ambulant, and where local use of a road ambulance (as distinct from any other means of transport) was medically essential for taking the patient to or from the nearest place capable of providing the necessary Treatment.
4. **Emergency Dental Treatment**
Benefit 5(d) is payable for the primary consultation with a Dental Practitioner which is urgently required for the immediate relief of pain.
5. **Qualified Nurses services**
These services must have been provided on a Specialist's recommendation, in the patient's home, as an immediate part of an overall course of In-patient Treatment previously received from that Specialist. The Treatment previously given must also have been eligible for benefits.

Costs not covered

The scheme is intended to provide benefit for the treatment of injury or illness necessitating the services of a Specialist. Full details of the cover and exclusions from cover are given in Rules 7-11, but some of the costs not covered are:

A GUIDE TO THE RULES OF YOUR SCHEME

This booklet contains the rules of your BUPA International Company scheme (printed in black) which form the basis of the contract between BUPA and your sponsor.

Some rules are accompanied by explanatory notes printed in blue italic type. These notes are intended only for your general guidance and are not part of any contract.

If you have any queries about the rules of your scheme, please contact BUPA International Customer Services.

BUPA International Company Scheme Rules

1. These Rules must be read as a whole and in conjunction with the Table of Benefits and Subscriptions, the member's Enrolment Form, the Membership Card and the terms attached to the Membership Card issued to the member. These documents are part of an Agreement ("the Agreement") which is a contract between the Sponsor and The British United Provident Association Limited (BUPA). The notes to the Tables of Benefits are part of the contract.

The purpose of BUPA International Company Scheme is to assist where an acute episode of illness or injury makes it necessary to receive Treatment from Specialists. There is no undertaking to pay for any costs arising from any illnesses or injuries which existed before you first became a member ("Pre-existing Conditions"). The terms "Treatment", "Specialist" and "Pre-existing Condition" are defined in Rule 21 together with other terms. Wherever these terms are used in the contract or in this commentary they are shown beginning with capital letters.

BUPA International Company Scheme does not cover any dental procedures which are not specifically listed in the Schedule of Procedures. Please always check with our staff if you intend to seek dental or orthodontic treatment with a view to assigning BUPA to pay for it.

2. No changes to these contractual terms will be valid and effective unless made as a matter of record and duly confirmed by BUPA in writing.

Unconfirmed verbal communications cannot override the written terms of the contract or amount to any agreement to vary any of its terms.

If you telephone our staff they will always be glad to provide general advice based on the information you give them.

However, to avoid any scope for misunderstanding, please ask for written confirmation if you should ever consider that a change in the terms of the contract arises from any verbal contact with BUPA's staff or agents.

MEMBERSHIP

3. All applications for enrolment of members and their Eligible Dependants are subject to the requirements set out in BUPA's Enrolment Form. The applicant must make full and complete written disclosure of all the information required by the form. Eligibility for membership shall be restricted to persons who are resident outside the United Kingdom and aged less than 65 years.

Please see the commentary on Rule 11(a).

4. A child of the member which is born and subsequently included in the membership may be included at no extra cost until the Annual Renewal Date following the birth.

RENEWAL

5. The contract is an annual one between BUPA and the Sponsor. Membership shall be renewable from Year to Year subject to the terms of the Agreement and consent of BUPA which shall have the right to decline to renew membership at the end of any Year or to make renewal subject to special conditions.

Application may be made at the Annual Renewal Date to vary the terms of a registration. Acceptance for any higher rates of benefit shall not apply to any condition or complaint existing at the time of BUPA's acceptance for which there was then a foreseeable need for Treatment or for consultation with any medical practitioner unless such foreseeable need was fully disclosed in the Enrolment Form and accepted by BUPA.

SUBSCRIPTIONS

6. Membership shall be subject to the arrangements set out in the Agreement between the Sponsor and BUPA.

BENEFITS

7. General rules on benefits

All claims are subject to the general Rules contained in Rule 7 and special Rules relating to:

Charges by Hospitals for accommodation (Rule 8)

Charges by practitioners who are not Specialists (Rule 9)

Mental conditions (Rule 10)

7.1 It must have been necessary for the Treatment to be given by a Specialist.

The Treatment must have fully necessitated the expert knowledge and experience of a Specialist trained in a specialty relevant to the patient's medical condition.

7.2 The Treatment must have been based on established medical practices.

Benefits are not payable for any experimental or unproven Treatments unless all costs are incurred with BUPA's prior written agreement.

7.3 All claims for contractual benefits must be exclusively for receiving treatment provided by Specialists and confined to reasonable and customary charges for services specified in the Table of Benefits. Any payments made by BUPA for any other purposes (or in connection with services provided by any practitioners who are not Specialists) will, in all cases, be made at BUPA's sole discretion.

All discretionary payment will count towards any maximum benefits specified in the contract. BUPA reserves the right to consider all cases on their own facts and in accordance with its then current practices relating to discretionary payments. The making of any discretionary payment by BUPA, whether or not described as such at the time of payment will not create any right to similar payment on any future occasion.

We have made every sincere attempt to ensure that our Rules are fair and equitable. We have also sought to ensure that our Rules are clear and unambiguous. However, it is not possible to cover every eventuality and we cannot be held responsible for any loss or damage arising from any error or omission in our Rules.

must have been included in a current BUPA International Company Scheme enrolment at the time of receiving the services.

8. Hospital charges

Additional conditions apply to claims for any charges by Hospitals for accommodation. These are as follows:

Benefit for In-patient and Day-case Treatment is payable for each day the use of the accommodation was essential for receiving a course of Treatment by a Specialist.

The accommodation must have been occupied for that purpose alone. Benefits are not payable for any use of Hospital accommodation which is arranged or continued for purposes of convalescence, rehabilitation or general nursing, or is mainly for any custodial, supervisory or domestic reasons.

9. Charges by non-Specialists

Claims for the services of practitioners who are not Specialists are subject to additional conditions as follows:

9.1 Therapists

Entitlements for fees charged by a Therapist (as defined in Rule 21.13) will be limited to Benefit 5.

For that purpose, the claim will be assessed in the same way as if the Therapist had been a Specialist.

The term "Therapists" applies mainly to qualified Physiotherapists, Occupational Therapists, Orthoptists or Speech Therapists. The services of these Therapists would not in themselves support a claim for In-patient accommodation. In-patient benefit would be available only if the patient needed to be in Hospital to be treated by a Specialist.

9.2 Any other practitioners

Claims for the services of any other practitioners are not eligible for benefit unless:

- (i) all the services were provided as an essential part of an overall course of Treatment given principally by a Specialist; and
- (ii) the Specialist had specifically referred the patient to that practitioner before any of the services were provided.

9.3 Qualified Nurses services

The services must have been provided on a Specialist's recommendation, in the patient's home, as an immediate part of an overall course of In-patient Treatment previously received from that Specialist. The Treatment previously given by the Specialist must also have been eligible for benefits.

10. Mental conditions

For In-patient or Day-case Treatment related to any mental condition or disorder any payments in respect of hospital accommodation under Benefit 1, shall in respect of each person included in the membership, be restricted to a maximum entitlement of 90 days notwithstanding any renewal of the membership from Year to Year.

11. Exclusions on benefits

Benefits are not payable for:

11(a) Treatment for any Pre-existing Condition.

However, this exclusion will not apply if all the following conditions have been fulfilled:

- (i) All material information known to the member (or any Eligible Dependant included in the application) had been fully and completely disclosed in the Application Form.
- (ii) No symptoms or any other known event relating to the Pre-existing Condition had been experienced within a further 28 days of submitting the Enrolment Form to BUPA or before the Date of Enrolment (whichever is the later).
- (iii) The Treatment was not excluded by the terms attached to the Membership Card issued to the member.

Rule 21.12 defines "Pre-existing Condition". This is particularly important if you need Treatment for any medical condition that might have existed before you joined BUPA International Company Scheme. This term applies to all illnesses or injuries which were present before you joined BUPA International Company Scheme and any complications resulting from them.

One of the purposes of this exclusion is to protect existing Sponsors. Their members would also have been subject to exclusions for Pre-existing Conditions when they first joined, and it would be unfair to expect these Sponsors to pay higher subscriptions to cover other members' undisclosed Pre-existing Conditions.

The questions asked in our Enrolment Form are straightforward and we ask applicants to reply to them fully. They enable us to advise them where exactly they would stand if they subsequently needed to make any claims for Pre-existing Conditions.

We do not expect expert medical knowledge. We simply ask for full details of previous medical Treatment (including hospital consultations), the reasons then were sought, and known symptoms. Matters which might seem trivial at the time of application can sometimes prove at the time of claim to have been more significant than originally supposed. We ask you to use applicants to ensure that they omit none of the information required by the form.

Rule 12 requires benefits if any manifestation of symptoms or other event relating to a Pre-existing Condition experienced within 28 days of submitting the completed Enrolment Form or before your Date of Enrolment. This does not apply to an accident or any other illness which originates entirely after you join BUPA International Company Scheme.

11(b) Costs attributable to any illness or injury which is excluded from benefits by the terms of the member's contract.

This exclusion applies to any increased costs of Treatment which are attributable to complications caused by any illness or injury which was itself ineligible for benefits.

11(c) Treatment for any mental condition or disorder if it is received within two Years of the Date of Enrolment.

This exclusion will not apply if the claimant has been in continuous membership of a United Kingdom BUPA scheme since 31st December 1991 and the date of joining BUPA International Company Scheme.

11(d) Pregnancy or childbirth

BUPA may, at its sole discretion, make a contribution towards any additional costs caused by complications of delivery necessitating any unforeseen increases in charges to an In-patient made by Hospitals and/or Specialists.

No discretionary payments will be made for any charges incurred within twelve months of the patient's Date of Enrolment.

11(e) Treatment arising from assisted reproduction, sterilisation or termination of pregnancy.

Reasonable costs of investigations into the causes of infertility will be covered if both husband and wife:

- (i) had at the time been in continuous membership of a BUPA scheme for at least two Years, and
- (ii) had been unaware of any problems of infertility at their Dates of Enrolment.

Assisted reproduction, sterilisation and termination of pregnancy are not themselves services which are covered by the contract. They are a means of enabling or relieving infertility or of preventing or relieving illness or injury. They do not therefore come within the scope of the contract. BUPA International Company Scheme is not intended to cover such medical services or the treatment of any illness or injury arising from them.

The contract is not intended to cover medical procedures which are carried out for reasons which are not necessary to enable a patient to live. It is essential to take every step to ensure that the patient is aware of the nature and extent of the procedures and that they are fully understood. The details of the Treatment and the costs of the services are set out in the contract. However, the contract does not cover any medical procedures which are carried out for reasons which are not necessary to enable a patient to live. It is essential to take every step to ensure that the patient is aware of the nature and extent of the procedures and that they are fully understood. The details of the Treatment and the costs of the services are set out in the contract.

11(f) Supportive Treatment for renal failure, including dialysis.

This exclusion will not apply if:

This exclusion will not apply if the claimant has been in continuous membership of any BUPA scheme since 1st July, 1987.

11(h) Treatment arising from any Cosmetic Surgery.

"Cosmetic Surgery" is defined in Rule 21.15 as surgery undertaken with a view to improving or enhancing the patient's appearance. Any Cosmetic Surgery arranged for any kind of psychological reasons will not be covered. This exclusion also applies to Treatment for any complications resulting from Cosmetic Surgery.

Any surgery that is entirely for purposes of restoring a patient's original appearance following an accident will not be considered "cosmetic" if the surgery was undertaken during the course of Treatment of the accident.

11(i) Any costs arising from nuclear or chemical contamination, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power.

11(j) Charges for services received in health hydros, nature cure clinics or similar establishments.

11(k) Treatment directly or indirectly arising from any addictive condition or disorder, any misuse of drugs or alcohol, self-inflicted injuries or sexually transmitted diseases.

The term "addictive condition" includes all substance abuse, eg alcoholism or addiction resulting from misuse of drugs whether medically prescribed or not or solvents.

11(l) Treatment for congenital abnormalities (save for emergency operations undertaken within fourteen days of birth).

The term congenital refers to a condition that has been present from birth, whether apparent or not.

11(m) Treatment which, if it had been received in the United Kingdom, would normally have been undertaken by a General Practitioner.

11(n) Insured persons who travel to the USA or Canada for the purpose of receiving medical or surgical treatment or treatment received in the USA by United States Residents.

All Treatment received in the USA must also have been specifically pre-authorised by BUPA or its duly authorised agent.

12. Pre-conditions of entitlement

Entitlements to benefit are subject to the claimant observing all of the following pre-conditions:

We have a duty to Sponsors to ensure that valid claims are paid and that all payments are dealt with in an equitable way. With the great majority of claims, all we need is the medical information supplied on the claim form and our bills. However, there are occasions when we need further information to ensure that the funds subscribed by our member Sponsors go some way to pay subscriptions are the true source of all claims payments are being properly applied. It is our duty, therefore, those responsibilities, we must reserve the necessary powers. There is consequently no right to benefits if the pre-conditions set out in this rule are not observed by the claimant.

12(a) A claim form as currently prescribed by BUPA is submitted with the minimum delay and, in any event, within three months of receiving the Treatment and incurring any cost claimed from BUPA.

There is also a time limit of three months on sending BUPA:

- (i) all accounts in support of any claim, and
- (ii) a full reply to any request for further information.

In accordance with good insurance practice BUPA is strict on the three month time limit where the claimant and person claiming are in a position to comply with that limit. There are exceptional cases, eg, where the member had died or was on his death bed and the people dealing with his or her affairs had been unaware of the BUPA membership. We do not undertake to extend the time limit if a delay had been due to any lesser causes within the claimant's own control.

12(b) BUPA may (i) require a medical report giving such information as BUPA reasonably requires, (ii) appoint an independent medical examiner at its own expense, or (iii) require written confirmation as to their customary levels of charges from any parties whose charges are being claimed from BUPA.

12(c) All statements made by the claimant (or by any person acting on the claimant's authority) must have been true and complete to the best of the claimant's knowledge and belief.

12(d) If the claim arises from an accident or other event believed to have been the result of the negligence of another party, BUPA must be notified in writing without delay. The claimant must continue to keep BUPA fully informed in writing and take any steps which BUPA may reasonably require to include all medical expenses in any claim upon the other party with a view to reimbursing BUPA's outlays.

If the claimant has any other insurance covering medical expenses BUPA must be notified of that fact in writing at the time of making a claim against BUPA. In that event BUPA will not be liable for more than its rateable proportion.

12(e) All subscriptions due from the Sponsor must have been paid in full.

This pre-condition would be satisfied if any arrears of subscriptions due from the Sponsor under the terms of the Agreement were subsequently paid in full.

13. Payment of any claim may, at BUPA's discretion, be made to any provider of services whose account is the subject of a claim or to the member or an Eligible Dependant.

14. Benefits shall be payable in £ sterling or where requested by the member the currency of the bill for treatment. Where benefits are payable for expenditure incurred in some other currency, the rate of exchange applicable to the payment of benefit shall be the average rate of exchange at the date on which providers of services submitted their accounts to the claimant or, if receipted accounts are submitted by the claimant, as at the average rate of exchange at the date on which the accounts were paid.

ADMINISTRATION

15. BUPA may alter these Rules, or the Table of Benefits and apply such alterations as from a member's Annual Renewal Date.

Changes to the contract may also be sent to Sponsors at any time on the basis that they will apply generally to all BUPA International Company Scheme Groups from a given future date irrespective of whether that date is an Annual Renewal Date for any Group or member.

Any accidental omission or failure by BUPA to notify the member or the Sponsor of any such alterations will not invalidate the alterations.

16. Unless requested to the contrary in writing at the time of submission, BUPA will not return any documents submitted in support of an application to become a member or increase cover.

These documents will become the property of BUPA which may use or dispose of them in accordance with its administration requirements in any way it considers appropriate.

17. Information supplied to BUPA will become part of the data held by BUPA and its subsidiary companies in accordance with the provisions of the Data Protection Act, 1984.

Access to such data may be granted by BUPA to others on a strictly confidential basis in the course and for the purpose of the efficient administration of the BUPA group of companies, and for enabling products and services which BUPA considers may be of interest to its members to be brought to their attention.

International Company Scheme, or (d) an administrator, administrative receiver, receiver or liquidator has been appointed or a resolution has been passed or an order made for the winding-up of BUPA.

19. The contract shall be construed in accordance with the Laws of England.

In the event of any dispute the contract will be subject only to the jurisdiction of the Courts of the United Kingdom or, at the election of both parties, to arbitration under the rules of the Personal Insurance Arbitration Service of the Chartered Institute of Arbitrators.

OPTIONAL EVACUATION COVER

20. Cover for evacuation in any Year is available only to members who (a) have previously applied for Evacuation Cover in the Enrolment Form prescribed by BUPA (the Evacuation Cover also being recorded in the member's Membership Card) and (b) have paid the additional subscription applicable to the period in which evacuation takes place. Evacuation Cover is subject to Rules 1 to 19 (inclusive) and 21 as well as to the following additional Rules which, as with other Rules, must be read as a whole.

20(a) The purpose of Evacuation Cover is to meet the reasonable costs of the patient's removal and journey to a Hospital in another country when all such costs are incurred necessarily and exclusively for facilitating In-patient Treatment in Hospitals by Specialists which, on medical grounds, cannot reasonably be provided in the country in which the patient is normally resident. In such circumstances evacuation benefit will also be payable for the reasonable costs of travel (ie. being the costs of transport only and not any other cost such as costs of accommodation) of the member or any Eligible Dependant on the member's registration who, of medical necessity, has to accompany the patient.

20(b) The costs of evacuation may be considered for benefit only when the costs of the Treatment are admissible for benefit under the terms of the claimant's registration, ie. the costs are for services specified in the Table of Benefits (including its notes) and are not excluded either by the operation of the Rules or by any special terms attached to the claimant's Membership Card.

20(c) Application for evacuation must be made to BUPA's nominated representative (as referred to in Rule 20(d)) after a medical practitioner has certified that evacuation to the nearest country in which suitable facilities for the required Treatment exists is, solely on medical grounds, essential in order that effective Treatment may be received.

20(d) To qualify for evacuation benefit all costs must have been incurred directly by BUPA's nominated representative (to whom all applications for evacuation must be made) or by carriers authorised by such representatives who between them shall alone be entitled to decide (as necessary, with the benefit of any further medical advice they may wish to seek) whether and to what extent the costs of evacuation would be essential for the patient to receive the necessary Treatment. If they so decide they shall make all arrangements on the patient's behalf and at BUPA's expense for evacuating the patient by the most suitable means reasonably available to them. BUPA's nominated representatives may also, at their discretion, make arrangements to evacuate the patient to a Hospital in another part of the same country if they consider that an appropriate course of action.

20(e) Benefit will also be paid towards the reasonable cost of the return journey of the patient after all Treatment has been carried out, and of the return journey of the member or any Eligible Dependant, provided that the patient, the member or any Eligible Dependant have qualified for evacuation benefit in accordance with Rules 20 to 20(d) inclusive and have complied with these Rules in all respects. The amount of benefit payable (after allowance has been made for refunds due to the claimant in respect of unused travel tickets) shall be the lesser of (a) the actual expenditure, or (b) the cost of an economy class air ticket by the most direct route available.

DEFINITIONS

21. The following expressions, where used anywhere in the contract, will have the meanings set out below:

21.1 **Sponsor:** The employer with whom BUPA has agreed to operate the International Company Scheme Group.

21.2 **Date of Issue:** The date on which a Membership Card and the terms attached to the Membership Card for a current enrolment was first issued in respect of a member or, as the case may be, any Eligible Dependant.

21.3 **Group Member:** A person included in the Group from amongst those designated as being eligible for inclusion in accordance with the terms of the Agreement.

21.4 **Eligible Dependants:** A member's spouse, and unmarried children under 21 years of age at the date of application or the Annual Renewal Date.

21.5 **Year:** A period of cover commencing at the member's Date of Enrolment or Annual Renewal Date ending when the member reaches the next Annual Renewal Date.

21.6 **Annual Renewal Date:** The date on which the annual renewal of the contract falls due.

21.7 **Date of Enrolment:** The effective date of commencement of cover for the member or, as the case may be, any Eligible Dependant.

21.8 **Treatment:** Surgical or medical procedures undertaken for the immediate purpose of curing or relieving an acute episode of illness or injury.

21.9 **Specialist:** A registered (or otherwise licensed under law) medical or dental practitioner who (a) has at any time held a consultant appointment in a Hospital, or (b) has held a consultant appointment which BUPA, on professional advice, accepts as being of equivalent professional status and has received BUPA's written notice of that acceptance.

21.10 **Hospital:** An establishment which is specifically registered or recognised under the laws of the territory in which that establishment is situated as existing primarily for (a) carrying out the major surgical operations as so classified in the Schedule of Procedures approved by BUPA and/or (b) providing Treatment of a nature which only Specialists can provide.

21.11 **In-patient:** A patient who occupies a Hospital bed overnight.

21.12 **Day-case Treatment:** Treatment which is not received as an In-patient but nevertheless necessitates the pre-arranged occupation of a bed or comparable facility for Treatment in a Hospital.

21.13 **Therapist:**

(a) A Chartered or State Registered Physiotherapist, an Occupational Therapist or Orthoptist with State Registration, or a member of the College of Speech Therapists, (b) Physiotherapists, Occupational Therapists, Orthoptists and Speech Therapists in countries outside the United Kingdom holding qualifications having equivalent international recognition to those specified in item (a) of this rule, (c) Any other practitioner who holds written confirmation from BUPA specifically notifying its acceptance that the practitioner is of recognised status for the purposes of BUPA's schemes.

BUPA's recognition of the status of Therapist for the purposes of its schemes will not, however, apply to any practitioner who has received written notice of withdrawal of BUPA's recognition for those purposes.

21.14 **Pre-existing Condition:** Medical or dental illness or injury which originated before the Date of Enrolment (including any related preceding or consequential condition and recurrence of any previous condition).

21.15 **Cosmetic Surgery:** Surgery undertaken with a view to improving or enhancing the patient's appearance.

21.16 **Schedule of Procedures:** A Schedule which classifies surgical, major medical and diagnostic procedures for purposes of BUPA benefits.

21.17 **General Medical Practitioner:** A registered (or otherwise licensed under law) medical practitioner who is legally authorised to practise medicine in the country in which the Treatment is received.

21.18 **Dental Practitioner:** A registered (or otherwise licensed under law) dental practitioner who is legally authorised to practise dentistry in the country in which the Treatment is received.

ANNEX E28

Travel Advance and Travel Form

TRADE DEVELOPMENT CENTER
TRAVEL AUTHORIZATION

NAME OF TRAVELER: _____

DEPARTMENT/UNIT: _____

THE ABOVE PERSON IS AUTHORIZED TO TRAVEL TO:

ON THE FOLLOWING DATES:

TRAVEL DAYS AUTHORIZED: _____

PURPOSE OF VISIT: _____

REQUIRED SUPPORT: _____

Signed: Traveler _____

Date

Approved: Supervisor _____

Date

Final Approval _____

Date