My Community School

Manual
of
Financial Procedures

(based on GNU Cash)

Version 1.0 dated 24-Oct-2023

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1. Account Structure

Overview: The accounts system is to be structure to accommodate and monitor the flows of funds in essentially a school environment to reach a target level of profitability. The student (with the parent) is the beneficiary of services and supplies available at the school and the student therefore is, in a business sense, is a customer. The school provides an education service which are paid for in term fees but there are other services such as daycare as well as finite products in terms of lunches, school uniforms and other scholastic supplies. The bank may have certain charges that are direct consequence of a depositing a term fee – therefore to be incorporated into the billing structure. The expense and liability structure would be similar to business accounts. The software environment with be defined by the latest version of GNUcash (currently V5.4.0)

1.0 Setting Preferences – GNUcash

From the toolbar:Edit → Preferences, the following among many settings should be considered (the buttons are filled with clicked on):
1. Accounting Period: from start of year (01Jan) to end of year (31Dec)
2. Accounts: Default Currency; select UGX (Uganda Shilling) and click the button on.
3. Date/Time: UK format dd/mm/yy or the ISO format yyyy-mm-dd
4. Reports: Choose Default Currency; select UGX (Uganda Shilling) and click the button on.
5. Windows: Show close button on notebook tabs - click the box button on

Note: Terms used by GNUcash;
Customers (pupil accounts) have 'Invoices' by which term fees are requested from parents
Employees have 'Vouchers' by which salaries are paid.
Vendors have 'Bills' which are to be settled – URA and NSSF are treated as vendors.

1.1 Structure – Chart of Accounts

1.1.0 Coding of Accounts
GNUcash by default organizes account headings in alphabetical order within the main groupings. The account codes themselves play a secondary role to these headings. It is suggested that one uses a numerical or alphanumeric code as follows:
Assets: Code starts with 10001 or A0001
Liabilites: 20001 or B0001
Equity/Capital: 30001 or E0001
Income: 40001 or N0001
Expenses: 50001 or X0001

1.2 Entry Format of Postings

1.2.1 Tagging of Posting Entries: All postings will relate to serialized documentation and postings are to made to facilitate tracking. Therefore, the following style, a letter with 5digits, will be used:
- Letter "D#####" for deposits: such that all deposit slips numbers will begin with this letter.
- Letter "Q#####" for cheques: such that all cheque numbers will begin with this letter
- Letter "V#####" for vouchers: such that any expense voucher numbers will begin with this letter

- Letter "C#####" for payments: such that all cash payment voucher numbers will begin with this letter

TechNote 1.2.1: GNUcash will portray the posting in this manner (in "Transaction Journal" mode) for an imprest posting of an expense voucher(eg.V00088 against a cash payment voucher(eg. C01999). Note how the description starts with the voucher number as for easy reference retrieval.
- <u>For imprest payments</u>, all postings will have the payment voucher number in the "Num" column and the "Description" field will always begin with the expense voucher number.
- <u>For cheque payments</u>, all postings will have the cheque number in the "Num" column and the "Description" field will always begin with the voucher number.
- <u>For bank deposits</u>, all postings will have the deposit slip number in the "Num" column and the "Description" field will always begin with the receipt number

Example-1.2.1: A posting example via the chequing account in GNUcash.

Date	Num	Description	<set descript field>	Total Receive	Total Spend	Balance
2008-11-05	C1999	V0088 Kitchen Gas & Cups12			80,000	324,500
		Gas Bottle 15kg	Expenses: School Supplie	60,000		
		Cups 12	Expenses: School Supplie	20,000		
		V0088 Kitchen Gas & Cups12	Assets-Petty Cash		80,000	

2. Income

2.1 Income – Fees

2.1.1 **Preliminaries:** All term fees (including any other services or supplies) are firstly registered on a fee note/invoice to a pupil on which payment is made to the fees bank account thereafter. The deposit slip and fee note/invoice (yellow copy) are to be sent to Accounts. Deposit slips are to be receipted once they are reconciled with the bank statement. Invoices should state that they are "due on demand" with the note "invoices older than 30 days attract 2.5% per month interest charge".

2.1.2 **Creating a Pupil (Customer) Account** [GNUCash:->Business->Customers->New Customer]: Each pupil is to have a customer account where a "Customer" code is created using capital "P" as a letter followed by 3 characters (the first two characters of the pupil's last name and the first character of his first name) the 3 digits; eg. PXXX001 for the first pupil, PXXX002 for the second pupil having the same name combination and so forth. This number will be the same number as the "pupil's number" when issuing receipts. That said above, one could simply have customer accounts starting with P00001.

The parent or guardian names and contact information will appear in the "billing address" (complete with any notes); that is physical address, mail address, mobile phone numbers and email addresses.

Under "Billing Information" the chosen currency should always be UGX, the "Terms" could be 15 days and "Tax Included" - should be "No".

2.1.3 **Creating an Invoice** [GNUCash:->Business->Customers->New Invoice]: All invoices must be tagged to a customer and hence the customer account must be created first. When creating invoices, it is also useful to have a "Charge Sheet" where the charges are laid out in table form for any school service or uniform etc is known;

Charge Sht   **Yr2012**

Description	Code	Sub-Cat	Amount
New Registrations			
	NREG	Baby	175,000
Term Fees			
	TFBY	Baby	350,000
	TFBG	Beginner	300,000
	TFMD	Middle	350,000
	TFTP	Top	400,000
Day-Care			
	DC30	Month	220,000
	DC01	Daily	15,000
Lunch Prog			
	LP30	Month	100,000
	LP01	Daily	5,000

After opening the "new" invoice, the first task is to create an invoice "ID" or number. The invoice numbers should be created in sequential series:

- Letters "INV#####" for invoices: such that all invoice numbers will begin with followed by 5 digits eg. INV00018 for invoice number 18,

Then select the "Customer", using the "Select" dialogue wherein one can quickly find the pupil's number by choosing "Customer ID" and typing in the first two letters of the pupil's number then select the actual number. Once the correct customer is selected and registered in the dialogue box, press "OK" button.

Pressing the "OK" button, brings up the "Edit Invoice" dialogue box. Go to "Invoice Entries", enter
- the date (the current day will always be the default)
- the description (as per your charge sheet: eg. "Term Fees – Class2" (done when posting invoice)
- the action (optional) – leave blank
- the income account: eg Income:TermFees
- the quantity: usually "1".
- the unit price: eg the fee for the term such as "500,000"
- finally "Post" the invoice.

Note:
- Using the same description, GNU Cash fills in the rest as the last time the description was used.
- an invoice can be "duplicated" and by changing invoice number and customer, quickly create other invoices of identical charges.

2.1.4 **Paying the Invoice** [GNUCash:->Business->Customers->Process Payment or Find Invoice (and then process payment)]. In the "Payment Information" dialogue box, the Num "box" require a cheque number or Deposit slip number so that it can be find on the bank account. Secondly, the correct "Transfer Account" is to be chosen; usually in the Chequing/Income bank account.

2.1.5a **Special Cases: Customers with Arrears at the Start of the Year**; In this case an invoice with the invoice "number" will be entered as "StartBal-PXXX##" where PXXX## is the pupil's number. The description will have the same "StartBal" where the Income Account chosen will be Assets:Term Arrears with the amount owing in the "UnitPrice" and the quantity as "1".

2.1.5b **An Invoice that is Cancelled or accidentally duplicated:** Where it is not possible to delete the invoice, it is possible to "Unpost" it (if it is posted) and when unposted, the invoice can be made inactive by clicking of the "Active" button and the invoice number tagged with the description "redundant" when reposting.

2.2 Other Income

2.2.1 **Penalty Fees:** During the term, there may be need to raise an invoice for a particular service or supply rendered to a pupil. For example, if a pupil is picked very late from school, there is a charge for servicing a late pickup which is registered on an invoice and, after payment, a receipt is issued.

2.2.2 **Donations:** Should good-wisher make a donation to the school, the donation will be receipted under "Income:Donations". Should the donation be in kind, there are two categories; donation that falls within an expense line item and those that do not. For a donation in kind of say, "milk", then the milk is given a value and post this value post to "Income:Donations" against a corresponding debit of the same value is posted against "Expenses:SchoolLunch". If the donation in kind is not within the expense items, then arrangements could be made to sell the item wherein the proceeds are then posted like any other cash contribution.

3. Expense and Purchases Documentation

3.1 Expense Documentation

Overview of Expenses and Purchases: Based on the bi-monthly budget, funds are received on the operations account where cheques are drawn for utility bill, milk payments, staff payments and petty cash. All these withdraws are to be registered on the ledger with any outstanding accountability no greater than 14 days.

3.1.1 Cash Transactions: Requests are raised in the form of an LPO with the details of quantity and specification then submitted to the authorizing officer. The authorizing officer affirms the correct pricing and endorses the LPO. Accounts/Imprest holder then releases the funds upon the endorsement of the LPO by the payee. The receipts for the LPO are expected to be furnished within that working

day. Where no receipts were furnished, a Payment Voucher is raised to for the supplier to sign or to affirm the correctness of the purchase by the authorizing officer.

3.1.2 Cheque Payments: For utilities, the authorizing officer checks the bill for correctness and endorses it for payment. Similarly, the staff pay slips, PAYE, NSSF and any other documentation on which cheque payment is based, the authorizing officer checks the document for correctness and endorses it for payment.

4. Staff

Overview: There are basically two categories: Staff and Casual Labour. All staff members are to have their respective staff file and are expected to register daily their attendance to work in a work log book. Casual labour will register on a daily work job card as to be part of the payment documentation at the end of the task period.

4.1 Personnel Files

4.1.1: Creation of a personnel file for each member of staff wherein the follow documentation will be stored

- Individual terms of reference
- Copy of contract (in the case of temporary and permanent staff but not casual labour)
- Copy of ID card or passport
- Medical certificate
- Monthly Payslip
- Periodic Performance evaluations
- Record of work days that include reporting and departing times.
- Leave Requests

4.2 Payroll

4.2.1 The payroll is to be centralized but the payslip will be created to respect the confidentiality of one's pay and hence issue on individual basis with a copy in the personnel file for tax verification purposes. An employee account is established with a selected employee number, using the format of two fixed letters EM and two digits XX such as EMXX, for example a teacher Rose Mukasa could have an employee EM001 as the first employee on the staff register.

4.2.2 The payment period: There will be the staff mid-month advance and end of month pay. The mid-month advance, these disbursements – transaction detailed with each employee advance - are posted against the "Staff Advances" account.

4.2.3 Benefits and Medical Allowances: Any benefit or allowance given to a staff member is subject to taxation and to be considered part of the salary. However, if MCS directly pays medical receipts say up to 6% of gross monthly salary, depending on the school's staff policy, such a the charge becomes a medical "expense" and not liable to income tax.

4.2.4 PAYE and NSSF: From the accumulative sums of PAYE and NSSF (employee)+ (employer), cheques are to be raised and forwarded to URA and NSSF respectively before the 15th of every month. Then create an expense voucher (or otherwise named as a payslip) with YY-MMM-XX where YY is the year, MMM is the three letter represents a 3-letter code for the month and XX is the 2 digit code of the employee.

The gross salary is posted against the Wage expense account to the "Payroll" liability account, with deductions of 5% NSSF (a negative figure of 5% gross salary posted to a liability account called "NSSF Total") and deductions of PAYE (a negative figure according to the wage scale and posted to a liability account called "PAYE"). Finally, separate transaction for the 10% of all staff wages is posted to the same liability account "NSSF Total" against the expense account called "NSSF Employer".

4.2.5 **Paying Wages:** From the employee account, the corresponding payslip is settled with a corresponding cheque or an entry on a bank letter to settle the employee payment. Two other cheques are raised for NSSF and URA to clear the month's posting to the two liability accounts: "NSSF Total" and "PAYE". These payments should reduce the three liability accounts: "Payroll","NSSF Total" and "PAYE" should all be reduced to zero.

5. Inventory

5.1 Capital Assets (Fixed Assets)

5.1.1 Definition: Capital assets are tangible long-term assets used in the operation of the organization such as vehicles, office furniture, equipment, etc. The total cost of a capital asset should include the purchase price, transportation, clearing charges and taxes, installation costs, survey fees, etc.   These are most of the major categories:

- **Land** is the creation of God and is the earth on which the organisation carries out its business. It can take the form of Free Hold or Lease Hold.

- **Buildings** are the constructions and/or erections made on land by use stones, bricks, concrete, timber, mud etc.

- **Motor Vehicles** are the automotive or any self propelled machines that may be used for transport or transportation purposes.

- **Scholastic Equipment** are the resources that would assist the teaching staff to perform their work and provide a suitable educational environment. Eg. Overhead projectors, video equipment, etc.

- **Furniture** are the resources that would make the staff comfortable while carrying out their official duties, they also include items that would make the ACK premises more presentable.

- **Office Equipment** are the resources that would assist staff to perform their office duties and produce good results.

The above are the resources that are not meant for sale, but to be used to increase the teaching capability and environment of the organisation.   This is in contrast to Current Assets which are meant for resale, immediate dues to the organisation from clients, others or the liquid cash itself. They include but not limited to: Debtors, Bank balances, cash in hand and imprest amounts.

The account codes under the assets are as follows;

LB - Land and Building – Cost

MV- Motor Vehicles – Cost

SE - Scholastic Equipment - Cost

FQ - Office Furniture and Equipment – Cost

5.1.2 Scope: MCS capitalizes long-term assets which cost in excess of 500,000UGX per item purchased. For renovations and alterations to any constructed and rented buildings, the capitalisation limit will be any amount of 10 millionUGX and above.

5.2 Fixed Asset Register

5.2.1 Aspects of the Registry: It is always appropriate to have a permanent record of all such assets, such a record is called a Fixed Assets Register. The practice of maintaining such registers is called a system

The register contains the history of the FIXED ASSETS as listed below:

· Asset Class/Code,

· Asset cost,

· Asset date of acquisition,

· Asset expected useful life,

· Asset Depreciation rate.

All assets held by MCS should have the initials MCS as their first identification code and the number of the asset. E.g. the first motor vehicle for MCS will have an identification of MCS/MV01. Where;

MCS – My Community School

MV – Motor Vehicle

01- Represents the position of first motor vehicle for Kampala Office

5.2.3 The purposes of the fixed asset register are:

a) To provide a means of controlling acquisition, disposal and transfer of valuable property.

b) To allow assets to be checked regularly in order to avoid misuse of misappropriation.

The fixed asset register as in appendix (xx) should include the following details:

a) Date of acquisition

b) Description

c) Cost – or value (reference to payment voucher)

d) Location

e) Manufacturer's serial number (if available)

f) MCS serial number

Each asset should be separately identified to aid reconciliation with the asset register.

5.2.4 Inspection Period: At least once a year each asset should be inspected to confirm its existence, location, usefulness and condition.

5.2.5 Identification: All assets must have the MCS identification number and have engraved on them.

5.3 Financial Procedures- Fixed Assets

5.3.1 Budgetting for Fixed Assets: A plan for the acquisition of fixed assets should be incorporated into the annual budget, and major disposals should be identified and planned for during the budget process.

5.3.2 Acquisition of Assets: All assets with a useful life of more than one accounting period but costing less than _____ UGX should be expensed on purchase, and recorded in the inventory. The procedure, otherwise, for acquiring fixed assets will follow the normal procurement procedures. On purchase, fixed assets should be charged to expenditure and allocated to the correct centre. At the end of the year, all fixed asset purchases will then be transferred to the balance sheet.

5.3.3 Disposal of Assets: Fixed assets that are in poor condition, beyond repair, or no longer used should be disposed off. Disposal of assets must be endorsed by the authorizing officer.

5.3.4 Process of Disposal: A proposal to dispose a fixed asset and the reasons can be raised by any Head of Department with respect to their department. The Managing Director will review the proposal and, if acceptable, will endorse it's sell.

5.4 Depreciation

5.4.1 Definition: This is a reduction in the value on a yearly basis of fixed assets in relation to their usage and it reflects the wear and tear of the same assets. Obsolescence may also reduce the value of fixed assets totally and as a result the value of such assets will need to be reduced in the books to match their usefulness.

Assets which are capitalized are held as fixed assets on the balance sheet and charged proportionately to the income and expenditure account over the expected useful life of the asset.

5.4.2 Application Method: A full year's depreciation should be charged in the year of purchase and nil in the year of disposal.

5.4.3 Accounting entry to record amortization of capital assets at the end of every month is :

Debit - Amortization (plus project code)

Credit - Accumulated Amortization

5.4.4 Rate: Depreciation will be charged using a straight-line method at the following rates:

- Computers and data handling Equipment   40%
- Light Automobiles, construction and Earth moving Equipment   35%
- Heavy Automobiles, specialized trucks, tractors, plant and machinery   30%
- All other depreciable items, farming costs and horticulture   20%
- Industrial Building allowance   5%
- Other Buildings   2%
- Land undeveloped   0%

6. Reports

Overview Objective of the financial reporting has two principal purposes; to provide clear insight into the state of the accounts and stock as well as to provide instruments for monitoring.

6.1 Weekly Requests (Petty Cash)

6.1.1 The school administration, in relation to the petty cash, will make weekly financial requests that are sanctioned by the authorizing officers (Operations Account) to top up the account – currently maximum level is _____UGX.   There is to be an understanding that funds will only be released according to availability.

6.2 Monthly Reports

6.2.1. Cash Count Certificate: purpose is to verify the balance cash at hand of the petty cash account of each fund handler. The holder of the petty cash is to prepare the certificate and it is to be countersigned by the authorizing officer.

6.2.2 Bank Reconciliation: purpose is to verify the school banking info and balance to reconcile that with the bank statement. Cheques that are not yet uncleared plus any of those yet to be deposit should also be incorporated into this report. The reconciliation report is to be prepared by Accounts and endorsed by the authorizing officer.

6.2.3 Trial Balance: purpose is to present the income and expenditure of the month wherein the starting balances are to match those of ending balances of the previous month. The report is to be prepared by Accounts and endorsed by the authorizing officer.

6.2.4: Stock file will provide a complete picture of all goods received, all damages and all issues information and the state of the stock as per the end of month. Any discrepancies between the calculated stock balance and the actual stock balance should be addressed immediately. At least 5 stock items are to be spot-checked. The reports are to be prepared by the persons responsible and endorsed by the respective authorizing officers. Note: GNUcash doesn't provide inventory capability.

6.2.5 Report Deadline: all reports should be no later than by the 10th of the following month. However due to the urgency of publishing customer statements, sales information to the ledger must be given first priority and be finalized not later than the 3rd day of the following month.

6.3 Quarterly Reports

6.3.1 Quarterly Report: The same as per the monthly reports: the income statement but for the period of three months plus a comparison with the previous quarter and the same quarter of the previous year as to evaluate the school's financial performance.

6.4 Annual Reports

6.4.1 Annual Report: As with the quarterly, the Income Statement embraces the full year period and makes a comparison with last year's results. The Annual Report also includes a narrative on the performance of the school, explaining any large differences (>10%) and conclusion remarks on how successful the year ended.

6.4.2 Annual Plan and Budget: The Annual Plan defines the overall purpose of the school activities for the new year, it reflects on the main successes and failures of the previous year then gives an outline of the new year's activities, giving certain areas, often bound by policy, sufficient monetary detail so as to give clearly how income and expenditure will successfully be achieved. The accompanying budget lays down the complete fiscal picture.

7. Annexes

7.1 The Authorizing Officers

Fees Account: SchoolBoard – Chairperson or Treasurer and/or approved Officers (Valid signatories to the fees account where any two can sign). Currently, these persons are: ….

Operations Account (still pending): Headteacher, Finance Officer and/or an authorized person (where any two can sign). Currently, these persons are: …...

8 Form Appendix

8.1 Expenditure Forms

8.1.1 Cheque Authorisation Form

Cheque Authorisation

Date _____

Attached background material from: Email _____ Requisition Form _____ Other _____

Cheque No._____ Amount _____

Drawn on (Bank)_____ Current A/c No._____

Payee Name_____

In payment of

_____

_____

_____

CHEQUE TYPE (please circle one*)*   *Crossed a/c Payee only*   *Cashable*

AUTHORISIED FOR PAYMENT BY:

Cost Centre Head or Authoriser name _____ Signature_____

MCS Signatories

(1) _____

   Name_____

(2) _____

   Name _____

8.1.2 Payment Voucher – sample

My Community School   Address
No.   Payment Voucher   Date.........

Paid to:...............................

Particulars	Amount
Total	

Amount in words...

Prepared by   Approved by
Authorised by: Received by

8.1.3 Local Purchase Order – sample

My Community School   Address
No.   **Local Purchase Order**   Date.........

M/S:...............................

Particulars	Qty	Unit	Rate	Amount
			Total	

Forward by: Approved by   Cash Control

_____   _____   _____

8.2 Income Instruments

8.2.1 Cash Sale

8.2.2 Fee Note/Invoice

My Community School   Address

No.   **<u>Fee Note/Invoice</u>**   Date.........

M/S:.............................   Pupil No.

Qty	Particulars	Rate	Amount
		Total	

Accounts are due on demand.

Prepared by: _____Received by: _____

Prepared by:

Unpaid invoices older than 30 days attract a monthly 2.5% interest fee

8.2.3 The Receipt

My Community School   Address
No.   **<u>Receipt</u>**   Date.........

Received from: _____ Pupil No. _____

Amount in words   _____

Being payment of _____

Cash/Cheque No. _____   Balance _____

        Ush⬛⬛⬛⬛⬛⬛⬛⬛⬛⬛⬛⬛⬛   Signature _____

8.3 Reporting Forms

8.3.1 Cash Count Certificate

<u>My Community School</u>

CASH COUNT CERTIFICATE

For the Month Ended: _____

<u>CASH CONTROL</u>

Balance brought forward: _____
Add: Receipts in the month: _____

Total Available: _____

Less: Payments in the month (_____)

Balance carried forward **(A)** _____

<u>CASH COUNT USHS:</u>

<u>Denomination</u>	<u>Number</u>	<u>Amount</u>
50,000	_____	_____
20,000	_____	_____
10,000	_____	_____
5,000	_____	_____
1,000	_____	_____
500	_____	_____
200	_____	_____
100	_____	_____
50	_____	_____
Total (B)		=============

NB: (A) must be equal to (B). Any variance must be explained on a separate sheet.

Counted by: _____ Sign _____ Date _____
Witnessed by: _____ Sign _____ Date _____

Approved by: _____ Sign _____ Date _____

8.4 Other Instruments

8.4.1a Staff Payslip – Structure Only

My Community School

NAME	Position	Gross Salary	NSSF (5 Percent)	PAYE Tax	Mid Month Advance	Total Deductions	NET AMOUNT DUE
		Ug. Shs.	Ug. Shs.	Ug. Shs.	Ug. Shs.	Ug. Shs.	Ug. Shs.
Mukasa,M	Teacher	200,000	10,000	7,000	100,000	117,000	83,000
TIN:		**200,000**	**10,000**	7,000	**100,000**	**117,000**	**83,000**

Author'd by: _____   Recd By: _____

Date: _____

8.4.1b Staff Payslip- Entry in GNUcash via Employee Expense Voucher

Date	Num	Description	<set descript field>	Total Expense	Total Rebate	Balance
01/31/2010	C00025	Mukasa M Salary		200,000		200,000
		Mukasa M Salary	Expenses:Staff:Staff Salaries	200,000		
		Mukasa M Salary	Liabilities:Taxes:PAYE		7,000	
		Mukasa M Salary	Liabilities:NSSF		10,000	
		Mukasa M Salary	Assets:Staff Advances		100,000	
		Mukasa M Salary	Liabilities:Payroll		83,000	

9. Appendices

9.1 Suggested Chart of Accounts

Code	Account-Line		
10001	Revenue Account	A00000	Assets
10002	Operations Acct		
10003	Imprest/Cashbox		
10004	Accounts Receivable		
10005	Staff Loans – Term		
10006	Equipment-Major		
10007	Building Extension		
20001	PAYE	B00000	Liabilities
20002	NSSF		
20003	Pending Taxes		
20004	Accured Wages		
20005	Accounts Owing		
20006	Loans to School		
30001	Share Capital	E00000	Equity
30002	Retained Earnings		
40001	DayCare Fees	N00000	Income
40002	Term Fees		
40003	Lunch Prog		
40004	Pupil Uniforms		
40005	Other Income		
40006	Bank Interest		
50001	Office Supplies	**X00000**	**Exps**
50002	Communications		
50003	Office Transport		
50004	Legal Exp	X10000	Admin
50005	Computer Maint.		
50006	Bank Charges		
50007	Board Expenses		
50008	Events- Parent's Day		
50009	Medical	X20000	Staff
50010	Employer NSSF		
50011	Staff Salaries		
50012	Staff Housing Refunds		
50013	Day Care Services		
50014	Food	X30000	Ops
50015	Scholastic Supplies		
50016	Utility-Electric		
50017	Utility-Water		
50018	Property Repairs-Maint		
50019	Marketing		
50020	Other Ops Exp/Misc		
50021	Uniforms for Pupils	X40000	Other
50022	Training		
50023	Loan Interest Charge		