

# Financial Management for CBOs

## Level 4

### - Facilitator Guide -

#### **The development practice project**

These learning materials were generated by the Development Practice project, hosted by the [Sustainability Institute](#) and in partnership with the [Community Connections](#), [AIDS Consortium](#) and [Keystone](#). This project generated a set of competence standards with development practitioners in Cape Town, Johannesburg and Durban, between 2005 and 2009. This manual is part of a set of materials consisting of a competence standard, learner's manual, facilitator's guide and an assessment tool. More information on this project is available on the [Development Practice](#) website.



# ACKNOWLEDGEMENTS

The Development Practice Project wishes to acknowledge and thank the following contributors:

- [Investec](#) for providing principle funding.
- [C.S. Mott Foundation](#) for providing seed and continued funding
- Justine Jowell for researching and compiling this set of learning materials
- The partner organisations who contributed their materials
- The many other thinkers, writers, and published works that contributed indirectly to this product
- The project team for logistics, coordination and editing

Questions and queries on the project and materials can be forwarded to [info@developmentpractice.org.za](mailto:info@developmentpractice.org.za).



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## SOME NOTES ON FACILITATION SKILLS

### What is facilitation?

Facilitation is the process of making learning easy. This is done through the use of various approaches such as small group discussions, debates, question and answer sessions, personal reflection and sharing, experiential activities and practical exercises. You allow participants to discover solutions for themselves and encourage them to internalise lessons learnt, rather than lecture on topics.

### Your role as the facilitator is to:

- Give direction to the group
- Create a comfortable and friendly environment for the group
- Observe what goes on in a group
- Identify the main needs of the group
- Learn ways to address these needs
- Adjust to the level of the group – in language, content, presentation, and pace.
- Apply and practice these skills in many different situations



## Key principles of facilitation

**Confidentiality:** What is shared in the group remains in the group. Personal and sensitive information will not be told to others. However as evaluations of the course need to be done, and lessons learnt from each course, obviously you will need to discuss some of the content with your colleagues.

**Respect:** We should respect each other's opinions and experiences, even if they are different from our own or we do not agree with them –this includes the facilitator, who needs to show respect for every learner's opinion and contribution, and to make sure that s/he provides an opportunity for all to participate.

**Non-Judgmental:** It is fine to disagree with another person's point of view but not to judge or put down the person because they do not feel the same as you do. This is particularly important because as a facilitator you have a lot of power in the group (people look up to you) and so you need to make sure that you do not appear to judge or dislike someone.

**Use I-statements:** Using I-statements ensures that the view you are expressing comes from you. It also shows confidence and assertiveness. It clarifies that you are speaking for yourself and not for the group.





**Integrity:** Walk your talk! Be a role model for the group. For example, the ground rules apply to the facilitator the same as for the participants – if it says cell phone silent, do not answer calls in the workshop!

## Do's and don'ts of facilitation

Do's	Don'ts
Plan and prepare for sessions in advance	Create a long dialogue with one participant
Show interest when listening	Criticise on a personal basis
Use simple language	Dominate the group
Act responsibly	Be biased
Be patient	Be insensitive
Allow participants to discover	Allow domination
Encourage active interaction	Go beyond time allocated
Ask for suggestions from the group in answering questions	Exaggerate enthusiasm about delivering the session – be false.

## Critical skills of a facilitator

**Listening:** You pay attention to what is being said, show interest by nodding your head and maintaining eye contact. Allow the speaker to finish without interrupting (unless they are dominating the group and haven't allowed others to speak).

**Paraphrasing:** You repeat what the person said using your own words (i.e. interpret or reword). This is to ensure you understand and are not making assumptions.

**Summarising:** You sum up by going over the main points. You help participants to gain a better understanding of the subject.

**Creativity:** You must always have a plan B. Be imaginative and stimulated. Make your sessions fun yet educational by ensuring that the group does not miss the learning points. You know when and how to use humour (without being offensive), ice-breakers and energisers. Identify different ways of achieving the objectives without compromising the quality of the session.

**Awareness:** You pay attention to what is not being said in the group, people's unspoken needs and watch out for group dynamics that need attention. You are able to "read" the energy and level of the group and adjust your programme accordingly.



## Qualities of a facilitator

Good	Bad
Punctual and organised	Disorganised
Presentable	Messy, no care taken in presentation
Confident	Low self-esteem
Assertive	Passive
Friendly	Rude/impolite
Knowledgeable	Uninformed
Approachable	Intimidating
Creative and flexible	Rigid and unaccommodating

## The difference between facilitation and presentation

Facilitation	Presentation
Interactive process	One way process
Use of different methods of approach	More formal
Participants discover for themselves	Audience receives the message
Facilitator works with participants as a team	Presenter delivers the message
Use different ways of facilitating (e.g. role plays, debate, small groups etc)	Use one way of presenting – normal “lecture” style

## Tips for being a good facilitator

- Remember that you are a role model. Do your best to practise the behaviour you are talking about
- Keep studying and researching, learn about the issues, develop leadership skills
- Share information, be open to new experiences – there is always something to learn
- Ensure that you give accurate and updated information
- Understand your target audience
- Use target/age appropriate activities
- Always strive to keep to time
- Use Ice-breakers and energisers that add value to sessions (and where possible, link to the content presented)
- Keep your mind open and flexible
- Have fun, love and enjoy what you are doing



## OVERVIEW

Welcome to **Financial Management** for community development practitioners. This guide will help you assist CBO staff who deal with money to manage the money in their organisations. This guide is useful in assisting CBOs to apply basic money management skills in their day-to-day operation by being aware of why each financial transaction takes place and how to do this within the rules governing accounting practice.

### **Why do we need a money management system?**

- It helps one to remember where the money came from
- Where it went – what it was used for and who received the help
- And it enables you to avoid financial crisis

**The following are some options for assessment tools that can be used to contribute to the Portfolio of Evidence (POE):**

- Observation checklists for group work
- Oral questions
- Self assessment questionnaires
- Peer assessment questionnaires
- Written assessment or tests or exercises done in class
- Project assessment – on-the-job mentorship at the workplace



**Facilitator’s Report should include:**

- Attendance
- Collate evaluation forms
- Interaction between group
- Participation of each person
- Continuous assessments completed by all
- Overall impact – were expectations met and did you cover all relevant areas to meet the outcomes
- Recommendations



## SPECIFIC OUTCOMES AND ASSESSMENT CRITERIA

Specific outcomes	Assessment criteria
<i>Competence in this standard means that the learner has clearly shown that s/he is able to...</i>	<i>Tasks and activities completed by the learner contain the following evidence of competence...</i>
Define the roles and responsibilities of all the key role players in the financial management system of the organisation.	<ul style="list-style-type: none"> <li>• Financial management responsibilities of board members are defined</li> <li>• Financial management responsibilities of the director or leader of the organisation are defined</li> <li>• Financial management responsibilities of the finance officer are defined</li> <li>• The financial responsibilities of all staff and/or members are defined.</li> </ul>
Draw up a realistic budget for a specific period.	<ul style="list-style-type: none"> <li>• Realistic estimates of direct expenses (project-specific costs of staff, equipment, events etc) are defined for each activity area of the organisation's plan.</li> <li>• Realistic estimates of indirect expenses (general salaries, equipment, overheads, rent etc) are defined across the organisation.</li> <li>• A realistic estimate of income is prepared showing the estimated amounts and the source of the money.</li> <li>• The budget reflects the input of staff and stakeholders.</li> </ul>
Issue and use	<ul style="list-style-type: none"> <li>• Receipts and vouchers are issued and used correctly</li> </ul>

receipts and petty cash vouchers	<ul style="list-style-type: none"> <li>• Copies of all receipts and vouchers are kept in a reliable and accessible filing system.</li> </ul>
Maintain a cash book	<ul style="list-style-type: none"> <li>• An actual or sample cash book accurately reflects all income and expenditure with the following information: date of transaction, description, budget line item, amount, balance.</li> <li>• The balance in the cash book is reconciled with the balance on the bank statement every month</li> </ul>
Produce accurate monthly financial reports for management and other stakeholders	<ul style="list-style-type: none"> <li>• Monthly reports include             <ul style="list-style-type: none"> <li>• Summary of income</li> <li>• Summary of expenditure</li> <li>• Comparison between actual and budgeted expenditure</li> </ul> </li> </ul>
Operate a bank account	<ul style="list-style-type: none"> <li>• The learner explains the advantages and disadvantages of different types of bank accounts.</li> <li>• deposits and withdrawals are made (or the process demonstrated) correctly and in accordance with the principles and procedures of the organisation</li> <li>• candidates show or describe how they keep a record of all such transactions</li> </ul>
Describe and implement the financial policies and controls for the organisation.	<ul style="list-style-type: none"> <li>• Appropriate and detailed procedures for the following elements are described and their purpose explained:             <ul style="list-style-type: none"> <li>○ Approval of the budget</li> <li>○ The systems and controls for operating bank accounts including signing cheques, making cash withdrawals and deposits etc.</li> </ul> </li> </ul>



	<ul style="list-style-type: none"> <li>○ Operating a petty cash float</li> <li>○ Recording and managing the assets of the organisation</li> <li>○ Payment of fees and salaries</li> <li>○ Making purchases</li> <li>○ Regular independent checking of financial reports</li> <li>○ Dealing with suspected misconduct or fraud.</li> </ul>
<p>Arrange an independent annual audit for the organisation</p>	<ul style="list-style-type: none"> <li>● Describe the legal compliance issues for the type of organisation</li> <li>● Describe how an appropriate accounting officer is identified and contracted</li> </ul>

**Note:** Tasks may be presented for an actual or hypothetical organisation but must be learner’s original work and not copied from existing documents. Learners should be able to explain and justify their statements.

## FINANCIAL MANAGEMENT FOR CBOS (LEVEL 4) COURSE PLAN

### Workshop – Day 1

Time	Topic	Activity/Method	Aids/Materials
09h00	Welcome Introduction Housekeeping and Ground rules Outcomes of workshop	Registration Ice breaker Course overview and outcomes discussed and questions taken Show Money management cycle. Ask them if they know what happens in an organisation at each point on the cycle? Why do we need to follow this cycle (elicit – accountability)	Name tags Flipchart , paper and pens Prestick
09h45	Financial Management challenges and expectations	Exercise 1 - What are the challenges you are currently experiencing with money management in your organisation? Let them have a few minutes reflection and then share in pairs. Group exercise with feedback in plenary (30 min). Use this to discuss expectations	Refer to manual Exercise 1



Time	Topic	Activity/Method	Aids/Materials
		and course content.	
10h15	Money Management – terms/ definitions	Exercise 2 – break them into 6 small groups and get each group to come up with a definition for the words drawn from a hat (words Budget, Expenditure, Audit, Transaction, Income, Actual, Balance, Credit, Debit)	Refer workbook exercise 2
10h45		Tea	
11h00	Budgets	Introduce budgets and discuss in plenary. Look at project plan in the book and explain <u>activity based budget</u> versus <u>wish list</u> . Budget exercise 3 – Look at organisational budget and identify the line items in example and discuss them in plenary. Explain that there might be different budgets for different projects in an organisation – and different funders.  Then look at Exercise 4 – get groups to summarise the budget using the project plan in the workbook, discuss hidden costs and direct and indirect costs.	Refer workbook Exercise 3 and 4



Time	Topic	Activity/Method	Aids/Materials
11h55	Bank Account	<p>Ask what the different types of bank accounts are – do they know which one to choose and why?</p> <p>Discuss how you open an account as an NGO – what do you need?</p> <p>How do you then withdraw money from the account?</p> <p>Discuss the opening accounts, cheque requisitions, deposits and withdrawals.</p> <p>Discuss admin fees and transaction charges.</p>	Refer workbook section
12h15	Depositing and withdrawing	Discuss bank account – receipts and deposits. Exercise 5 – complete deposit slip with feedback – systems of accountability.	Exercise 5
12h30	Petty Cash	<p>What do you do if petty cash is needed? Discuss best method. Get them to practise in pairs (one is bookkeeper and other is treasurer)</p> <p>Exercise 6 - R500 petty cash is needed. Complete cheque requisition &amp; cheque.</p>	Exercise 6
13h00		<b>Lunch</b>	



Time	Topic	Activity/Method	Aids/Materials
13h45	Petty Cash Book	<p>Elicit steps in petty cash process from plenary. Draw diagram on board of steps in petty cash process. Either draw a big diagram on flipchart or have pictures to show (add to the diagram during course to create picture of whole process)</p> <p>Need petty cash → ask finance person → write out voucher → go spend money → bring back slip and change → sign → attached slip to voucher and fill in → file slip, give code and enter in petty cash book.</p> <p>Do Exercise 7 - Look at the receipts and complete the petty cash book (remember to discuss what to do if there is no slip?). Do closing balance together</p>	<p>Flipchart &amp; steps – Exercise 7 – blank copies of petty cash book.</p>
14h45	Cash Book	<p>What is a bank cash book? How is it different to a petty cash book? Look at example of slip, cheque requisition and bank cash book in the manual.</p> <p>Look at steps in cash book process.</p>	<p>Add to big diagram of illustrated money cycle</p>
15h00		Tea	



Time	Topic	Activity/Method	Aids/Materials
15h15	Cash book continued.	Look at the transactions in Exercise 8 for Community Care CBO. Discuss what paper work/ procedures you would need for each of these items.  Share in the plenary and discuss	Refer learner manual and see answer sheet below
16h00	Summary	Reflection and summary of the day	Flipchart ,pens
<b>16h30</b>	<b>Closure</b>	<b>Check out in the circle – evaluation on pace, content, style etc</b>	



## Workshop – Day 2

Time	Topic	Activity/Method	Aids/Materials
09h00	Welcome Review of previous day	Ask them to reflect on budget, bank account and petty cash book. Facilitator reflects on money management cycle. Brainstorming session in table groups	Flipchart , paper and pens Prestick
09h15	Petty Cash	Facilitator recaps banking process. Emphasise that money is in petty cash box. Input on petty cash process. Discuss any questions that came up over night	
09h45	Bank Cash book	Exercise 9. Introduce activity. Have copies of slips available for them to request. Do cash book example – fill in transactions on the cash book. Go around to groups and check their work/ answer questions Show them answer sheet (minus closing balance)	Copies of receipts, requisitions etc. Copy of answer sheet
<b>10h45</b>		<b>Tea</b>	
11h00	Cashbook closing balance	Ask them about how they get a closing balance? (get totals for income and expenditure and then subtract expenditure from income) Before they do this, ask them if they think there are	Copies of bank statement.



Time	Topic	Activity/Method	Aids/Materials
		<p>any transactions missing?</p> <p>Confirm that there is activity on their bank accounts which they won't have a record of (bank charges and internet deposits) – how do they find out about this?</p> <p>Bank statements!</p> <p>Provide bank statement and let them find if there are any missing transactions and add to answer sheet.</p> <p>Exercise 10 - work out closing balance. Write up answers from facilitator's answer sheet on the board.</p>	
11h45	Reconciliation	<p>Compare cash book with bank statement received at the end of the month.</p> <p>What do they notice about the bank statement? What do they notice about how the charges are done? What do they notice about the closing balance – why does this differ from the cash book. Let them discuss in 3s.</p> <p>Explain how to do the bank reconciliation. Let them practise in their 3s.</p>	Exercise 11





Time	Topic	Activity/Method	Aids/Materials
12h30	Financial Reports	Introduce and discuss financial reports. Why do we need to monitor our income and expenditure? And for who? What do reports tell us? When do we need to do them (discuss in groups). In groups look at different kinds of reports	
13h00		Lunch	
13h45	Funder reports	<p>Where do we get our information for funder reports? What are the documents we need in order to write a financial report to the funder (signed agreement, budget agreed, petty cash book and slips, cash book and slips, bank statements etc)</p> <p>In groups look at exercise 12. Discuss what are the line items? Why are these important (explain under-spend and over-spend if necessary)</p> <p>Then show how to allocate expenses, using the petty cash book.</p> <p>Get them to do the same in groups with the cash book.</p>	Exercise 12 and petty cash and bank cash exercises from Day 1 and report template



Time	Topic	Activity/Method	Aids/Materials
		Then show how to put information into categories – write this up into reports	
14h45	Role Play preparation	Role Play – Funder visit. Explain your report and give some feedback on the way the programme is going so far (one group is the funder the other the organisation). Split into 4 groups so that we have 2 role-plays.	Refer facilitator’s guide - role play activity
<b>15h00</b>		<b>Tea</b>	
15h15	Role-play	Do role play and discuss negotiating with funders.	
15h50	Summary of Day 1	Reflection and summary of the day is facilitated	Refer workbook Flipchart , paper and pens Prestick
<b>16h15</b>	<b>Closure</b>	<b>Evaluation forms are completed.</b>	<b>Evaluation forms</b>



## Workshop – Day 3

Time	Topic	Activity/Method	Aids/Materials
09h00	Review and recap (start to introduce financial policy)	Go through the cycle again and discuss the steps. Get different groups to teach the different elements as review and reflection.  Use this to start writing up some financial policies that are useful for organisations/ or questions to answer in writing financial policies	Flipchart paper
09h45	Administration	Introduce and discuss the need for record keeping – accountability!  In small groups, brainstorm all the tasks that you need to do as part of financial management and then group on table in Exercise 13	Exercise 13
10h30	Filing	In plenary/ small groups brainstorm what kinds of files you should have to support your financial administration? Talk about these in detail: <ul style="list-style-type: none"> <li>- Funder file</li> <li>- Salary file</li> </ul>	Exercise 14  Refer to manual



Time	Topic	Activity/Method	Aids/Materials
		- Asset register	
11h00		Tea	
11h15	Roles and responsibilities	Brainstorm what the roles of the various people are in terms of financial management. Then in organisations, using Exercise 14, reflect on your organisation – what current roles do these people play and what do they need to develop? What are your concerns? Share in pairs	Exercise 15
11h45	Annual Reviews	What is an annual review – get those organisations who have done this before to share with the group. What do you need to do to prepare for this? Whose responsibility is this? Who should you get to do this? Look at the audit preparation sheet in the manual – is there anything you need to add there	
12h15	Self-assessment	Use the self-assessment tool in the manual to check your understanding and to reflect on your learnings on the course. Plan some steps to improvement	Self-assessment form – Exercise 16



<b>Time</b>	<b>Topic</b>	<b>Activity/Method</b>	<b>Aids/Materials</b>
12h45	Closure	Closing comments and evaluation form	Forms in workbook



## ADDITIONAL INFORMATION

### Materials required:

- Name Tags
- Register
- Flipchart and Paper
- Koki's
- Prestick
- Evaluation Forms

### Exercise 1



#### Individual activity

What are the challenges you are currently experiencing with money management in your organisation?

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# Exercise 2



## Group activity

Below are some words that we use in financial management. **In groups, go through this list and come up with definitions.**

Budget

Expenditure

Audit

Transaction

Income

Actual

Balance

Credit

Debit

Horizontal lines for writing definitions.



### Exercise 3



### Group activity

Look at above organisational budget, identify the line items and discuss different ways to compile a budget.

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**Example of an Organisational Budget for 12 Months – June 2007 to May 2008**

Category	Activity / Item with calculation	For 12 months	Total
Stipends	Contribution to Project Manager's stipend at R500/month	R 6 000	R6 000
Set up costs for Food garden	Seeds Garden equipment Fencing for garden Volunteers to do fencing	R 400 R500 R3 500 R2 000	R6 400
Food garden	Pesticides & fertilizer - R50 /month Water at R200 per month Gardener at R1000 per month	R 600 R2 400 R 12 000	R15 000
Administration	Audit Fees Bank Costs at R100 per month Rental contribution R500 per month Stationery at R100 per month Telephone and Fax at R500/ month	R 2 400 R 1 200 R 6 000 R 1 200 R 6 000	R16 800
<b>Total</b>			<b>R45 000</b>



## Exercise 4



### Group activity

Look at above project plan and try and write this up as a budget using the template below. Remember to look for *hidden costs* (costs that you might not have thought of – like bank charges).

### Community Care’s Youth Project Budget

Line item (Activity)	Calculation	Budget per year

**Exercise 4: Possible answer sheet**

Below is a completed example of exercise 4. It is just an example of the possible answers. Each group will have different answers so use the feedback and the exercise to discuss how we draw up budgets and that because each context and project is different, each organisation will have different budgets.

It is important to remember that funders don't like to fund administration and indirect costs – so as many costs they can include in project costs the better. For example the manager's salary and the rental. Including these in project costs helps make them into direct costs.

***Example of an Organisational Budget for 12 Months – June 2007 to May 2008***

Category	Activity / Item with calculation	For 12 months	Total
Stipends	Contribution to Project Manager's stipend at R500 per month	R 6 000	R6 000
Set up costs for Food garden	Seeds Garden equipment Fencing for garden Volunteers to do fencing	R 400 R500 R3 500 R2 000	R6 400
Food garden	Pesticides & fertilizer - R50 /month Water at R200 per month Gardener at R1000 per month	R 600 R2 400 R 12 000	



			R15 000
Administration	Audit Fees	R 2 400	R16 800
	Bank Costs at R100 per month	R 1 200	
	Rental contribution R500 per month	R 6 000	
	Stationery at R100 per month	R 1 200	
	Telephone and Fax at R500/ month	R 6 000	
<b>Total</b>			<b>R45 000</b>



## Exercise 5



### Individual activity

Complete the deposit slip below and discuss different kinds of bank accounts that you have.

**Deposit Slip**

Date .....

Account Number .....

Branch.....

Name.....

Type of account.....

Amount.....

**Cheques:**

Drawers Name	Bank/Branch No.	Amount

**Depositor Details**

Name.....

Telephone no.....

Signature.....

<i>For office use only</i>	<i>Codes Tran Date</i>
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## Exercise 6



### Individual activity

Let us practice some of these steps. R500 petty cash is needed. Please complete the cheque requisition and the cheque below.

Date	Classic Cheque/-tjek		
To		Date	
	Pay		or Bearer
	Betaal		of Toonder
	the sum of		
	die bedrag van		
		R	
R			for HIV/AIDS Organisation
574	574	:021210:	28992529961

### Cheque Requisition

Date .....

Cheque no .....

Amount .....

#### Description of Expenditure

In favour of (to whom is the cheque made to?)

.....

Details of payment (what exactly is being bought)

.....

Budget Line Item .....

Funder /Budget .....

Approved by ..... Date.....

Authorised by ..... Date.....





## Exercise 7



### Individual activity

Look at the slips below and record in the petty cash book template provided.  
Discuss what to do about the handwritten note at the bottom.

<p><b>070610</b> <b>Hardware Store</b> <b>14 Nov 2007</b></p> <table> <tr> <td>Gardening Set</td> <td>R</td> <td>39.95</td> </tr> <tr> <td>Plastic Can</td> <td>R</td> <td></td> </tr> </table>	Gardening Set	R	39.95	Plastic Can	R		<p><b>Blooming Garden Centre</b> <b>13 Nov 2007</b></p> <table> <tr> <td>Spinach seeds</td> <td>R 15.00</td> </tr> <tr> <td>Tomato seeds</td> <td>R 15.00</td> </tr> <tr> <td>Onion seeds</td> <td>R 15.00</td> </tr> <tr> <td>Potato seeds</td> <td>R 15.00</td> </tr> <tr> <td>Carrot seeds</td> <td>R 15.00</td> </tr> <tr> <td>Compost</td> <td>R 35.00</td> </tr> <tr> <td>Pesticides</td> <td>R 20.00</td> </tr> <tr> <td><b>Total</b></td> <td><b>R 130.00</b></td> </tr> </table>	Spinach seeds	R 15.00	Tomato seeds	R 15.00	Onion seeds	R 15.00	Potato seeds	R 15.00	Carrot seeds	R 15.00	Compost	R 35.00	Pesticides	R 20.00	<b>Total</b>	<b>R 130.00</b>	<p><b>SHOPRITE</b> <b>Adderley Street</b> PO BOX 215 Brackenfell Tax Invoice Telephone No:021 4615650 Vat Reg No: 4420106777</p> <table> <tr> <td>D/Belle Milk</td> <td>R35.89*</td> </tr> <tr> <td>Instant Coffee750g</td> <td>R27.49</td> </tr> <tr> <td>Wht sugar2.5kg</td> <td>R13.29</td> </tr> <tr> <td>Peanut Butter</td> <td>R13.99</td> </tr> <tr> <td>Margarine</td> <td>R14.45</td> </tr> <tr> <td>Soup Mix</td> <td>R5.99</td> </tr> <tr> <td>Soya Mince</td> <td>R9.49</td> </tr> <tr> <td>Bread</td> <td>R3.39</td> </tr> <tr> <td>8 BAL DUE</td> <td>R123.88</td> </tr> <tr> <td>Cash</td> <td>R150.00</td> </tr> <tr> <td>Cash Rounding</td> <td>R0.03</td> </tr> <tr> <td>Change</td> <td>R26.15</td> </tr> </table> <p>Cashier name Khanyisa Ngobo 004 003 10:13&gt;28 11 Nov 07</p>	D/Belle Milk	R35.89*	Instant Coffee750g	R27.49	Wht sugar2.5kg	R13.29	Peanut Butter	R13.99	Margarine	R14.45	Soup Mix	R5.99	Soya Mince	R9.49	Bread	R3.39	8 BAL DUE	R123.88	Cash	R150.00	Cash Rounding	R0.03	Change	R26.15
Gardening Set	R	39.95																																														
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Cash Rounding	R0.03																																															
Change	R26.15																																															
<p><b>Xoli's Spaza Shop</b> <b>15 Nov 2007</b></p> <table> <tr> <td>Samp</td> <td>R 9.95</td> </tr> <tr> <td>Soup Mix</td> <td>R 7.95</td> </tr> <tr> <td>Bread</td> <td>R 5.95</td> </tr> <tr> <td><b>Total</b></td> <td><b>R 23.85</b></td> </tr> </table>	Samp	R 9.95	Soup Mix	R 7.95	Bread	R 5.95	<b>Total</b>	<b>R 23.85</b>																																								
Samp	R 9.95																																															
Soup Mix	R 7.95																																															
Bread	R 5.95																																															
<b>Total</b>	<b>R 23.85</b>																																															

*Fresh vegetables were bought from a street vendor:*

<i>Carrots 2 bunches for</i>	<i>R5-00</i>
<i>Onions 1 Bag</i>	<i>R10-00</i>
<i>Tomatoes 1 Bag</i>	<i>R6-00</i>
<i>Potatoes 1 Bag</i>	<i>R10-00</i>
<i>Total</i>	<i>R31-00</i>

**Petty cash book template**

Petty Cash Book for month:							Reporting		
Date	Reference nr.	Recipient- who did you pay	Description What did you buy	Income	Expenditure	Cash Balance	Documentation attached?	Funder	Budget Line Item
			<i>Opening Balance</i>						
							Yes/No		
							Yes/No		
							Yes/No		
							Yes/No		
							Yes/No		
							Yes/No		
							Yes/No		



**Petty cash book example**

Organisation's name: Community Care									
Petty Cash Book for month: Nov 07							Reporting		
Date	Reference nr.	Recipient- who did you pay	Description What did you buy	Income	Expenditure	Cash Balance	Documentation attached?	Funder	Budget Line Item
1 Nov 07			Opening Balance			R0.0			
1 Nov 07	Chq no 11	Petty Cash	Petty cash cheque cashed	R500.00		R500.00	Yes		
11 Nov 07	070609	Shoprite	Soup Ingredients		R 123.88	R376.12	Yes		
13 Nov 07	070610	Blooming Garden centre	Seedlings for Veg garden		R130.00	R246.12	Yes		
14 Nov 07	070611	Hardware Store	Equipment for Garden		R59.90	R186.22	Yes		
15 Nov 07	070612	Xoli's Spaza shop	Food for soup kitchen		R23.85	R162.37	Yes		
20 Nov 07	070613	Bought from street vendor	Food for soup kitchen		R31.00	R131.37	Yes		



							Yes/No		
							Yes/No		
							Yes/No		

*Closing balance = R131.37*

*Checked by M. Sindo 1 DEC 2007*



## Exercise 7 (continued)



### Individual activity

Now do the closing balance for Community Care’s November petty cash book. How much should be left in their petty cash box?

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## Exercise 8



### Group activity

#### Answer sheet

***For all the payments, there should be an approved budget for these items!***

- 05/11 Cheque no 11 was used to pay R1500.00 for rent to ABC school for office space – ***Cheque requisition and cheque and lease agreement/invoice***
- 05/11 Received a cheque of R3000.00 from Galaxy cc. as a donation – ***Receipt and deposit slip completed***
- 07/11 Cheque no’s 12-14 were used to pay salaries for the October -

R2000.00 to Mrs Mpho Sibiya, R1500.00 to Mr Daniels and R 1500.00 to Ms Kariem - **Signed 'payslips' (salary register as well), cheque requisition, signed contracts**

- 10/11 Sold T-shirts and calendars that were donated by XXX for R250.25 at a fundraising event held in Muizenberg.- **receipts, deposit slip**
- 15/11 Bought educational toys from Game stores for R2 305.46 (cheque 15) – **cheque requisition, slip from game**
- 16/11 Received outstanding crèche fees for October amounting to R1210.00 – **receipts (signed) from those that paid, deposit slip**
- 17/11 Bought meat from Meatrite for crèche and youth project costing R700.16 and used Cheque no 16 – **cheque requisition and slip from meatrite**
- 17/11 A donation of R150.00 was received from Mrs Banda towards year end programme- **receipt and deposit slip**
- 17/11 Bought stationery from Nazo Supermarket amounting to R216.20 with cheque no 17- **Cheque requisition, slip from Nazo**
- 18/11 Paid R599.99 to PrintoPlus for the order of cartridge and photocopy paper using cheque no 18- **Invoice from Printo plus, cheque requisition**
- 20/11 Paid R100.00 to the municipality for water and rates with cheque no 19 – **water and rates bill and cheque requisition**
- 23/11 Paid Mr Zungu R90.00 for hiring his transport for a school outing, (chq no 20) – **signed slip from Mr Zungu saying what money is for, Cheque requisition**
- 25/11 Bulk shopping at Macro paid by cheque no 21 for R 7550,00 – **slip & requisition**



- 29/11 Bought paint brushes R125.65 from Art Supplies (cheque no 22) – ***Slip & requisition***
- 30/11 Paid R50.00 to Mr Gray for transport to treasurers training (cheque no 23)- ***signed slip (invite to training), cheque requisition***
- 30/11 Donation (cheque) received from FNB for R50000 for soup kitchen equipment – ***receipt and deposit slip***



## Exercise 9



### Individual activity

Please complete the following based on exercise 8 (see below forms and blank templates that you can print out for this exercise):

1. Issue receipts for those transactions that need receipts.
2. Prepare a deposit slip for the transactions on the 16/11.
3. Prepare cheque requisitions for the payments on the 17/11. (Discuss the supporting documents that you would require for each payment and make a note on the cheque requisitions.)
4. Explain step by step what is needed to pay PrintoPlus by cheque.

Now enter all these transactions into your bank cash book (using the blank cash book example provided).



**Deposit Slip**

Date .....

Account Number .....

Branch.....

Name.....

Type of account.....

Amount.....

Cheques:

Drawers Name	Bank/Branch No.	Amount

**Depositor Details**

Name.....

Telephone no.....

Signature.....

<i>For office use only</i>	<i>Codes Tran Date</i>
----------------------------	------------------------



### Cheque Requisition

Date .....

Cheque no .....

Amount .....

#### Description of Expenditure

In favour of (to whom is the cheque made to?)

.....

Details of payment (what exactly is being bought)

.....

Budget Line Item .....

Funder /Budget .....

Approved by ..... Date .....

Authorised by ..... Date .....



No: 0017

Received from.....

The sum of .....

.....Rand

.....Cent

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for .....

No: 0018

Received from.....

The sum of .....

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for .....

No: 0019

Received from.....

The sum of .....

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No: 0020

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No: 0025

Received from.....

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## Exercise 10



### Individual activity

#### Closing cash book balance

Let's practice doing a closing balance. If the bank cash book's opening balance on the 1/11 is R5 000.00, what will the closing balance on the 30/11? Closing balance is \_\_\_\_\_ (see below for some tips on how to do this!)

#### Remember the steps explained above:

1. Check the bank statement (below) to find those transactions that are not recorded on your cash book but that occurred in that month. Look for: Bank charges as these are also an 'expense' on our account and electronic deposits into our bank account which are income
2. Add up all the income
3. Add up all the expenditure
4. Minus the expenditure from the income
5. This is then your **closing balance**



## Cash book

Organisation's name: Community Care								
Bank Cash Book for month: June 07						Reporting		
Date	Cheque or other reference nr.	Recipient (who did you pay)	Description (what did you buy)	Income	Expenditure	Document attached?	Funder	Budget Line Item
24 June 07	Chq no 10	Pick 'n Pay	Gardening equipment			Yes/No		
						Yes/No		
						Yes/No		
						Yes/No		
						Yes/No		
						Yes/No		
						Yes/No		
						Yes/No		
						Yes/No		
						Yes/No		
						Yes/No		



## Cash book – Answer sheet

Organisation's name: Community Care								
Bank Cash Book for month: June 07						Reporting		
Date	Cheque or other reference nr.	Recipient (who did you pay)	Description (what did you buy)	Income	Expenditure	Document attached?	Funder	Budget Line Item
01/11/07			Opening Balance	R 5 000.00				
05/11/07		Community Care	Donation Galaxy CC	R 3 000.00		Yes/No		
05/11/07	Chq 11	ABC School	Rent		R 1 500.00	Yes/No		
07/11/07	Chq 12	Mrs M Sibaya	Salary for October 2007		R 2 000.00	Yes/No		
07/11/07	Chq 13	Mr Daniels	Salary for October 2007		R 1 500.00	Yes/No		
07/11/07	Chq 14	Mrs Karriem	Salary for October 2007		R 1 500.00	Yes/No		
10/11/07		T-shirts sold	Donated by XXX	R 250.25		Yes/No		
15/11/07	Chq 15	Game Stores	Educational Toys		R 2 305.46	Yes/No		
16/11/07		Fees received	Outstanding crèche fees for October 2007	R 1 210.00		Yes/No		
17/11/07		Community Care	Mrs Banda	R 150.00		Yes/No		
17/11/07	Chq 16	Meatrite	Meat for crèche and youth project		R 700.16	Yes/No		
17/11/07	Chq 17	Nazo Supermarket	Cleaning Materials		R 216.20	Yes/No		





18/11/07	Chq 18	Printoplus	Stationery		R 599.99	Yes/No		
20/11/07	Chq 19	Municipality	Water and Rates		R 100.00	Yes/No		
23/11/07	Chq 20	Mr Zungu	Transport for school outing		R 90.00	Yes/No		
25/11/07	Chq 21	Macro	Bulk shopping for groceries		R 7 550.00	Yes/No		
29/11/07	Chq 22	Art Supplies	Paint brushes		R 125.65	Yes/No		
30/11/07		FNB	Soup kitchen Equipment	R 50 000.00		Yes/No		
30/11/07	Chq 23	Mr Gray	Transport from Mitchells Plain		R 50.00	Yes/No		



**Example of bank statement**

<b>KHAYELITSHA BANK</b>					
Sisonke AIDS Project			Page 1		
Statement for 1 to 30 November 2007					
Statement number 12					
Cheque Account Number 5510203545					
<b>Date</b>	<b>Transaction Description</b>	<b>Charges</b>	<b>Debit Amount</b>	<b>Credit Amount</b>	<b>Balance</b>
01/11/07	Balance b/f				R 5 000.00
09/11/07	Cheque 11	R 15.00	R 1 500.00		R 3 500.00
09/11/07	Cheque 12	R 15.00	R 2 000.00		R 1 500.00
09/11/07	Cheque 13	R 15.00	R 1 500.00		R 0.00
12/11/07	Galaxy			R 3 000.00	R 3 000.00
18/11/07	Cash Deposit			R 1 610.25	R 4 610.25
20/11/07	Electronic Deposit - FFF			R 11 000.00	R 15 610.25
21/11/07	Cheque 15	R 23.00	R 2 305.46		R 13 304.79
	Cheque 14	R 15.00	R 1 500.00		R 11 804.79
	Cheque 18	R 6.00	R 599.99		R 11 204.80
22/11/07	Cheque 16	R 7.00	R 700.16		R 10 504.64
	Cheque 17	R 2.00	R 216.20		R 10 288.44
23/11/07	Cheque 19	R 1.00	R 100.00		R 10 188.44
	Cheque 20	R 0.90	R 90.00		R 10 098.44
	Cheque 21	R 75.00	R 7 550.00		R 2 548.44
30/11/07	Cheque 23	R 0.50	R 50.00		R 2 498.44
	Transaction Fees		R 175.40		R2 323.04
	Admin Fee		R 17.40		R2 305.64



## Exercise 11



### Individual activity

Complete bank reconciliation using your completed cash book above and the bank statement below.

**Bank reconciliation statement**

Bank Reconciliation Statement			
<b>Month:</b>			
<b>Bank Statement no:</b>			
Details			Amount
Balance as per <b>bank statement</b> at the end of the month			
<i>Less outstanding Cheques</i>			
Cheque number	Date	Amount	<i>(note here when cashed)</i>
<b>Total of all outstanding cheques</b>			
<b>Sub-total</b>			
Subtract total outstanding cheques from the bank balance			
<i>Add: Outstanding deposits</i>			
Date received	Received from	Amount	<i>Note here when deposited</i>
<b>Total of all outstanding deposits</b>			
<b>Total</b>			
(subtotal plus total of outstanding deposits)			
Cash Book balance _____		Date _____	
Completed by: _____		Checked by _____	



**Bank reconciliation statement – Answer sheet**

Bank Reconciliation Statement			
<b>Month:</b>			
<b>Bank Statement no:</b>			
Details			Amount
Balance as per <b>bank statement</b> at the end of the month			R2 305.64
<i>Less outstanding Cheques</i>			
Cheque number	Date	Amount	<i>(note here when cashed)</i>
22	23 November	R125.65	
<b>Total of all outstanding cheques</b>			R125.65
<b>Sub-total</b>			R2 179.99
Subtract total outstanding cheques from the bank balance			
<i>Add: Outstanding deposits</i>			
Date received	Received from	Amount	<i>Note here when deposited</i>
30/11/2007	FNB	R50 000.00	
<b>Total of all outstanding deposits</b>			R50 000.00
<b>Total</b>			R52 179.99
(subtotal plus total of outstanding deposits)			
Cash Book balance	R52 179.99	Date	_____
Completed by:	_____	Checked by	_____



## Exercise 12



### Group activity

Looking at the budget below, discuss. As you can see they have a budget of **R214 000**. Remember that budget is just what you plan! Only a record of expenditure shows what you actually spent.

- Identify the budget line items to be used in the financial report
- In groups, look again at your petty cash book for November – allocate each expense from the petty cash book to a funder and budget line item (TIP: Some items might not be covered by this funding agreement)
- Then do the same with your bank cash book for November

### Community Care Youth Project Budget

Category	Activity / Item	Per month	Per Year	Total
Salaries	Manager (3/4 of salary)	R 2 000	R 18 000	R 54 000
	Life skills Facilitator	R 1 500	R 18 000	
	Sport Coach	R 1 500	R 18 000	
Project Costs	Educational Materials and Sport Equipment	R 1 250	R 15 000	R 139 360
	Meals (50% contribution)	R 10 000	R 120 000	
	Transport		R 2 000	
	Stationery and Postage		R 2 360	

Administration	Audit Fees		R 3 600	
	Bank Costs	R 200	R 2 400	
	Rental (contribution)	R 600	R 7 200	
	Cleaning and Maintenance	R 120	R 1 440	
	Telephone and Fax	R 500	R 6 000	R 20 640
<b>Total</b>		<b>R 16 300</b>	<b>R 140 000</b>	<b>R 214 000</b>

Remember that some items can fit in more than one category – if this is the case then you need to select the budget line item it should fit with. For example you might be able to include paper under stationery or educational materials.

## Exercise 13



### Individual activity

There are a number of different ways to write a financial report. Below is one example.

- d) Look for similar line items in your cash books and then add them together and put the total in the financial report under the correct month and next to the right line item

**Template for annual report**

Funder:	Annual	Actual Expenditure												DIFFERENCE	COMMENT		
	BUDGET AGREED	Months of the year														BUDGET AGREED MINUS ACTUAL EXPENDITURE	
<b>ACTIVITIES</b>															<b>SUM</b>		
<b>TOTALS</b>																	
Income received by organisation																	
Payments made by organisation																	
Date received																	





**Annual report – Answer sheet**

Funder: Friendly	Annual	Actual Expenditure												DIFFERENCE BUDGET AGREED MINUS ACTUAL EXPENDITURE	COMMENT		
	BUDGET AGREED	Months of the year															
Organisation:		Nov												SUM			
<i>Salaries</i>																	
<i>Manager</i>	R 18 000	R1 500.00												R1 500.00	R 16 500.00		
<i>Life skills facilitator</i>	R 18 000	R1 500.00												R1 500.00	R 16 500.00		
<i>Sports coach</i>	R 18 000	R1 500.00												R1 500.00	R 16 500.00		
<i>Creche Project costs</i>																	
<i>Educational Materials &amp; sports Equipment</i>	R 15 000	R2 431.11												R2 431.11	R 12 568.89		
<i>Meals (50% contribution)</i>	R120 000	R 8 428.89												R 8 428.89	R 111 571.11		
<i>Transport</i>	R 2 000	R140.00												R140.00	R 1 860.00		
<i>Stationery and postage</i>	R 2 360	R599.99												R599.99	R 1 760.01		
<i>Administration</i>																	
<i>Audit fees</i>	R 3 600	R0.00												R0.00	R 3 600.00		
<i>Bank costs</i>	R 2 400	R192.80												R192.80	R 2 207.20		
<i>Rental contribution</i>	R 7 200	R600.00												R600.00	R 6 600.00		
<i>Cleaning/Maintenance</i>	R 1 440	R216.20												R216.20	R 1 223.80		



<i>Telephone and Fax</i>	R 6 000	0.00												R0.00	R 6 000.00	
<b>TOTALS</b>	<b>R214 000</b>	<b>R17 108.99</b>												<b>R17 108.99</b>	<b>R 196 891.01</b>	
Income received by organisation																
Payments made by organisation																
Date received																





## Group activity

### Role play – Funder visit

Facilitator divides participants into groups of 4 (depending on the overall size of the group. Needs to be even number of groups, with about 4-5 people in each)

#### There are 2 different roles:

- 2 of the groups are funders who have received November's monthly report from Community care and are coming to do a site visit.
- The other 2 groups are Community care. The funder has told them that they are coming to do a visit and they need to prepare for the meeting.

#### The funder group needs to consider:

- What kind of questions should they ask
- What feedback could they give?
- What are they interested in knowing about the organisation and their programmes?
- Do they have any concerns about the November financial report that they would like to raise or check?

#### The CBO group needs to consider:

- How can they best prepare for the funder?
- What kind of questions might they ask and what information might they need?

- Who should be at the meeting?
- What would they like to show the funder?

### **Discussion in plenary**

The facilitator needs to keep in mind these points for the discussion:

How can we prepare for funder meetings? What do we need to consider in terms of content, presentation, activities etc? Who should be part of these meetings? How do we address issues such as over-spending or under-spending?

### **Time Allocated:**

Preparation: 15 minutes +

Role play: 15 minutes +

Feedback: 15 minutes in plenary

Total: 45 minutes



## Exercise 14



### Group activity

How do you manage the money in your CBO? List what you do daily, once a week, once a month. Share with others.

Daily	Weekly	Monthly



## Exercise 16



### Individual activity

List the current financial responsibilities of these role players in your organisation:

#### The board

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#### The manager

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**The financial administrator**

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**Other staff**

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For all the above role-players, list what new responsibilities they could take on, to improve the financial management of your organisation.

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## SELF-ASSESSMENT

### Exercise 17



#### Individual activity

Please tick what your organisation does. This checklist will give you an indication of the areas that need focused attention.

#### Does your organisation:

Check that Financial Management of systems and controls do not rest with one person BUT that the responsibilities are shared	
Check that finance policies allow that more than 1 person (employee or governing board member) is able to sign requests for payments and cheques, approve payments and withdraw money from the bank.	
Check that the bank reconciliation is done by someone who does not sign the cheques?	
Check that the financial records (Petty Cash and Cash Book) are signed by a person other than the person completing the records?	
Check that funders and the governing board receive monthly financial reports?	
Check that an annual external audit is done?	

## Managing finances

Check that the signatories sign all cheques or requests for payment?	
Confirm that cheques are crossed unless it is a cheque which needs to be cashed over the counter. (If this is the case, the person cashing the cheque MUST produce his/her ID book).	
Check that the cheque book and petty cash is kept in a safe, locked location?	
Withdraw money without the necessary withdrawal request?	
Check your bank balance before writing a cheque?	
Do monthly BANK reconciliations?	

## Managing receipts

Issue a receipt for money coming into the organisation?	
Bank this money FIRST before spending?	
Leave receipt books where others have access?	

### Managing expenditure

Check that all expenditure is approved and attached to an approved budget?	
Obtain quotes before you purchase equipment or other services?	
Ask for an invoice for services you received?	
Monitor your budget against expenses? (to ensure that you can afford the services or equipment)	
Check that funds are available before you make payments?	

### Managing petty cash

Complete a petty cash voucher before any money is given to others?	
Remember to put PAID on the invoice/receipts?	
Update your petty cash book on a daily basis?	
Keep a record of the balance in petty cash?	
Accept IOU's or give loans from petty cash?	

### Monthly checks

Check that funds have been received every month (check the deposits)?	
Check all transactions in your cash book?	
Compare the cash book with the bank statement?	
Do the bank reconciliation?	

**Identify the main areas that you would like to develop in terms of financial management in your organisation.**

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**Select 3 steps that you can take when you return from this course in improving your financial management systems:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_



## Course evaluation form

Date: \_\_\_\_\_

Facilitator/s: \_\_\_\_\_

**What did you like about the course?**

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**What part of the content was most useful to you?**

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**What was not useful to you?**

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**What did you not like or would change about the course?**

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**Please rate the following (circle or underline your choice):**

<b>Facilitation</b>	Excellent	Good	Not Good
<b>Pace</b>	Perfect	Too fast	Too slow
<b>Content</b>	Appropriate	Not appropriate	

**Do you have any other comments or feedback for the facilitator/s?**

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**What support would you like in implementing the learnings from this course?**

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