

COVER PAGE

**THE RELEVANCE OF COMPUTERIZATION OF BANK
RECONCILIATION STATEMENT A CASE STUDY OF MINISTRY OF AGRICULTURE
AND NATURAL RESOURCES, MINNA, NIGER STATE.**

BY

ABU J. GAMBO

PGD/MCS/130/96

**PROJECT SUBMITTED TO THE DEPARTMENT OF MATHS AND COMPUTER
SCIENCE, SCHOOL OF SCIENCE AND SCIENCE EDUCATION, FEDERAL
UNIVERSITY OF TECHNOLOGY, (F.U.T.) MINNA, NIGER STATE.**

MARCH, 1998

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SCIENCE, SCHOOL OF SCIENCE AND SCIENCE EDUCATION, FEDERAL
UNIVERSITY OF TECHNOLOGY, (F.U.T.) MINNA, NIGER STATE, IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF POST-GRADUATE
DIPLOMA (PGD) IN COMPUTER SCIENCE.**

MARCH, 1998

APPROVAL SHEET

This project has been examined and found acceptable in fulfilment of the requirement for the award of Post-graduate Diploma in Computer Science, Federal University of Technology, Minna.

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MR L.N. EZEAKO
PROJECT SUPERVISOR

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PROF. K.R.ADEBOYE
HEAD OF DEPT.

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DATE

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EXTERNAL EXAMINER

.....
DATE

CERTIFICATION

This project titled "**The relevance of computerization of Bank reconciliation statement, A case study of Ministry of Agriculture and Natural Resources (M.A.N.R) Minna, Niger State,** written by **ABU GAMBO** meets the regulations governing the award of post-Graduate Diploma (PGD) in computer science, Department of Maths and computer science, THE FEDERAL UNIVERSITY OF TECHNOLOGY (FUT) Minna and is approved for Its contribution to knowledge and literary presentation.

.....
MR L.N.EZEAKO
PROJECT SUPERVISOR

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DATE

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PROF.K.R.ADEBOYE
HEAD OF DEPT.

.....
DATE

.....
EXTERNAL EXAMINER

.....
DATE

DEDICATION

To ALLAH, the Mighty, the most beneficent, the most merciful,
the alpha and Omega, the most capable.

ABSTRACT

The preparation of Bank Reconciliation statement is not entirely an aspect of Banking system alone. Individuals and Non-banking sectors do.

To enhance the effective and efficient utilisation of resources or funds, there is the need for individuals and Non-banking sectors to carryout daily, weekly, Monthly or yearly preparations of a Bank Reconciliation statement.

It is against this background, that the study sought to delve into the RELEVANCE OF COMPUTERIZATION OF BANK RECONCILIATION STATEMENT, with special reference to Niger State Ministry of Agriculture and Natural Resources. (M.A.N.R)

To achieve the above objective, six data base files were opened namely:- Payments .dbf, Receipts.dbf, unpresented cheques, uncredited cheques, Report and cash balance statement.

In each of the files opened, there is provision for updating, modifying and viewing of records and of course producing reports as and when required.

The programming language used is "DBASE4", about thirty(35)programs was written and the diskette in which the program is stored is 3.5inch and very flexible.

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6. Mr. micah Dogara
7. Mr. Kola Raimi
8. Mr. John Echiogar

9. Mr. I.K Adewale
10. Mallam. Isah Audu

They equipped me with both academic and professional knowledge which has enabled me to accomplished this task. To them. I am most grateful.

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Finally, the mistakes or inadequacies in this project are solely my responsibility.

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CHAPTER ONE

GENERAL INTRODUCTION

Management in modern times requires a wide variety of information to successfully accomplish its objectives. Financial information is required for planning and controlling of day to day activities or operations. Management must know what balance of funds is available to enhance proper usage of funds to be able to sustain the organisation.

In an effect to achieve targets Management is continuously involved in adequate financial revision, seeking other ways of raising funds to accomplish goals. Financial revision involve ascertaining total amount received and disbursed in a particular period. To achieve this, a relationship has to exist between an individual, or organization and a bank.

When a customer (i.e. an individual or a Non-banking sector) opens a current account with a bank, he will open an account in his own books showing his dealings with the bank. In its turn the bank will open an account for the customer. The entries in the bank book's will be on the opposite side to those as shown in the customer's books; For instance, if a customer deposits some money say, ₦500,000.00k in his bank account, then in his view the bank owes him that money, the bank is a "Debtor" to him. In the bank's book the customer is shown as being owed money, the customer is a "Creditor".

Under natural course, at the end of a particular period, the bank's books of account and the customer's books' of account should agree. But for one reason or the other the two books of accounts may not agree.

Various reasons may account for the discrepancies which include:- Uncredited cheque, Unpresented cheque, Dishonoured cheque, Direct credit or lodgement, Bank charges, standing orders, credit transfers etc. To rectify the discrepancies in these books' of accounts the need to prepare a reconciliation statement then becomes paramount.

Two obvious methods of preparing a Bank Reconciliation statement can be identified. These are:-

1. Reconciliation with tabulated statements. Here you start with cash book as at a particular period, add funds received within period of preparing the reconciliation statement, deduct payments and other charges against the account for the period. The resultant figure is the cash book balance as at the date of preparing the reconciliation. After arriving at the cash book balance as at that period, add unpresented cheque if any and deduct uncredited cheque(s) or any other funds received but not credited by the bank.
2. Reconciliation with adjusted cash book.
This involves writing up the cash book before attempting a reconciliation. Here, items not entered in the cash book are first posted to the Bank account in the cash book on receipt of the statement from the bank.

For a well-Understanding of this write up, we need to know what a Bank and a Reconciliation statement is.

To a layman, a Bank may mean a place or house where money and other valuables are kept for safe custody.

The Chambers Universal Learner's Dictionary - International standards' Edition, defines a bank as "a place where money is lent or exchange or put for safety and/or to acquire interest. It is a place for storing other valuable material".

Oxford Advanced Learners' Dictionary - Low priced Edition, defines a Bank as an "establishment for keeping money, valuables, etc safely, the money being paid on the customers' order by means of cheque.

Some authors defined Bank as follows:-

Dr. Hart defined bank as a person or company carrying on the business of receiving moneys, and collecting drafts, for customers subject to the obligation of honouring cheque drawn upon them from time to time by the customers to the extent of the amounts available on their current Accounts".

Paget in his 8th Edition published in 1972 defined a bank or banker as a corporation or person (or group of persons) who accept moneys, on current accounts, pay cheque drawn upon such account on demand and collect cheque for customers. According

to paget a banking business is that whose services are offered to all and sundry without any form of restriction, whether or not other business is undertaken at the same time.

Definition by statute, Bills of Exchange Act of 1882 and the stamp Act, 1891 attempted to define a banker as any person carrying on the business of banking. In fact, section 2 of the Bills of Exchange Act, of 1882 provides that a banker includes a body of persons, whether incorporated or not who carry on business of banking.

A bank is " a company which carries on as its principal business the accepting of deposits of money on current account or otherwise, subject to withdrawal by cheque, draft or order".

The 1958 Banking ordinance defined banking as the business of receiving money on current account of paying and collecting cheque drawn by or paid in by customers and making advances to customers.

A reconciliation statement on the other hand, is a financial report prepared to bring into agreement the discrepancies in the customer's books of account and bank's books of account. It is a way of keeping both bank record and general ledger cash account record in balance. It is a good control procedure for identifying inaccuracies introduced by the banks accounting of cheque and deposits, disbursements, possibly unauthorised that have not been accounted for through cash

disbursement records, old outstanding cheque that may never be cashed and adjustments generated by the banks. However, I must say that, by the word Bank Reconciliation statement, we should not have the understanding that it is only banks that prepare Bank Reconciliation statement, individuals, and Non-banking sectors do.

Towards this end, it is relevant to mention here that the Nigerian Banking system is made up of the following institutions:-

- (i) The central Bank of Nigeria,
- (ii) The Development Banks,
- (iii) The commercial Banks

Therefore, in this project work emphasis will be laid more on commercial banking and little on merchant banking as they are the banks that accept customers deposits, give out loans and provide other banking services to the general public.

Commercial banks are profit making organizations which have asset and liabilities like other business organizations and provide services to their customers. Commercial banks perform a number of functions both for individuals and for the economy as a whole. Among the functions are:

- (a) Accepting deposits from the people
- (b) Giving out loans to individuals, businessmen, government, and private organizations,
- (c) Facilitating foreign exchange transactions, intermediation, financing foreign trade, executors and trustees services, etc.

In order to carry out their functions commercial banks structure themselves into many departments. These include: savings accounts, current accounts, cash, commitment, foreign exchange.

Merchant banks, also known as investment banks primary role is the provision of long-term finance and issuing of securities. They also perform other related functions but their distinctive function is the purchase of securities issued by private enterprises and government that need money and the sale of these securities to the investing public. Thus, the activities of an investment bank revolves around purchases of blocks of securities for his own account for the purpose of selling them at a higher price.

In merchant banks, the savings of individuals and institutions constitute the major source of funds for the security market. These savings are channelled through various financial intermediaries that undertake the actual investing. Among such institutions are life insurance companies, commercial and savings banks, provident and pension funds and investment companies. On the other hand, enterprises and government form the principal net demand for these resources.

Merchant banking can be classified under wholesales, retailers, and dealers according to the operations they

perform.

As wholesalers, they investigate and acquire securities for sales to other houses which in turn sale to the investing public. A merchant bank that purchases securities both for its own account and risk to sell to investors, performs the retail functions are said to be underwriter and distributors. Dealers on the other hand, are merchant banks that do not engage in buying or underwriting the issuing of security but purchasing securities from the group of buyers and underwriters for his own account.

However, these specialization have now been over shadowed as merchant banks now operate in all the three levels of securities. They now act as brokers and participate in direct placement activities, investment Management, issue and acceptance of bills. The merchant banks also perform some aspect of commercial banking like accepting deposit and lending money.

As a result of these, they have various departments such as accounts, savins, foreign exchange etc.

From the fore goings,. Its suffice to stress that Bank Reconciliation statement being one of the functions of banks is vital so as to ascertain the correct and true picture of the customers account with the banks. Therefore, this project work is aimed at helping individuals and non-banking sectors to record their dealings with the banks in a much easier method where any desired report can be obtained without much effort.

A computerized Bank Reconciliation statement will give individuals and Non-banking sectors (ie customers) the following merits:

- (a) It eliminates most of the paper work involved in the operation of an accounting system and preparation of a reconciliation statement/report.
- (b) It eliminates many of the repetitive task of book-keeping.
- (c) It performs all the mathematical computations.
- (d) It enhances timely generation of report.
- (e) Accurate cash in hand and at Bank can be determined or ascertained as and when required.
- (f) Records are updated automatically.

Finally, it is hoped in this project work that, the concept of Bank Reconciliation statement, particularly as its relates to individuals and Non-banking sectors will induce management or individuals to make effective use of this tool in Nigeria, especially in this period of economic instability to enhance maximum utilization of funds and hence strengthen the period at which a business or organization could be sustained.

At the end of this study, the reader will be able to understand and appreciate:-

- (i) The relevance of computerisation of Bank Reconciliation statement to organizations, ministries, particularly, Ministry of Agric and Natural resources, individuals, and other Non-banking sectors.
- (ii) Some specific Reconciliation guidelines or arrangements necessary for preparing Bank Reconciliation statement.

(iii) Internal and external environmental constraints while working for ministry of Agric and Natural Resources. (M.A.N.R).

(iv) Minimum and maximum functions of banks to individuals, organisations, ministries and other Non-banking sectors.

(v) Implications to the ministry of Agric and Natural Resources when there is a lapse in preparing regular Reconciliation report/ statement.

(vi) That ascertaining accurate funds available - cash in hand at Bank helps in no small measure to sustain ministries, parastatals, individuals and other Non-banking establishments.

The points raised in this project work may not be exhaustive, therefore, the reader may feel free to make a critic review where necessary.

1.2 STATEMENT OF THE PROBLEM

In present day Nigeria, the economic down-turn has necessitated careful spending by organizations to be to continue operations.

For an organization to be able to sustain itself, there is the need for financial planning. An organization may be financially buoyant, but to be able to spend its funds adequately and prudently, requires careful financial revision. Daily, weekly, monthly or quarterly ascertainment of balance of funds (i.e. cash-in-hand and at Bank) is a prudent form of financial revision that every organization should embrace to facilitate adequate utilisation of funds.

This arrangement, that is, daily, weekly, monthly or quarterly reconciliation statement is a financial revision involving ascertaining total receipts and total disbursements for the period under review and consequently deduct the total payments from the total receipts to arrive at the cash balance for the period. It is this cash balance that the Management will use as underlying principle to incur further expenditures or make payments.

Thus, an important benefit of financial revision is that, it enables the organization's activities, that is, the financial operations and positions to be reviewed at regular and frequent intervals by means of interim accounts, reports (e.g. Bank Reconciliation statement) and other appropriate financial and statistical information. Comparisons (via reconciliation statements) with results of previous period may indicate discrepancies that may call for further examination.

The problem of this project work therefore, is to examine the concepts of Bank Reconciliation statement, the relevance of computerizing this form of financial revision and its benefits to the organization/Ministry under review.

The project will also determine whether organizations, especially ministry of Agric and Natural Resources adopts any of the methods of preparing Bank Reconciliation statement and whether this reconciliation statement is prepared daily, weekly, monthly or quarterly and how this will continue to facilitate prudent spending.

It is against this background that, I will analyse and make critical and careful investigations of the extent of the organizations approach to ascertaining the balance of its funds (ie cash in hand and at Bank) and will also seek explanations to the following questions and address the following issues.

- (1) What is a Bank Reconciliation statement.
- (2) The form, purpose, and presentation of Bank Reconciliation Statement.
- (3) The significance of preparing this form of reconciliation report, daily, weekly, monthly or quarterly.
- (4) Identify human and organizational impediments that hinder the daily, weekly, monthly or quarterly preparation of the reconciliation statement.
- (5) The need for reconciliation statement in organizations especially Ministry of Agric and Natural Resources and other Non-Banking sectors.

- (6) An overview of the Banking system.
- (7) The concepts and objects of Bank Reconciliation statement.
- (8) The relevance of applications of computer system in Reconciling Bank statement.
- (9) Make some practical suggestions to ameliorate the problems that may be encountered in daily, weekly, monthly, or quarterly preparation of reconciliation statement.

1.3 PURPOSE OF THE STUDY

The relationship between a Bank and its customer(s) is one of "Debtor and "creditor". Therefore, the purpose of this study includes the following:-

1. To expose individuals and Non-banking sectors to the concepts and objects of Bank Reconciliation statement.
2. To Identify various methods used in preparing Bank Reconciliation statement.
3. To Identify the list of items to add or subtract when starting the reconciliation statement with cash Book balance.
4. To Identify the list of items to add or subtract when starting with the Bank statement.
5. To Identify the needs for a Bank Reconciliation statement.
6. To explain why a Bank statement and the Bank Account in the cash Book should differ.
7. To explain how to deal with a bank overdraft on:
(1) The Bank Account, and (ii) the Bank statement, when preparing a Bank Reconciliation statement.
8. To evaluate effectiveness of the various techniques used by Ministry of Agric and Natural Resources in Preparing a Bank Reconciliation statement.
9. To Introduce the relevance of computerization of Bank Reconciliation statement to Ministry of Agric and Natural Resources, Minna, Niger State.

1.4 SIGNIFICANCE OF THE STUDY

The benefit of this project work to the readers cannot be over emphasized. These among others include.

1. Exposing readers and indeed staff of the account department of Ministry of Agric and Natural Resources to the form, purpose and presentation of Bank Reconciliation statement.
2. Readers will be able to understand and embrace daily, weekly, monthly or quarterly preparation of Bank Reconciliation statement as a form of financial information and revision that facilitates prudent disbursements of funds.
3. Readers and infact, the general public will be able to know how to deal with a Bank overdraft In (1). the Bank Account
- ii. The Bank statement when preparing a Bank Reconciliation Statement.
4. The project work, will enable readers understand the factors that always bring the discrepancies in the Bank statement and the Bank Account in the cash book.
5. Readers, will be to know the list of items if omitted from the cash Book will lead to preparing on adjusted cash Book before preparing the Bank Reconciliation statement.
6. The write up will assist staff involve in preparing the Bank Reconciliation statement to eliminate many of the repetitive task of book -keeping.
7. It reduces task of having to do much of the mathematical computations.
8. It will facilitate timely generation of report.
9. It will help to eliminate most of the paper work involved in the operation of an accounting system and in preparation of Bank Reconciliation statement.
10. The write up will enable the general public understand and appreciate the functions of Bank.
11. Finally, this project, will enable Management of Ministry of Agric and Natural Resources to as a matter policy always demand for a financial report from the Accountant

or Director of finance stating the cash in hand and at Bank before incurring fresh expenditures or making disbursements/payments.

1.5 SCOPE AND LIMITATIONS OF THE STUDY

SCOPE OF THE STUDY

The project work being an academic and professional exercise involving the study of the Relevance of computerization of Bank Reconciliation statement (A case study of Ministry of Agric. And Natural Resources, Minna. (M.A.N.R) will particularly be limited to Budgeting compilation and Disbursement sections of the Finance and Accounts Department.

This write up is intended to cover the functions of Budgeting, compilation and Disbursement sections of ministry of Agric, and Natural Resources (M.A.N.R). It is not my intention to criticise the organization or ministry, but to examine and evaluate the sections, and their functions as it relates to preparing Bank Reconciliation statements and to make recommendations to the extent that it satisfies the requirement of the academic exercise which is the primary objective of this project.

LIMITATIONS OF THE STUDY

In every life activity, there are obstacles and uncertainties. The writer encounter several problems, some of which include, financial and time constraints, poor attitude of respondents and lack of availability of related literature.

LACK OF ADEQUATE FINANCE

The nature of this project no doubt requires sufficient funds to reach the relatively large sample and to meet contingencies and commitments. In the course of this study, the writer had to travel to areas far and near in order to collect data. for

the project. This alone entails a lot of money which unfortunately was not easy to come by. The project work was therefore, conducted under financial difficulties.

TIME CONSTRAINTS

The fact that, this study had to be undertaken pari-pasu with normal working days constrained the efforts of the writer. More often than not, the writer had to trade-off some working days in order to meet appointments in connection with the study.

POOR ATTITUDE OF RESPONDENTS

This was the greatest limitations in most organizations or ministries visited. It was really difficult meeting the top Management. In cases where one is fortunate to meet them, their complaint was that it is a management policy not to allow such information. Some were suspicious and had to subject the writer to series of interrogations. The secret and confidential nature of organizations determines information that are not to be revealed in the interest of the organization and the differing of appointments also posed serious problems to the writer.

Generally, they were very restrictive in the information they gave.

LACK OF RELATED LITERATURE

Another limitation encountered was that of related literature. The libraries visited were generally poor with Accounting text books, Banking and finance text books, write up and other periodicals.

Towards this end, it has been impracticable to examine the whole population for the project work, due to large number of elements. The selection of the organization under review as a

sample has been based on the assumption that it will portray the true picture of a ministry of Agric operating a finance and Accounts department having Budgeting, compilation and Disbursement as a section, within the department.

1.7 HISTORICAL BACKGROUND OF AREA OF STUDY AND FUNCTIONS

The Niger State Ministry of Agriculture and Natural is an off-shoot of ministry of Agriculture and Natural Resources in the then Northern Regional Government with the headquarters in Sokoto state. It has the responsibility of identifying the immense natural resources of Niger State, such as land forest, animal and water resources, as well as exploring for the best ways, and method, which is proper for the effective utilization of these natural resources for the well being of the people of Niger in particular and the economic development of the Nation in general.

The Ministry is headed by the commissioner for Agriculture and Natural Resources who is assisted by a Director General.

In the area of harmonizing resources for the well-being of the people of the state, the ministry has as its objective, the stimulating of crop production and livestock through the small and large scale farmers.

To achieve this objective, the ministry is organised into these major operational Departments:-

These are:-

1. Personnel Management
2. Finance and supplies
3. Planning Research and statistics.
4. Agricultural Services.
5. Irrigation Services.
6. Livestock Services.

7. Forestry Services.
8. Produce and Pest Control.

This arrangement is the result of the restructuring exercise carried out in compliance with the provisions of the implementation Guidelines on the civil service Reforms, the aim of which is the professionalization of the civil service. This dispensation has tremendously enhanced the operations of the ministry chiefly, it has an organisational chain which affords the possibility of delegation of powers, functions and responsibilities down the line. More than anything else, The ministry takes a lot of pride in its new-outlook because it is a great boost to its grassroots outreach where a large percentage of the natural and human resources of Niger state is concentrated.

PERSONNEL MANAGEMENT DEPARTMENT.

In the administration and exploration of resources of a state, as well as their effective use to produce the greatest result from time to time, the ministry of Agriculture and Natural Resources has one of its eight formidable departments, the personnel management. The personnel management is in charge of the task of undertaking broad minded projection of all the activities of the ministry of Agriculture and Natural Resources, in all its ramification. In all the areas of Agricultural practice that the ministry is involved, the personnel management Department upholds the goals of the ministry and takes care of the obtainment of the best possible manpower in terms of the staff that undertakes the jobs. Employment elements, manpower planning in the Budget, job description on the scheme of service, recruitment, selection, placement and induction, are some of the considerations of the personnel management Department with the objective of obtaining the best possible staff at all levels of operation in the ministry.

Apart from the primary pre-occupation of obtaining the possible staff", the personnel management Department, is very highly committed to "looking after the staff so that they will not only want to stay, but will also give their best to their jobs.

The Department has an all -embracing scope of activities which covers the duties of both the federal Department of personnel management on the employees. It also covers training, conditions of service such as compensation, salaries allowances, promotions, discipline, industrial relations and welfare services, all of which are important aspects of personnel management.

This elaborate organization undoubtedly makes for high productivity level and the ministry of Agriculture and Natural Resources is more effective because of the ability of the personnel management Department to marry the interest of the ministry with the needs, skills and aspirations of working groups. Essentially, the personnel Department is concerned with the people in the ministry. This means being concerned with all other individuals or groups at work, workers relationship with either one another or with the chief Executive (Honorable commissioner) and the ways in which workers can best contribute to the ministry effectively. The Department has the following cadres of staff who are involved in its operation:-

Director personnel management
Principal secretary
Assistant secretary
Staff officer (chief Executive officer)
Assistant chief Executive officer
Principal Executive officer
Higher Executive officer
Executive officer

Assistant Executive officer
Principal personnel secretary
Senior personnel secretary
Confidential secretary II
Confidential secretary III
Confidential Secretary IV
Clerks and Typist
Messengers
Watchmen,

The activities of the department can be broken down thus:-

1. **Employment:**
Recruitment selection, promotion, Transfers, Retirement and Discipline.
2. **Salary and Allowance Administration:-**
Salary rate, determination, seniority and merit rating allowances.
3. **Industrial Relation:-**
Communication and personnel research
4. **Management planning Development:-**
Budget planning, Training needs, and schedule of duties.
5. **Welfare services:-**
Medical services, Recreation and security.

FINANCE AND SUPPLIES DEPARTMENT.

The department performs all operations, responsibilities and functions that have to do with monetary matters and accounts.

Otherwise known as accounts department, its major role is to advice the ministry of finance management on decision making both at the planning and operational stages. It also ensures that the accounting system of the ministry is continuously organised in line with financial or bureaucratic exigencies that might arise from time to time.

The account department is the one through which all financial transactions are done, the records of which are appropriately kept.

In the finance and supplies department applications are processed in respect of retirement and assets; matters concerning salaries and wages are also dealt with.

It is this department that sees to the compilation of annual budgets and cases of capital Expenditure. The responsibilities of this department which has do with supplies. Involves purchases of materials and equipments of all kinds to be made by the ministry.

Sometimes, this involves quotation-oriented purchases.

THE PLANNING, RESEARCH AND STATISTICS DEPARTMENT

Because of the peculia nature that Agricultural has now assumed, determined largely by increased influence of demand, Science and technology, this department, is more or less the nucleus of the ministry.

It performs the duties of a think-tank for ideas, engages in the investigation of such ideas and their feasibility, the oldest and newest methods and equipment used in the process of such ideas as well as the collation of all information available on such ideas and infact any aspect of Agricultural practice.

It is charged with the responsibility of technical condition of the various projects and programmes of the ministry. It also provides guidelines and ensures the timely preparation of the plans, budgets, periodic report and data. It is also part of the responsibility of this department to see to the

dissemination of data information to other agencies who should naturally have data or who request for them. The department also compiles and analysis Agricultural data from various Agricultural schemes, which are being executed by the Government or Government Agents, Progressive farmers, or schemes in which the Government has interest, with a view to enhancing the efficiency of running such schemes. The data and other periodic reports are usually submitted to Agencies within and outside the state.

In addition, the Department follows up the implementation of project and carries out evaluation of all the projects by the ministry of Agriculture and Natural Resources to determine the success or failure and plan the re appraisal of the projects to meet the demand specification of the ministry. Economic problems pertaining to the activities of the ministry are investigated and necessary data provided for policy decisions.

It is also the department that does the job of liaising with the Niger State Agricultural Development Project and other agencies of Rural Development on behalf of the state Government. The ministry of Agriculture further assist prospective investors through the generation of this department in identifying suitable locations for Agricultural production and Agro-based industries. Technical data, on soils, climate, production trend for the various crops are also provided free to prospective investors. The planning Division of the department has over the years collaborated with other ministries and consultants, to propose the establishment of Agro-Allied industries in the state. The Division co-ordinated the take off of Niger State Agricultural Development project. As one of the established firmly planning Divisions in the state, it has assisted in providing orientation service to staff of other ministries for the establishment of their own planning Divisions.

A lot of other establishments outside the state have benefited immensely from the services of the Department by way of Agricultural Data information being released to them.

Above all, this Department has carried out veritable researches and plans which resulted in the optimum performance of many of the ministry's projects like the wheat experimentation forms at Bangi and Zara.

The Department however, has some problems, like lack of functional, consistent transport facility for monitoring; and adequate funding which naturally incapacitates many activities.

AGRICULTURAL SERVICES DEPARTMENT.

By virtue of its multi-dimensional responsibilities and the elaborate diverse sections that constitutes it, the Agricultural services Department is Undoubtedly the operational nerve-centre of the activities being undertaken by the state ministry of Agriculture and Natural Resources.

Apart from being the largest department it is one department that has something to do directly with all other departments and sections in the ministry and vice-versa.

Besides the formulation of Agricultural policies guided by the effective exploration of Natural Resources, the Agricultural services Department aims at making the subsistence farmers produce more crops, more than enough to feed the whole nation by providing them with Agricultural inputs like fertilizers, improved seedlings and extension services. The Agricultural services department is made up of many sections or divisions some of which are large enough to be full fledged department of their own. They are:-

- (i) Mechanical Division
- (ii) Information Unit
- (iii) Training
- (iv) Horticulture
- (v) Home Economics
- (vi) Soil and water conservation
- (vii) Fisheries section
- (viii) Extension services.
- (ix) Aquaculture
- (x) Seed multiplication and Distribution

IRRIGATION DEPARTMENT.

The irrigation activities of the ministry is managed by the irrigation department. Irrigation has become very important and highly inevitable in contemporary agricultural practice. Because, as the need and demand for food and other farm produce rise daily with increase in population, it becomes grossly inadequate for farmers to rely solely on seasonal rainfall to plant. And owing to the erratic nature of rain, there is always the problem of draught and low productivity. Hence the need for an all year-round farming which is made possible by irrigation. Irrigation being capital intensive either on a small or large scale has to be effectively managed for results.

The irrigation department is charged with the responsibility of developing the vast and sprawling water resources of Niger State for the purpose of Irrigation Agriculture.

PRODUCE AND PEST CONTROL DEPARTMENT.

The produce Department has two broadly classified functions:-

1. Produce inspection and Quality control.
2. Pest control (pre and post Harvest control) Including weeds and diseases.

The function are itemized as follows:-

1. PRODUCE INSPECTION DIVISION

- i. Inspection and grading of produce meant for either export or local processing.
- ii. Enforcement of produce inspection laws and regulations.
- iii. Checking illegal marketing and smuggling of produce.
- iv. Liaising with agro-based industries and produce merchants in the sourcing for raw materials.
- v. Procurement and distribution of cotton seeds
- vi. Provision of storage facilities under the Buffers stock programme.
- vii. Construction and maintenance of cotton markets.

2. PEST CONTROL DIVISION (PRE AND POST HARVEST)

- i. Procurement and sales of Agro-chemicals and equipment.
- ii. Control of major pest such as locusts, grass hoppers, shootflies and armyworms.
- iii. Herbicides and Insecticides applications.
- iv. Disinfestation of public stores.
- v. Servicing and repair of spraying equipment
- vi. Educating farmers on the storage, handling and application of agricultural chemicals.

LIVESTOCK SERVICES DEPARTMENT

Because it does not deal directly with the Agricultural practice of planting, the livestock service Department is important in a peculiar sort of way. It is solely vested with the responsibility of livestock activities in the state. Which incorporates, curing animals, giving vaccinations and making veterinary pronouncements on livestock.

The operation of the department is broken down into the following five sections:-

1. Animal Health
2. Animal production
3. Range Management
4. Veterinary public Health
5. Hides and skin

DEPARTMENT OF FORESTRY SERVICES

FORESTRY IN NIGER STATE

Forestry is generally defined as an area dominated by dense growth of trees and undergrowth (including grasses). Many commercial commodities and traditional commodities, such as Timber, woodpulp for papers, gum, rubber, firewood are obtained from forest. In other words, forest vegetation has multiple utility values. It affords cover for wild life, it regulates precipitation run offs, controls erosion and streams flow and serves recreation.

The Department of forestry services of the Niger state ministry of Agriculture and Natural Resources is one of the most vibrant departments of the ministry because of the immense productive resources that our forest have.

The forestry department is highly commercial oriented. It has potentials for tourism recreation industry, the building and construction industry among several others.

Its operation articulated under six sections:

- i. Forest Reserves
- ii. Forest Nurseries
- iii. Forest plantation
- iv. Parks and Gardens
- v. Game Reserves
- vi. Sawmills

1.8 DEFINITION OF TERMS

The Under-listed terms were used in the cause of carrying out the project work.

Bank Statement:- It is a summary statement of a customer's account or record in the bank's ledger They are normally sent to customers from time to time so as to keep them informed about their financial relationship with the bank.

Ledger:- It is a summary statement of a transaction in both words and figures. A ledger is normally divided in to two equal parts sometimes called T account. The first left hand side is called the Debit (DR) side or receiving side. While, the right hand is known as credit (CR) or given side.

Bank Reconciliation statement:- It is a statement in summary form that attempts to prove arithmetically that the difference which exist between the bank account and customer's cash book are only disagreement arising from time lapse rather than errors. In otherwords it is a statement that rectifies the discrepancies in the bank account and customer's cash book.

Bank charges:- These are charges made by banks against customer's account for rendering services such as cheque issue, clearing, exchange and other miscellaneous services.

Interest charges:- Banks operate saving, current and Deposit accounts. Interests are paid on savings and deposits. On the other hand interests are charged on current accounts. Interests paid on saving and Deposit accounts increase the balance in our bank account while interests charges on current account reduces our balance in the bank account.

Unpresented cheques:- These are cheques drawn by business or an individual on itself and given to customers who fail to present these cheque at the counter before the bank statement is prepared or sent to the drawer.

Uncredited cheque:- These are cheques drawn by customers upon themselves and given to a business. The business having deposited the cheque to the bank but not credited to their account due to reason such as the cheque being dishonoured or may be undergoing clearing process.

Dishonoured cheque:- This is a situation whereby a cheque is rejected for some reasons such as irregularities in signature, mutilation of cheque, irregularities in amount in words and figures etc. A cheque could also be said to be dishonoured if it has been initially credited in a bank statement and later debited in the bank statement as a result of inadequacies as mentioned above.

Standing orders:- This is an unconditional order in writing given to a bank by either an individual or business organization to pay or receive money on certain date on their behalf. If it receives payment on a business behalf the business account tends to increase in the bank statement and vice-versa.

Cash Book:- This is a ledger account in which money received or paid out either by cash or cheque can be recorded.

Journals:- These are subsidiary books. used for classified Transactions made before they are finally posted to various ledgers accounts. Examples are, sales journals, purchase journals and return in and outward journals.

Assets:- These are capital owned by an individual or organization and used in running of a business. The assets could be current or fixed.

Liabilities:- These are money owned for goods supplied to a firm, for expenses, etc. liabilities could be short-term or long-term.

Uncredited lodgements or uncleared effects: These are cheques Paid into a business or individual account of which the bank has not given a direct credit in the bank statement as a result of the cheque undergoing clearance.

CHAPTER TWO

2.1 AN OVERVIEW OF THE BANKING SYSTEM

Banking is generally known to have started by the Italian goldsmiths who settled down into business in London in about the 17th century. Banking first came into existence in Britain by accident rather than design through the Goldsmith. The Goldsmith by the nature of his business shaped precious metals, had strong rooms in which could be safely kept. Other merchant seized the opportunity to deposit their money or other valuable with the Goldsmith, who in turn gives them receipts. For his service, the Goldsmith probably received token fees.

However, by experience the money deposited with the Goldsmith were not usually withdrawn at once. He therefore decided to entice more merchants to deposit their money with him by paying them interest. On receiving these deposits, the Goldsmith soon lent part of these deposit to other merchants on short terms. This was the beginning of the English banking system of which Nigerian banking system was modelled.

As Merchants kept money with the Goldsmith, separate accounts were opened for them. It was easy for accounts to be settled by transfer from one account to another. When large sums are deposited the Goldsmith will issue small round receipt of different denominations of N20, N10, N5 etc amounting to the

amount deposited. This was the beginning of the issue of Bank notes.

THE HISTORY OF BANKING SYSTEM IN NIGERIAN

In Nigeria Banking came with the advent of colonial masters i.e. the British colonists. The introduction of modern banking dated back to 1892 when the African Banking corporation was established in LAGOS at the invitation of elder Dempster and company African banking corporation was based in south Africa but merely opened a branch office in Lagos to finance the shipping business of elder Dempster company who was operating steamship services between Liverpool and west coast of Africa.

As a result of the good performance of the banking, the banking corporation opened another bank with its branch in Lagos in the year 1874.

The bank was the Bank of British west Africa (now known as first Bank of Nigeria ltd). Which was registered in London in 1892 with an authorised share capital of 100,000 (or N200,000). This bank enjoys monopoly over banking business in Nigeria until 1916. Until this date the bank (B.B.W.A.) was the sole agent for the custody and distribution of British silver currency in west Africa as issued by the west African currency Board which was established in 1912.

The Bank of British west Africa remained dominant in the field until 1916 when colonial bank which was more aggressive in the banking business was established. The bank opened fifteen (15) branches within four years of its inception in west Africa.

In 1925, the assets and liabilities of this bank were taken over by the consortium of banks comprising Barclay Bank, Anglo-Egyptain Bank, and the National Bank of south Africa to

form a bank named Barclays Bank of Nigeria ltd, and later to union Bank of Nigeria ltd, other foreign Banks such as united Bank for Africa (UBA) Arab Bank, International Bank for west Africa, Bank of India (now distressed/ liquidated Allied Bank of Nigeria) Bank of America (now savannah Bank) and chase Manhattan Bank merged with first Bank of Nigeria in the year 1965 were later established in Nigeria.

All these banks mentioned were established by colonial government and businessmen and were mainly catering for the interest of expatriates. The indigenous men and women and their businesses were severely discriminated.

This led to the 1st indigenous protest by the Nigerian community in 1892. The first indigenous bank was established in Lagos known as the industrial and commercial Bank in 1929.

In 1931 another indigenous banking institution was formed with an initial paid up capital of N3,400.00 Its total deposit does not exceed N5,000.00 before it voluntarily liquidated in 1936. This bank has same management with the first indigenous bank established in 1929.

2.3 THE CONCEPT OF BANK RECONCILIATION STATEMENT.

Bank Reconciliation statement can be viewed as a report prepared to explain or rectify the discrepancies that exist between a bank's book's of accounts and a customers book's of accounts. It is a way of keeping both bank record and general ledger cash account record in balance. It is a good control procedure for identifying inaccuracies introduced by the banks accounting of cheques and deposits, disbursements possibly unauthorised that have not been accounted for through cash disbursement records, old outstanding cheque that may never be cashed and adjustments generated by the banks.

PRESENTATION

In practice, the obvious first step in preparing Bank Reconciliation statement is to bring the bank account in the traders cash Book as nearly as possible into line with the Bank statement by entering these items that appear on the statement but which have not been entered in the cash Books. This invariably means that the Bank Reconciliation statement will be concerned only with:-

- (a) Cheque which have not be presented at the bank for payments.
- (b) Cheque which have not been credited by the bank at the time the statement is collected.

SAMPLE QUESTION

Set out a Bank Reconciliation statement from the following information:-

Bank statement of Alh. Abu Gambo

DATE	PARTICULARS	DEBIT	CREDIT	BALANCE
1997				
MAY 1	Balance brought forward			420.00
2	A petty (*)	10.00		410.00
3	cash	80.00		330.00
12	A. Black		72.00	402.00
13	A. Muazu	25.00		377.00
18	A. Afolyan		57.00	434.00
21	H. lock	32.00		402.00
24	Teslim Elebilu		17.00	419.00
30	Cheque book &charges (*)	3.00		416

Cash Book of Alh. Abu Gambo

BANK ACCOUNT

Dr 1997	N	1997	
May.1 Balance b/d	410.00	May3.cash	80.00
12. A. Black	72.00	10. Atuna muazu.	25.00
18. A Afolayan	57.00	19. H.Lock	32.00
24. Teslim Elebilu.	17.00	28. G. Usman (*)	44.00
30. S. Mohammed (*)	29.00	29.T Lami *	28.00
	<u>585.00</u>	30. Balance c/d	<u>376.00</u>
	=====		585.00
June 1 Balance b/d	376.00		=====

Note: The asterixed (*) items are not entered in both the statement and the Bank Account.

- i. On May2. A petty presented a cheque for payment at the bank. This brings the balances on both Bank statement and Account into line; and must obviously represent a cheque paid to A. petty prior to May1. This can therefore, be omitted from the reconciliation.

- ii. On May 30th N3.00 was charged by the bank for a cheque book and charges. since this has not yet been entered in the cash Book. We will have to take it into account in the reconciliation.

- iii. On May 30 N29.00 was received and entered in the cash Book, but this has not yet been credited by the bank. Two cheque i.e. N44.00 and N 28.00 have been paid out, but have not yet been presented at the bank for payment.

SUGGESTED SOLUTION

BANK RECONCILIATION STATEMENT AS AT MAY 30, 1997.

	N	:	K	N	:	K
Balance as per Bank statement						
Add cheque not credited by Bank				416.00		
S. Mohammed	29.00					
Charges not entered in cash Book	<u>3.00</u>			<u>32.00</u>		
Deduct cheque not presented for payment				448.00		
G. Usman	44.00					
T. Lami	<u>28.00</u>			<u>72.00</u>		
Balance as per cash book						<u>376.00</u>

However, it is relevant to note that since both balances were given in the question, we could have started with the cash balance-in which case items that have been added above would be subtracted, and vice versa.

Another form of presenting a reconciliation statement is by writing up the cash Book before attempting a reconciliation. In this case, items not entered in the cash Book are first posted to the Bank Account in the cash Book, on receipt of the statement from the bank.

For better understanding of the above method, let us consider another sample question.

SAMPLE QUESTION 2

On January 30th 1997, the balance on the Bank Account in the cash Book of Atuna Muazu showed a Debit balance of N37,500.00 on checking the cash Book with the Bank statement, he discovered the following differences:-

- i. Cheque debited in the cash Book but not yet received by the bank N7,300.00
- ii. Cheque credited in the cash Book but not yet presented for payment N12,300.00
- iii. The bank had charged his account with N100.00 for a cheque book plus bank charge and had credit his account with N2,200.00 representing interest on his deposit account. Neither of these items had been entered in the cash Book.

You are required

- (a) To adjust the cash Book balance, and
- (b) To reconcile the adjusted balance showing the amount which should appear on the Bank statement.

SUGGESTED SOLUTION.

MISS ATUNA MUAZU

ADJUSTED BANK ACCOUNT (IN CASH BOOK)

Dr		Cr	
	1997 N	N	
Jan.30.Balance b/d	37,500.00	Jan 30.Bankcharge	100.00
" " Interest Receivable	<u>2,200.00</u>	"30Balance c/d	<u>39,600.00</u>

N39,700.00

Feb.1. Balance b/d 39,600.00

BANK RECONCILIATION STATEMENT AS AT JANUARY 30,1997

	N	K
Balance as per ADJUSTED Cash book - 1-2-97	39,600.00	
Add cheque not presented for payment	<u>12,300.00</u>	
		51,900.00
Deduct cheque not credited by bank.	<u>7,300.00</u>	
Balance as per Bank statement	<u>44,600.00</u>	

TREATMENT OF OVERDRAFT

The process of reconciling an overdrawn Bank Account or Statement is a complete opposite of that needed when the account or statement is not overdrawn. It is however, relevant to state here that most banks show that an account has been overdrawn by putting the letters O/D after the amount of the balance; this is obviously the observation for overdraft.

The illustration below will explain better;

MISS ATUNA MUAZU

CASH BOOK

1997	N	1997	N
Dec 5 Nma Adamu	30,000.00	Dec 1. Bal.	b/f. 70,000.00
" 24 A. Ishaq	12,000.00	" 9. Mr.E.Teslim	14,000.00
" 29 Moh'd Beji	12,400.00	" 27.Miss L. Moh'd	6,300.00

"	31 Mrs. Rose Angulu.	10,600.00	"	29 M. B. Mustafa	7,700.00
"	" Bal c/d	<u>33,490.00</u>	"	31 Bank charge	<u>490.00</u>
		<u>98,490.00</u>			<u>98,490.00</u>

MISS ATUNA MUAZU

BANK STATEMENT

	Dr		Cr
Balance 1997		N	N
N			
Dec 1. Balance b/f			70,000.00
" 5 cheque	30,000.00		40,000.00 O/D
" 14 Mr. E. Teslim	14,000.00		54,000.00 O/D
" 24 Cheque	12,000.00		42,000.00 O/D
" 29 Moh'd Beji: credit Transfer	12,400.00	29,600.00	O/D
" 29 M. B. Mustafa: Standing order	7,700.00	37,300.00	O/D
" 31 Bank charges	490.00	37,790.00	O/D

MISS ATUNA MUAZU

BANK RECONCILIATION STATEMENT AS AT 31ST DEC, 1997.

	N	K	N	K
Balance as per cash Book			< 33,490.00 >	
Add: Unpresented cheque(s)			<u>6,300.00</u>	
			< 27,190.00 >	
Less Bank lodgement not yet Entered on bank statement			<u>10,600.00</u>	
Balance as per Bank statement.			< 37,790.00 >	

Towards this end, the factors that give rise to the differences in a bank statement and customers own cash record can be identified as follows:-

- (a) Unpresented cheque(s):- When a cheque is drawn in favour of somebody who for one reason or the other, have not presented it for payment or the cheque so drawn may not have successfully gone / passed through the clearing process, the amount drawn on the cheque will cause a discrepancy in the bank balance as it must have been entered in the drawer's cash book.

- (b) Uncredited cheque(s) : When a cheque is paid into the bank and have not been given a direct credit by the bankers it will cause a discrepancy in the bank balance as it must have been entered in the cash book

- (c) Bank charges, interest paid, etc. The banker might debit its customers account with such items like Bank charges, cost of cheque books, etc and credit the account with items like interest received, which may be unknown to the customers.

- (d) Dishonoured cheque:- When a cheque sent out by the drawer is passed through the clearing system for checking, it eventually arrives back at his own bank. It is scrutinised there to ensure that it is in order, and if

it is, then it is debited to the drawer at the bank.

However, if there is any reason why the cheque should not be debited to the account, the cheque has to be returned to the payee. It is said to be dishonoured and if the information does not reach the customers (i.e. the payee) on time to reverse the earlier entry made in his cash book. If he eventually receives the bank statement, it may not agree with his own records.

(e) Direct payments or lodgement or credit:-

Sometimes a customer may give an authority by way of standing order to his banker to pay regular certain sum of money to an individual or organizations when they fall due. Or rather payments may be made directly into a customers account which he may not be aware to enable him update his record.

2.4 THE OBJECTS OF BANK RECONCILIATION STATEMENT.

FORM AND PURPOSE

The relationship between a bank and its customer(s) is one of "Debtor(s)" and "creditor(s)". Thus, when Mr "G" pays N10,000.00 cash into his current account with a bank, from the bank's point of view it will "Debit" cash account and "credit" the personal account of Mr "G" recording the fact that it owes him N10,000.00 which he has deposited in his current account.

This method of book-keeping-(i.e. debit and credit) will also apply to all other forms of transactions that may take place between a bank and customers. Under normal circumstances the two books of accounts should agree - that is, credits on a Bank statement are reflected by debits in the books of the Trader himself. But for one reason or the other, there may be discrepancies in the two books of account, the statement of account from a bank will often give a different balance from that shown in the trader's own records.

Let us consider this example:-

EXAMPLE 1.

If Mr "G" having paid N50,000.00 into a current account at the bank on february 1st issues a cheque for N13,500.00 to Miss "B" on february 13th, his record of the bank account will appear thus:

BANK ACCOUNT. MR "G"

Feb 1st '96 capital N50,000.00 Feb 13th 96 Miss B N13,500.00

Feb 13th '96 Bal. c/d N36,500.00

N50,000.00

50,000.00

Feb 14th '96 Bal b/d. N36,500.00

from the above, it clearly indicates a balance of N36,500.00, but until the cheque is presented for payment at the bank, the

bank will not know of its existence, consequently, the bank account will show that Mr "G" still has a balance of N50,000.00 standing to his credit at the bank.

Therefore, the purpose of a Bank Reconciliation statement is to explain or rectify the discrepancies that exist between the two figures, due to the fact that entries in either the Bank statement or the trader's own records, or both are not up to date.

2.5. THE NEEDS FOR RECONCILIATIONS IN NON-BANKING SECTORS.

Considering the simple fact that individuals, organizations, government and institutions operate one form of accounts or the other with bank(s), it therefore, becomes paramount, that they at regular intervals prepare a reconciliation account or statement - It could be daily, weekly or monthly, to enable them ascertain the balance of funds available in their bank accounts.

The relevance of a Bank Reconciliation statement in a Non-Banking sector include:-

- i. To ensure that management is kept abreast of the funds available.
- ii. To highlight bank charges or other deductions from the balance at the bank that may have escaped management's attention or was never initiated by management, so that

the institution's book of account reflect such discrepancies.

- iii. To highlight all payments to the institution and other credits made directly to the bank by the person paying it so that full account can be taken of all such receipts.
- iv. To ensure that all cheque drawn on the account or other payments or transfer instructions made or given by the institution are fully and appropriately debited to the account.
- v. To ensure that any discrepancies between the bank entries and the entries made by the institution in its books of account are properly investigated, followed up and corrected.
- vi. To ensure that all bank charges or bank initiated debits are in line with prevailing regulations or agreement with the bank.
- vii. Having recognised all the above, ensure that the balance in the institutions cash book is in agreement with the balance in the Bank as at the date of the bank statement.

NOTES:-

- a. The Bank Reconciliation statement must not be prepared by the same staff who deposits daily receipts in the bank or by the same staff who prepares cheque for drawing on the bank.
- b. The officer or staff responsible for preparing Bank

Reconciliation statement should always raise journal entries for all entries that are in the Bank statement and are not in the cash book to regularise the books of account.

- c. A section within finance and Accounts department should be established to handle all reconciliation accounts and the need of such section could be addressed as Accountant (Reconciliation). Such person should however, be a graduate of Accounting/Accountancy or Business Administration or Banking & Finance.

2.6 THE RELEVANCE OF APPLICATIONS OF COMPUTER SYSTEM IN RECONCILING BANK STATEMENTS.

The benefits derive from the usage of micro computers have over the years increased as different versions of computers with expanded features are being produced. Micro computers can be used as calculators, typewriters, accounting systems, record keepers and telecommunication instruments. In fact, they cannot only act as tutors, toys, they can also be used to mixing sand and cement by builders.

In business, banks and some organizations, micro computers can be used for ordering, controlling inventory, book-keeping, processing payroll, and many other tasks, Executives do instal micro computers in their offices so that they can have access to information they need when making decisions.

Micro computers also have a wide variety of users in homes. People with little or no programming experience can use micro computers to balance cheque books stores receipts, prepare budgets, bank reconciliation and play games, etc.

Sequent to the advent of micro computers, many software were introduced for accounting packages. They include **ACCPAC, PLUS BEDFOR INTEGRATED ACCOUNTING, REALWORD PAYROLL** and **Dac Easy Accounting**. Dac Easy Accounting is a low-cost package with a large number of accounting functions. It is an integrated package that provide seven functions, General ledger, account receivable, account payable, purchase order, billing, production and services. It provides two inventory modules, one dealing with products for use by merchandising business, the other dealing with services for service businesses. Using Dac Easy modules, account receivable transaction once posted will update customer account balances as well as prepare summary transaction for the general ledger.

One of the recent software that dealt more on Bank reconciliation is the Data perfect (cheque books and Budget management system) by the word perfect corporation of the united states in 1993.

This program is divided into four parts:

1. The Bank account / Budget data. Under this we have:
 - (a) Add/view bank accounts

- (b) General Budget categories
 - (c) View /edit budgets
 - (d) View /edit creditors list
 - (e) Set account preferences
2. The second part deals with making of transaction. Here you can:-
- (a) Enter chaques into register
 - (b) Make deposit into an account and
 - (c) Prepare account reconciliation.
3. This section sends reports to printer/Disks files. Here we have:-
- (a) Account listing
 - (b) Taxable income / deductibles
 - (c) Budget summary to date and
 - (d) Printing of cheque
4. The final part is the notices/maintenance In this section we can:-
- (a) Define notice
 - (b) Create a new account and
 - (c) Remove a single account.

Using this software, the reconciliation report will help in balancing cheque books so that books will be the same as banks. It will first present a look up list containing various accounts. Data perfect will then compare this to what it thinks we have and let us know if we are in agreement with the bank.

The program will than ask the following questions and will expect us to highlight any one. The question are; do we want to?

- (a) Return to Cash Balance Statement
- (b) Exit Cash Balance Statement (and finish later); and
- (c) Exit Cash balance and set account balance to equal to the current balance.

A renowned author, Douglas. A. potter in his book " Automated Accounting system and procedure hand book" designed accounting system from the modern account payable system that can support computerize bank reconciliation. This allows the accountant or whoever is responsible to enter the banks reported balance and any adjustments to either the general ledger or the bank's records. This approach will help an accountant immensely to complete the reconciliation quickly and accurately.

Two points of integration are said to make this system different from other automated accounting process and make this a practical beneficial approach. The first point of integration is the automatic jornalization of general ledger adjustments entered into the left side figure. These adjustments not only help complete bank reconciliation process but they appropriately update the general ledger. The second point of the integration is the record of understanding cheque reported in the upper right of the screen figure.

From the foregoing, one can see that the application of computer system in preparing bank reconciliation is a new development. It is an innovation into the computer world. Even in some organizations, for instance, banks, companies, where some of their activities are done with the use of computers, the reconciliation aspect is still done manually.

The significance of using computers in reconciling (or arranging) statements and cash books can not be over emphasized.

The benefit include:-

1. Eliminating many of the repetitive task of book-keeping
2. Eliminating most of the paper work involve
3. It eliminate copying and se-arranging of information which has already been entered into the system;
4. It performs all the mathematical computations faster and accurately.
5. Helps in updating of records automatically
6. It produces reports timely and accurately.
7. Adjustments can be done when the need arises
8. Omissions can be detected and corrections effected immediately.

CHAPTER THREE

RESEARCH DESIGN AND SYSTEM ANALYSIS

This chapter deals with the methods used in gathering necessary data for the writing of this project.

Since adequate data is usually considered as - one of the most immediate and fundamental obstacles in any research work, a great deal of this study is directed to collecting data both qualitative and quantitative.

It will also contain the analysis and design of the proposed and existing systems.

3.1 POPULATION DESCRIPTION

This refers to the entire staff of Niger State Ministry of Agriculture and Natural Resources particularly, the staff of accounts department and some Ministry of Agriculture visited.

With reference to Niger State Ministry of Agriculture and Natural Resources, which its entire staff constitute the main population of this project work, the staff strength as or this research work stood averagely at 2,535.

3.2 RESEARCH DESIGN

"Research interest of social investigations are virtually unlimited. Any social setting is a potential target for scientific examination. In spite of the diversity of possible social topics and / or situations investigated, most social scientific research is characterized by some type of study plan. This plan is conventionally labeled the research design"¹.

The popular definition of research designs therefore is that "Research designs are plans that specify how data should be collected and analysed. They should also seek to combine relevance to the research purpose with economy in procedure"²

Two popular types of research designs can be identified:-

1. The survey design and
2. The case study design.

THE SURVEY DESIGN

The survey design has been defined as "specifications of procedures for gathering information about a large number of people by collecting information from a few of them"³

The above definition simply implies that, an individual who adopts the survey design in gathering his information about a large number of people will interview and channel his questionnaires to only a few of them.

THE CASE STUDY DESIGN

Although some researchers argue that case studies do not qualify as designs" (for example Hagedorn and Labovitz, 1971, pages 36-41), case studies constitute one of the most popular types of research designs used by social scientists currently (in the context of the definition below).

Foreman (1948, page 408-9) provides one of the clearest definition of a case study and situations to which the definition may pertain. He says"..... a case study, basically is a depiction either of a phase or the totality of relevant experience of some selected datum. When the investigators attention is focused on development, the account is a case history. When a panoramic view of the present is obtained case studies may be called cross-sectional or photographic. In either instance the datum may in social logical study be any of the following, taken singly or in combination: 1. a person 2. a group of person such as a gang or family 3. a class of persons such as professors or thieves, 4. an ecological unit such as neighborhood or community, 5. a cultural unit such as fashion or institution"⁴.

He goes on to note that " case study materials may come to the social scientist by way of (a) personal documents (b) participant observation records, or (c) third person reports"⁵

3.3 METHODS OF DATA COLLECTION

In a project work, data collection always tries to tell the reader about what is needed to solve the problem (s) at stake. Therefore, here two types of data are used.

1. PRIMARY DATA

These are data originated by the writer for the purpose of his write up. The main advantage of obtaining such data is that, the exact information wanted is obtained, terms carefully defined, so that as far as humanly possible misunderstanding is avoided.

The primary data collected undergo the following procedures:-

A. INTERVIEWS

"As a research method, the interview is a conversation carried out with the definite aim of obtaining certain information. It is designed to gather valid and reliable data or information through the response of the interviewer, to a planned sequence of questions"⁶

Interviews were therefore conducted for some selected management and accounting department staff of the ministry. A reasonable number of questions were asked during the interview. The whole questions were open-ended and hence, respondents were given a great deal of freedom in answering question which arouse from general point of discussion. During

the interview session, the researcher had the delicate task of encouraging the respondents to take an active part in the interview while he also had to minimize as much as possible irrelevant discussions or questions.

B. **OBSERVATION**

While the writer was paying frequent visit to Niger state ministry of Agric and Natural Resources and some ministries of Agriculture, he took interest in seeing the staff of the accounts department and how they perform their duties. This gave the writer a first hand information in what he was writing.

The direct observation provides primary data that fit carefully pre-determined categories that the investigator has designed.

2. **SECONDARY DATA**

The secondary data were essentially obtained from textbooks written by seasoned authors, thesis of past researchers, articles in business journals, business times, the organization's records etc.

The National and state libraries in Minna, the Federal University of Technology library were some of the sources from where data were collected.

Though, these data were not gathered purposely for the study at hand, thereby reducing its validity, the writer utilized these sources because the data provided were related to the topic and such data were easier and cheaper to obtain.

3.4 **METHOD OF ORGANIZING DATA**

The data collected from field investigations i.e. personal interviews are presented and answers obtained from them analysed.

To make for easy discussion and comparisons, the data collected via face-face or verbal interview are brought together and discussed generally.

In addition, findings from the field investigations will be used to answer the problem(s) of the write up.

3.5 **ANALYSIS OF THE EXISTING SYSTEM AND OBJECTIVES OF THE NEW SYSTEM.**

In carrying out this project work, analysis of the existing system is made and the objectives of the proposed explained. These are expected to lead to full specification of the organization's requirements.

Towards this end, the strength and weakness of the existing system are spelt out which will further provide the needed assurance of proceeding with the computerisation.

3.5 OPERATION OF THE EXISTING BANK RECONCILIATION SYSTEM

The aim and objectives of this project work will be defeated if the operations of the existing system is not highlighted.

Bank reconciliation in the Niger state ministry of Agric Natural Resources is prepared on weekly basis. To prepare bank reconciliation, one needs to get the records of all the disbursements/payments and receipts by the organization and a bank statement for the particular week to be reconciled.

The next step is to produce a cash book balance for the period under consideration. It will show the previous week's closing balance, which will serve as the new opening balance for the week to be reconciled. One will then add up all the total receipts and deduct the total payments to arrive at a new cash book balance.

After obtaining the cash book balance, it is then transferred to the appropriate bank for reconciliation with the bank statement. While reconciling the cash book, the reason (s) for any discrepancy is explained and shown.

3.5 OBJECTIVES OF THE NEW SYSTEM

The objectives of the new system includes the following:-

1. Elimination of many repetitive work of book-keeping.
2. To enhance timely generation of report.

3. To enhance timely and accurate ascertainment of cash in hand and at Bank
4. Reduction in the use of paper work.
5. Automatic updating of records and maintenance.
6. It enhances sorting or arranging of information in a much more easier and quicker way.

3.6 **SYSTEM DESIGN**

The new system involves the automation of the manual operations of the existing system.

In the existing system, the preparation of bank reconciliation statement is done Manually. The work involve is very tedious and necessary report may not be produced in good time. But with the proposed system the computer system will carry out the operations, sort out or arrange the information and produce error free financial report.

Therefore, the purpose of the design is to work from the requirements specification to produce a system specification. The system specification will be a detail set of documents that provide all feature or characteristics of the system.

The system design include; the development of the structure of the data base files required, the input and output specifications and the step-by-step logical operations of the program.

3.7 INPUT SPECIFICATIONS

The details and instruction describing the input is influenced by the requirement of the output.

Thus, in carrying out this research work, The following data base files are used. These includes:-

- a. Receipts.dbf
- b. Payment.dbf
- c. Bank chr.dbf
- d. Unpres.dbf
- e. Uncre.dbf
- f. Cash balance .dbf

(a) . RECEIPT. DBF

FIELD	FIELD NAME	FIELD TYPE	WIDTH	DEC	INDEX
1	Date	Date	8		N
2	Details	Character	30		N
3	Amount	Numeric	11	2	N
4	Cheq-Num	Numeric	9		N
5	Bank	Character	25		N
6	Bank-code	Numeric	6		Y
7	Acct-Num	Numeric	7		N

b. Payment. DBF

FIELD	FIELD NAME	FIELD TYPE	WIDTH	DEC	INDEX
1	Date	Date	8		N
2	Details	Character	30		N
3	Amount	Numeric	9	2	N
4	Cheq-Num	Numeric	11		N
5	Bank	Character	25		N
6	Bank-code	Numeric	6		Y
7	Acct-Num	Numeric	7		N

c. Bank Char. DBF

FIELD	FIELD NAME	FIELD TYPE	WIDTH	DEC	INDEX
1	Date	Date	8		N
2	Details	Character	30		N
3	cheq-Num	Numeric	9	2	N
4	Amount	Numeric	11		N
5	Bank	Character	25		N
6	Bank-code	Numeric	6		Y
7	Acct-Num	Numeric	7		N

d. Unpres. DBF

FIELD	FIELD NAME	FIELD TYPE	WIDTH	DEC	INDEX
1	Date	Date	8		N
2	Details	Character	30		N
3	cheq-Num	Numeric	9	2	N
4	Amount	Numeric	11		N
5	Bank	Character	25		N
6	Bank-code	Numeric	6		Y
7	Acct-Num	Numeric	7		N

e. Uncre. DBF

FIELD	FIELD NAME	FIELD TYPE	WIDTH	DEC	INDEX
1	Date	Date	8		N
2	Details	Character	30		N
3	cheq-Num	Numeric	9	2	N
4	Amount	Numeric	11		N
5	Bank	Character	25		N
6	Bank-code	Numeric	6		Y
7	Acct-Num	Numeric	7		N

f. cash bal .dbf

FIELD	FIELD NAME	FIELD TYPE	WIDTH	DEC	INDEX
1	Open Bal	Numeric	12	2	N
2	Fund TRF	Numeric	12	2	N
3	Int-Bank	Numeric	12	2	N
4	Bank-Char	Numeric	12	2	N

3.8 OUTPUT SPECIFICATION

The proposed program is designed based on the need of the organisation under review.

These includes; producing weekly, monthly or quarterly reports and this will show cash book balance (total receipts less payments and other charges) for the period in reconciliation list of Bank charges, unpresented cheque, uncredited cheque, and returned / dishonored cheque.

The new program therefore, consist of three parts:-

- i. Records
- ii. Reports
- iii. Exit.

RECORDS

It handles the receipts, payments, Bank charges and Interest, unrepresented cheque, uncredited cheque, funds transferred into and from the various accounts, dishonour cheque and the reconciliation itself.

It deals with the information/data records of the organisation and the various bank accounts its operates with. It in addition shows detail description of the records on weekly basis. Have also, you could update/ append, modify or delete record (s).

REPORTS:

The reports generated from this program includes:-

- i. Cash book balance
- ii. Total receipts for the week
- iii. Total payments for the week
- iv. List of Bank charges
- v. List of unrepresented, uncredited, and dishonored cheques on weekly basis.

The menu that handles this report gives room for records to be viewed and or be printed.

EXIT.

Here the program allows the termination of the execution of the application system and return to either Dos prompt when you enter "Yes" or to the main menu when you decide otherwise (i.e. No).

3.9 P. Cs REQUIREMENTS

The new Bank Reconciliation system is a computerisation process which involves a database management application system run on a personal computers, pc/xT- micro computer with the following configurations.

- i. 80286, 80386 and 80486 main processor
- ii. At least 1024kb of Ram
- iii. 3.5" or 5.25" floppy disk drive
- iv. color or black and white monitor
- v. Printer of 24 pin dot or laserjet
- vi. voltage regulator or Stabilizer of 500va and up of 500va against power fluctuation.

As for the software part of the program, the application program requires:-

- i. Microsoft disk operating system version 6.0 or last version and
- ii. Database management system-dbase IV

3.10 IMPLEMENTATION AND REVIEW

Sequent to the development of a new system and providing all the necessary working materials/ requirements, the next step is to put the system into operation.

To be able to effectively implement the new system, the cooperation of the user department (finance, accounts and supply) and data processing section is paramount. An implementation committee could be formed to comprise members of staff from the finance, and Accounts department and computer section (i.e. supervisor, operators, and analyst or programmer) as members.

The process of implementation can be classified under the following activities.

- a. Staff Training
- b. System testing and
- c. System review

STAFF TRAINING

The number of staff required to be put on Training to facilitate the operation of a new system depends largely on its complexity and the skills available.

The proposed system is very simple to operate.

The training schedule will cover areas like basic computing for the account staff directly in-charge of bank reconciliation and basic accounting for the computer staff

SYSTEM TESTING

When a new system is developed what readily comes to mind, is its working. That is, whether the new system developed is working according to specifications.

The new program is done in such a way that provides for amendment to suit any changing environment.

System testing - also known as change over procedure can be done in any of these three ways:-

- a. Parallel
- b. Direct or one to one, and
- c. Pilot change

Under parallel system testing, the old and new are runned concurrently using the same inputs. Outputs from the old system can continue to be used until the new system proved satisfactorily. At this point, the usage of the old system is discontinued and the new system commissioned. This system testing is thereby recommended. It has the merits of keeping all the data in the former procedure in cases(s) of system failure. It also allows the comparison of the output of the two system. It is good for large and complex project. However it has demerits of being very expensive.

Direct or one to one system testing involves the switching over from old system to the new one immediately. In this method of system testing if any problem should arise, the whole work has to start all over again, because previous records might have been lost. It is however, good for simple project. The cost is also low, but I must say it is very risky.

Policy system on the other hand involves gradual adoption of the new system until satisfied working accordingly before final change over completely. It is more or less like a parallel change over but in a small scale.

SYSTEM REVIEW

Performance appraisal is always very vital where a new system is developed.

This is possible by obtaining from time to time a feedback on its operations.

The performance is compared with the set goals to ensure conformity.

For today, where the proposed system failed to work accordingly, the reason should be identified and necessary corrections effected. If on the other hand, the new system is working in line with the set objectives, some modifications could be done if need be,

Towards this end, the computerised Bank Reconciliation system should be able to reduce to the bearest minimum, the inadequacies discovered or identified in the old procedure. It should give room for adjustments wherever necessary.

FOOTNOTES

- | | |
|-------------------|---|
| 1. BLACK A. JAMES | Methods and issues in social Research. Page 77 |
| 2. IBID | Page 29 |
| 3. IBID | Page 89 |
| 4. IBID | Page 89 |
| 5. OSUALA E.C | Introduction to Research Methodology. African F.E.P. Publishers limited Page 73 |

CHAPTER FOUR

SYSTEM DEVELOPMENT

4.1 AN OVERVIEW

When the idea of system development comes to mind, the emphasis is to develop the new system structure into a program that will go along way to achieving the desired goals of the proposed system.

This chapter will therefore, attempt to discuss the programming language used, the algorithms and flow chart and findings on the operations of the new system.

4.2 **PROGRAMMING LANGUAGE ADOPTED** The selection of a programming language involves determining the most suitable programming language for the application. Some variables to take into cognisance includes:-

- i. The availability of human and material resources;
- ii. The difficulty of the program;
- iii. The technical skill required of the computer programmer;
- iv. The availability of programmers for various languages.
- v. The availability of subroutine that may be used by the program;
- vi. The existing hardware and software configuration;

In developing this system, the researcher thought it wise to use dbase iv programming language. Besides the fact that it is easy to understand and use, it also has the following merits:-

- a. It provides a full relational data base environment to users.
- b. dbase iv provides the opportunity to design database, manipulate and edit records, and files, generate reports, perform data base query, design labels, and browse data bases without the use of command language.
- c. Data can be verified automatically as they are entered into fields. Up to 250 fields can be verified per record.

Also a database can be related to more than two other data bases.

- d. Programs and procedures can be compiled and saved as object codes for faster execution.
- e. Pop -up menus and windows can be designed.
- f. It has a larger number of memory variables, user define functions, up to 99 files can be opened at a time.
- g. It has improved indexing, command line editor, printer handling capacities and faster execution.
- h. The major advantage of the dbase iv is the full relational database capacity using SQL (structured Query Language) that is compatible with IBM machines. Data base can be viewed through the SQL facility as relational databases.

Database queries and updates can be performed using the SQL command language. With the command, it is also possible to perform queries on relationships that span several databases without using large number of commands.

4.3 ALGORITHMS OF THE NEW SYSTEM

Algorithms can be defined as a set of well defined instructions for the solution of a problem in a finite number of steps.

Below is the algorithm of the proposed system:

1. Load dbase and call the program.
2. The project title appears.
3. Press any key to start the program.
4. The main menu appears.
5. Do you wish to quit the program? if yes at menu exit press enter.
6. Otherwise at 4 highlight the sub menu of your choice and press enter.
7. Select an option from 4. For example "RECIEPT".
8. The sub menu appears.
9. Select and option 8 for example "UPDATE".
10. Do you wish to return to 4? if yes at exit press enter key.
11. Otherwise at 10 enter the "bank code" of the reciept transaction to process update.
12. Do you wish to update more records? if yes press "Y" to go to 8.
13. Otherwise press "N" to go to 4.
14. Output Payments and reciept summary report.
15. Output Bank Reconciliation summary report.

16. Output Bank Reconciliation Banks charges report.
17. Output Bank Reconciliation unrepresented cheque report.
18. Output Bank Reconciliation uncredited cheque report

4.4 **FLOW CHART OF THE NEW SYSTEM.**

Before a computer can be used to solve a problem, it is necessary to plan the strategy to solve it. This planning is aided by using "**FLOW CHART**".

A flowchart is a picture which shows the sequence in which data are read, computing performed, decisions made and result presented.

Thus, flowcharts are useful for planning the strategy of the solution to a problem and for documenting the method used.

4.5 **FINDINGS ON THE OPERATIONS OF THE NEW SYSTEM**

The assessment of the operations of the new system covers the following areas.

DISKETTE CONTAINING THE ERROR FREE PROGRAM

The diskette in which the program is stored is 3.5inch and very flexible. It should be handled with utmost care. It should not be abused or allowed to fall on the ground nor subjected to high temperature, humidity or dust. Back-up of the diskette into another diskette is advisable before

installation, should the one installed develop a problem in future the diskette should always be kept at a very secured, clean cool and dry place.

BOOTING OR STARTING THE SYSTEM

The system has be designed in such a manner that it can be operated by people with even little knowledge in computer as a system or computer science as a field of study. To operate the computer system after successful installation on the hard disk, the software can be involved considering the following sequence of steps:-

1. At the C prompts, type CD DBASE 4. and press enter key.
= C:\>CD DBASE 4
- ii. When you have successfully changed the directory to Dbase 4, type Dbase 4 and press enter key. = c:\DBASE 4 >DBASE4.
- iii. After pressing enter key, the control centre of the drive c will appears. You then press "ESC" (escape) key to quit from the control panel to Dot prompt.
- iv. At the Dot prompt, you type " set default to A:" or rather " set default to A:" i.e. to diskette.
- V. You then type " set directory to A:\menu and press enter key.
- vi. Finally, type "Do menu" and press enter key. Immediately after this action (i.e. vi), the project title screen will be displayed, as below.

THE RELEVANCE OF COMPUTERIZATION OF BANK RECONCILIATION STATEMENT, A CASE STUDY OF THE MINISTRY OF AGRICULTURE AND NATURAL RESOURCES, MINNA, NIGER STATE. THIS PROGRAM WAS WRITTEN BY ABU .J. GAMBO REG. NO. PGD/MCS/130/96 AS A PART OF THE REQUIREMENT FOR THE AWARD OF POST-GRADUATE DIPLOMA IN COMPUTER SCIENCE TO THE DEPARTMENT OF MATHS/COMPUTER SCIENCE, FEDERAL UNIVERSITY OF TECHNOLOGY, MINNA.

Vii. consequently, press enter key, this action will display the menu screen as below.

PROJECT TITLE: THE RELEVANCE OF COMPUTERIZATION OF BANK RECONCILIATION STATEMENT.

OPTION MENU
1. Receipt
2. payment
3. unrepresented cheque
4. uncredited cheque
5. Bank charge
6. Report
7. Cash Balance statement
8. Exit.

Press first letter of menu choice or press enter.

The main menu is divided into three parts: namely:-

- a. The record/ data input section
- b. The report; and
- c. The exit sections.

Under the record/data input section we have payments, receipts, unpresented cheque, uncredited cheque, dishonored cheque, bankcharges. In any of these, we can either UPDATE, MODIFY OR DELETE record(s).

In the report section on the other hand, we have as above i.e. payments, receipts unpresented cheque etc. In any of them, one can obtain a report of either a particular week, or month needed.

Finally, under the exit mode, you can either quit the main program and return to c prompts by pressing "YES" or return to the main menu screen by pressing "NO"

CHAPTER FIVE

SUMMARY, SUGGESTIONS AND CONCLUSIONS.

"It is not how far but how well." In this chapter attempt is made at assessing the extent to which the new system conform to the specifications or plans of the organization. That is, whether or not the system so developed actually worked successfully towards achieving the goals and objectives of the organization.

Some useful suggestions are made to facilitate the operations or performance of the new system and its maintenance.

Finally, conditions are drawn based on the findings on the operations of the proposed system.

5.1 SUMMARY

After the whole work involve in converting the old system to a new one is successfully completed, the system analyst must obtain feedback on the performance of the new system. All persons involved in developing the new system should be made to understand that, a comprehensive or thorough investigation on the operations of the new system will be performed. The anticipated feedback will act as strong incentive to ensure that a good system is designed and delivered on schedule. As a result of the feedback some modifications or improvements of the new system may be done where necessary.

5.2 SUGGESTIONS

As mankind continue to grow or improve on earth. So much so is the world of computer technology. The computer world is dynamic, ever changing and evolving.

In other words, as time passes by computer technology improves. Therefore, this system needs to be improved upon in future.

This program is designed with the assumption that the ministry prepares its Bank Reconciliation Report weekly and yearly. Where the organization decides to modify the program then changes has to be made in the program, to give room for whatever form the ministry so desires.

Some system users always have the notions that once a system has been installed and certified working properly, nothing more has to be done. On the contrary all systems must be continuously maintained. Constant maintenance of a system makes it error or virus free, meets new information needs of the management and responds to changes as and the need arises.

A well planned approach to system maintenance and follow-up is essential to the continued effectiveness and reliability of an information system.

A well designed information system should be flexible and adaptable. Minor changes should be easily accommodated without large amount of re-programming.

Towards this end, it, may not be out of place if the adoption of "**STRUCTURED PROGRAMMING METHOD**" is suggested. For if each program module is independent, a minor change in one module will not affect the entire system.

CONCLUSION

Computers though very costly are introduced to various organizations to help eliminate or reduce to bearest minimum the use of manual system in carrying out there activities. It is not also done to enhance the efficiency of service by reducing administrative cost, avoiding data duplication and initiative cost, and offering greater management control and accountability. But also to improve the speed and efficiency in collection, manipulation, storage, reporting and dissemination of data or information.

Computerization of Bank Reconciliation report or statement being the theme of this project work is aimed at helping organisations to eliminate most of the manual work involve in reconciliation.

The system also makes it possible and easy to obtain all the records of receipts, payments, lodgements not credited unrepresented cheque, Bank charges and reconciliation report on continuous basis due to its updating feature. The records of all the transaction carried out are updated automatically.

In addition, reports are generated in good time, this, therefore, will enable the organisation to take quick decisions on matters involving finance. Thus, the system will tell how liquid or financially strong the organization is at any material time.

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APPENDIX A

```

set echo off
set scoreboard off
set escape on
set status off
set talk off
set bell off
SET COLOR TO W/B,B/G,W/B,W/B
DO P WORD
SET COLOR OF FIELD TO W+/BG
do intro
clear
@ 1,1 to 23,78 double
@ 2,8 say "THE RELEVANCE OF COMPUTERIZATION OF BANK RECONCILIATION
STATEMENT"
@ 3,2 TO 20,77
define popup main_mnu from 4,15 to 18,58;
message "press first letter of menu choice or press enter"
define bar 1 of main_mnu prompt "===== OPTION MENU =====" skip
define bar 2 of main_mnu prompt "skip"
define bar 3 of main_mnu prompt "RECIEPT "
define bar 4 of main_mnu prompt "PAYMENT"
define bar 5 of main_mnu prompt "UNPRESENTED CHEQUE"
define bar 6 of main_mnu prompt "UNCREDITED CHEQUE"
define bar 7 of main_mnu prompt "BANK CHARGES"
define bar 8 of main_mnu prompt "REPORT"
define bar 9 of main_mnu prompt "CASH BALANCE STATEMENT"
define bar 10 of main_mnu prompt "EXIT"
on selection popup main_mnu do barpop
ACTIVATE POPUP MAIN_MNU
return
procedure barpop
DO CASE
CASE bar()=3
DO RECIEPT
CASE bar()=4
DO PAYMENT
CASE bar()=5
DO UNPRECH
CASE bar()=6
DO UNCRECH
CASE bar()=7
DO BANKCHR
CASE bar()=8
DO REPORT
CASE bar()=9
DO view
CASE bar()=10
clear
DEACTIVATE POPUP
RETURN
ENDCASE

```

Page # 2

```
SET BELL ON
SET ESCAPE ON
SET TALK ON
set scoreboard on
set echo on
set status on
Return
```

```
procedure intro
clear
```

```
@ 1,1 to 23,78 double
@ 2,8 say "THE RELEVANCE OF COMPUTERIZATION OF BANK RECONCILIATION
STATEMENT"
@ 3,2 TO 20,77
@ 5,7 SAY "THIS PROGRAM WAS WRITTEN BY ABU J. GAMBO, REG. NO.
:PGD/MCS/130/96"
@ 7,7 SAY "AS A PART OF THE REQUIREMENT FOR THE AWARD OF POST-GRADUATE
DIPLOMA"
@ 9,7 SAY "TO THE DEPARTMENT OF MATHS/COMPUTER SCIENCE, FEDERAL
UNIVERSITY OF"
@ 11,7 SAY "TECHNOLOGY, MINNA. "
@ 13,7 SAY "PROJECT TITLE:THE RELEVANCE OF COMPUTERIZATION OF BANK
RECONCILIATION "
@ 15,7 SAY "STATEMENT."
@ 17,7 SAY " A CASE STUDY OF NIGER STATE MINISTRY OF AGRIC. $ "
@ 19,7 SAY " NATURAL RESOURCES, MINNA."
STORE " " TO QUE
@ 21,15 say "PRESS ANY KEY TO START THE PROGRAM" GET QUE
READ
RETURN
```

```
PROCEDURE P_WORD
```

```
CLEAR
STORE SPACE(5) TO PASS
@10,12 TO 18,68 DOUBLE
@14,16 SAY "ENTER PASSWORD:"
SET COLOR OF FIELD TO N/N
@14,31 GET PASS PICT "XXXXX"
READ
SET COLOR TO W/B
IF PASS="DICHE"
RETURN
ELSE
QUIT
ENDIF
```

do while .t.

CLEAR

@ 1,23 to 3,56 doub

@ 2,25 SAY "CASH BALANCE MODIFICATION MODULE"

STORE 0 TO BANK_COD

STORE 0 TO ACCT

STORE 0 TO DCHEQ

@ 5,2 say "BANK CODE: " GET BANK_COD pict '9999999'

@ 5,23 SAY "ACCT. NUMBER: " GET ACCT &&pict 'xxxxxxxxxx'

@ 5,53 SAY "CHEQ. NUMBER: " GET DCHEQ

READ

USE BALMEN

DO WHILE .NOT. EOF()

locate for ban_code=bank_cod

set filter to BAN_CODE=BANK_COD .AND. acc_num=acct .and. cheq_num=dcheq

IF FOUND()

bank_cod=ban_code

bbank=bank

ddate=dates

dcheq=cheq_num

amnt=amount

acct=acc_num

details=detail

@ 4,2 clear to 5,77

@ 6,10 say "BANK CODE: "

@ 6,25 get bank_cod

@ 8,10 say "BANK: "

@ 8,25 get bbank

@10,10 say "DATE: "

@10,25 get ddate

@12,10 say "CHEQUE NUMBER: "

@12,25 get dcheq &&pict 'xxxxxxxxxx'

@14,10 say "AMOUNT: "

@14,25 get acct PICT '9,999,999,999.99'

@16,10 say "ACCOUNT NUMBER: "

@16,25 get amnt pict '99,999,999.99'

@18,10 SAY "DETAILS: "

@18,25 GET DETAILS PICT 'XX'

READ

replace bank with bbank

replace ban_code with bank_cod

REPLACE DATES WITH DDATE

REPLACE CHEQ_NUM WITH DCHEQ

REPLACE AMOUNT WITH AMNT

REPLACE ACC_NUM WITH ACCT

REPLACE DETAIL WITH DETAILS

USE

@19,8 TO 19,72 DOUBLE

STORE " " TO QUE

@20,10 SAY "WISH TO MODIFY MORE BALANCE(S) (Y/N)?" GET QUE PICT 'A'

READ

DO CASE

CASE QUE \$'yY'

LOOP

CASE QUE \$'nN'

CLOSE ALL

clear

Page # 2

```
ENDIF  
ENDDO WHILE .NOT. EOF()  
ENDDO WHILE .T.
```

e # 1

talk off
console off

ar
1,1 to 23,79 double
2,34 SAY "UNCREDITED CHEQUES MENU"
3,2 to 5,78

fine menu unc_mnu
fine pad update of unc_mnu prompt "UPDATE" at 4,4
fine pad modify of unc_mnu prompt "MODIFICATION" at 4,19
fine pad report of unc_mnu prompt "REPORT" at 4,41
fine pad vew of unc_mnu prompt "VIEW" at 4,58
fine pad ext of unc_mnu prompt "EXIT" at 4,70
selection pad update of unc_mnu do unpunrec
selection pad modify of unc_mnu do uncremen
selection pad report of unc_mnu do uncrep
selection pad vew of unc_mnu do vwunrec
selection pad ext of unc_mnu do exit_now

tivate menu unc_mnu pad update
turn

ocedure exit_now
clear
@ 1,1 to 23,78 double
@ 2,22 say "BANK RECONCILIATION STATEMENT"
@ 3,2 TO 20,77
deactivate menu
return

```
set talk off
set console off
clear
@ 1,1 to 23,79 double
@ 2,34 SAY "BANK CHARGES MENU"
@ 3,2 to 5,78
define menu BANK_mnu
define pad update of BANK_mnu prompt "UPDATE" at 4,4
define pad modify of BANK_mnu prompt "MODIFICATION" at 4,19
define pad report of BANK_mnu prompt "REPORT" at 4,41
define pad vew of BANK_mnu prompt "VIEW" at 4,58
define pad ext of BANK_mnu prompt "EXIT" at 4,70
on selection pad update of BANK_mnu do upbchr
on selection pad modify of BANK_mnu do bchrmen
on selection pad report of BANK_mnu do bchrep
on selection pad vew of BANK_mnu do vwchr
on selection pad ext of BANK_mnu do exit_now

activate menu BANK_mnu pad update
return

procedure exit_now
clear
@ 1,1 to 23,78 double
@ 2,22 say "BANK RECONCILIATION STATEMENT"
@ 3,2 TO 20,77
deactivate menu
return
```

Page # 1

```

while .t.
CLEAR
@ 1,23 to 3,56 doub
@ 2,25 say "BANK CHARGES MODIFICATION MODULE"
STORE 0 TO BANK_COD
STORE 0 TO ACCT
STORE 0 TO DCHEQ
@ 5,2 say "BANK CODE: " GET BANK_COD pict '9999999'
@ 5,23 SAY "ACCT. NUMBER: " GET ACCT &&pict 'xxxxxxxxxxx'
@ 5,53 SAY "CHEQ. NUMBER: " GET DCHEQ
READ
USE BANKCHR
DO WHILE .NOT. EOF()
  locate for ban_code=bank_cod
  set filter to BAN_CODE=BANK_COD .AND. acc_num=acct .and. cheq_num=dcheq
  IF FOUND()
    bank_cod=ban_code
    bbank=bank
    ddate=dates
    dcheq=cheq_num
    amnt=amount
    acct=acc_num
    details=detail
    @ 4,2 clear to 5,77
    @ 6,10 say "BANK CODE: "
    @ 6,25 get bank_cod
    @ 8,10 say "BANK: "
    @ 8,25 get bbank
    @10,10 say "DATE: "
    @10,25 get ddate
    @12,10 say "CHEQUE NUMBER: "
    @12,25 get dcheq &&pict 'xxxxxxxxxxx'
    @14,10 say "AMOUNT: "
    @14,25 get acct
    @16,10 say "ACCOUNT NUMBER: "
    @16,25 get acct
    @18,10 SAY "DETAILS: "
    @18,25 GET DETAILS PICT 'XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX'
  READ
  replace bank with bbank
  replace ban_code with bank_cod
  REPLACE DATES WITH DDATE
  REPLACE CHEQ_NUM WITH DCHEQ
  REPLACE AMOUNT WITH AMNT
  REPLACE ACC_NUM WITH ACCT
  REPLACE DETAIL WITH DETAILS
  USE
  @19,8 TO 19,72 DOUBLE
  STORE " " TO QUE
  @20,10 SAY "WISH TO MODIFY MORE CHARGES (Y/N)?" GET QUE PICT 'A'
  READ
  DO CASE
    CASE QUE $'yY'
      LOOP
    CASE QUE $'nN'
      CLOSE ALL
  clear

```


RETURN

ENDCASE

ENDIF

ENDDO WHILE .NOT. EOF()

DDO WHILE .T.

ge # 1

t talk off
c console off
ear

1,1 to 23,79 double
2,34 SAY "MAINTENANCE MENU"
3,2 to 5,78

efine menu men_mnu

efine pad update of men_mnu prompt "UPDATE" at 4,4
efine pad modify of men_mnu prompt "MODIFICATION" at 4,19
efine pad report of men_mnu prompt "REPORT" at 4,41
efine pad vew of unp_mnu prompt "VIEW" at 4,58
efine pad ext of unp_mnu prompt "EXIT" at 4,70

n selection pad update of unp_mnu do unpunprec
n selection pad modify of unp_mnu do unpremen
n selection pad report of unp_mnu do unprep
n selection pad vew of unp_mnu do unpreview
n selection pad ext of unp_mnu do exit_now

ctivate menu unp_mnu pad update
eturn

rocedure exit_now

clear
@ 1,1 to 23,78 double
@ 2,22 say "BANK RECONCILIATION STATEMENT"
@ 3,2 TO 20,77
deactivate menu
return

Page # 1

```
set talk off
set console off
clear
@ 1,1 to 23,79 double
@ 2,34 SAY "RECIEPT MENU"
@ 3,2 to 5,78
define menu rcpt_mnu
define pad update of rcpt_mnu prompt "UPDATE" at 4,4
define pad modify of rcpt_mnu prompt "MODIFICATION" at 4,19
define pad report of rcpt_mnu prompt "REPORT" at 4,41
define pad vew of rcpt_mnu prompt "VIEW" at 4,58
define pad ext of rcpt_mnu prompt "EXIT" at 4,70
on selection pad update of rcpt_mnu do recup
on selection pad modify of rcpt_mnu do recmen
on selection pad report of rcpt_mnu do recrep
on selection pad vew of rcpt_mnu do recptvew
on selection pad ext of rcpt_mnu do exit_now

activate menu rcpt_mnu pad update
return

procedure exit_now
clear
@ 1,1 to 23,78 double
@ 2,22 say "BANK RECONCILIATION STATEMENT"
@ 3,2 TO 20,77
deactivate menu
return
```

```

do while .t.
  CLEAR
  @ 3,2 to 3,78
  @ 1,1 to 23,79 double
  @ 2,25 say "PAYMENT MODIFICATION MODULE"
  STORE 0 TO BANK_COD
  STORE 0 TO ACCT
  STORE 0 TO DCHEQ
  @ 5,2 say "BANK CODE: " GET BANK_COD pict '9999999'
  @ 5,23 SAY "ACCT. NUMBER: " GET ACCT &&pict 'xxxxxxxxxx'
  @ 5,53 SAY "CHEQ. NUMBER: " GET DCHEQ
  READ
  USE PAYMENT
  DO WHILE .NOT. EOF()
    locate for ban_code=bank_cod
    set filter to BAN_CODE=BANK_COD .AND. acc_num=acct .and. cheq_num=dcheq
    IF FOUND()
      bank_cod=ban_code
      bbank=bank
      ddate=dates
      dcheq=cheq_num
      amnt=amount
      acct=acc_num
      details=detail
      @ 4,2 clear to 5,77
      @ 6,10 say "BANK CODE: "
      @ 6,25 get bank_cod
      @ 8,10 say "BANK: "
      @ 8,25 get bbank pict "@!"
      @10,10 say "DATE: "
      @10,25 get ddate
      @12,10 say "CHEQUE NUMBER: "
      @12,25 get dcheq &&pict 'xxxxxxxxxx'
      @14,10 say "AMOUNT: "
      @14,25 get amnt pict '99,999,999.99'
      @16,10 say "ACCOUNT NUMBER: "
      @16,25 get acct
      @18,10 SAY "DETAILS: "
      @18,25 GET DETAILS PICT 'XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX'
      READ
      replace bank with bbank
      replace ban_code with bank_cod
      REPLACE DATES WITH DDATE
      REPLACE CHEQ_NUM WITH DCHEQ
      REPLACE AMOUNT WITH AMNT
      REPLACE ACC_NUM WITH ACCT
      REPLACE DETAIL WITH DETAILS
      USE
      @19,8 TO 19,72 DOUBLE
      STORE " " TO QUE
      @20,10 SAY "WISH TO MODIFY MORE PAYMENT(S) (Y/N)?" GET QUE PICT 'A'
      READ
      DO CASE
        CASE QUE $'yY'
          LOOP
        CASE QUE $'nN'
          CLOSE ALL
  
```

clear

@ 1,1 to 23,79 double

@ 2,30 SAY "PAYMENT MENU"

@ 3,2 to 5,78

RETURN

ENDCASE

```
set talk off
set console off
clear
@ 1,1 to 23,79 double
@ 2,34 SAY "PAYMENT MENU"
@ 3,2 to 5,78
define menu pay_mnu
define pad update of pay_mnu prompt "UPDATE" at 4,4
define pad modify of pay_mnu prompt "MODIFICATION" at 4,19
define pad report of pay_mnu prompt "REPORT" at 4,41
define pad vew of pay_mnu prompt "VIEW" at 4,58
define pad ext of pay_mnu prompt "EXIT" at 4,70
on selection pad update of pay_mnu do payrecev
on selection pad modify of pay_mnu do paymen
on selection pad report of pay_mnu do payrep
on selection pad vew of pay_mnu do payvew
on selection pad ext of pay_mnu do exit_now

activate menu pay_mnu pad update
return

procedure exit_now
clear
@ 1,1 to 23,78 double
@ 2,22 say "BANK RECONCILIATION STATEMENT"
@ 3,2 TO 20,77
deactivate menu
return
```

```
do while .t.
  CLEAR
  @ 3,2 to 3,78
  @ 1,1 to 23,79 double
  @ 2,28 say "PAYMENT UPDATE MODULE"
  STORE CTOD(" / / ") TO DDATE
  STORE 0 TO DCHEQ
  STORE 0 TO AMNT
  store 0 to bank_cod
  STORE 0 TO ACCT
  store space(30) to bbank
  STORE SPACE(100) TO DETAILS
  @ 6,10 say "BANK CODE: "
  @ 6,25 get bank_cod
  @ 8,10 say "BANK: "
  @ 8,25 get bbank pict "@!"
  @10,10 SAY "ACCOUNT NO.:"
  @10,25 GET ACCT
  @12,10 SAY "DATE: "
  @12,25 GET DDATE PICT '99/99/99'
  @ 7,8 TO 7,72
  @14,10 SAY "CHEQUE NO.:"
  @14,25 GET DCHEQ PICT '9999999999'
  @16,10 SAY "AMOUNT: "
  @16,25 GET AMNT PICT '99,999,999.99'
  @18,10 SAY "DETAILS: "
  @18,25 GET DETAILS PICT 'XXXXXXXXXXXXXXXXXXXXXXXXXXXXX'
  READ
  USE PAYMENT
  APPEND BLANK
  replace ban_code with bank_cod
  replace bank with bbank
  REPLACE DATES WITH DDATE
  REPLACE CHEQ_NUM WITH DCHEQ
  REPLACE AMOUNT WITH AMNT
  REPLACE ACC_NUM WITH ACCT
  REPLACE DETAIL WITH DETAILS
  USE
  USE BANK_STM
  replace ban_code with bank_cod
  REPLACE DATES WITH DDATE
  REPLACE ACC_NUM WITH ACCT
  USE
  @19,8 TO 19,72 DOUBLE
  STORE " " TO QUE
  @20,10 SAY "WISH TO UPDATE MORE PAYMENT (Y/N)?" GET QUE PICT 'A'
  READ
  DO CASE
    CASE QUE $ 'yY'
      LOOP
    CASE QUE $ 'nN'
      use
      clear
      @ 1,1 to 23,79 double
      @ 2,30 SAY "PAYMENT MENU"
      @ 3,2 to 5,78
  RETURN
```

ENDCASE
ENDDO' WHILE .T.


```
do while .t.
SET ESCAPE On
SET EXACT ON
CLEAR
USE UNPRECH
do while .not. eof()
  @ 1,15 to 7,65 double
  @ 2,18 SAY "MINISTRY OF AGRICULTURE AND NATURAL RESOURCES"
  store 0 to bank_cod
  @ 3,18 say "BANK CODE: " get bank_cod
  read
  locate for ban_code=bank_cod
  set filter to ban_code=bank_cod
  if found()
    STORE 0 TO ACCT
    @ 4,18 SAY "ACCOUNT NUMBER:" GET ACCT
    READ
    set filter to acc_num=acct
    if found()
      store ctod(' / / ') to ddate
      @ 5,18 say "UNPRESENTED CHEQUES VIEW AS AT " get ddate
      read
      set filter to dates=ddate
      if found()
        @ 6,18 SAY BANK
        @ 9,4 SAY "DATE"
        @ 9,15 SAY "DETAILS"
        @ 9,55 SAY "CHEQUE NO."
        @ 9,66 SAY "AMOUNT" PICT '99,999,999.99'
        @ 10,2 TO 10,77
        LINCNT=11
        @LINCNT,3 SAY DATES PICT '99/99/99'
        @LINCNT,15 SAY DETAIL
        @LINCNT,55 SAY CHEQ_NUM
        @LINCNT,66 SAY AMOUNT
        LINCNT=LINCNT + 1
        if lincnt=20
          store " " to res
          @ 21,6 say "press enter to see the rest..."get res
          read
          wait + ""
          clear
          @1,4 say "DATE"
          @1,15 say "DETAILS"
          @1,55 say "CHEQUE NO."
          @1,66 say "AMOUNT"
          @2,2 to 2,77
          lincnt=3
        endif
      endif
    endif
  endif
endif
enddo
if eof()
*lincnt=lincnt + 3
*@lincnt, 30 say " *** END OF FILE ***"
```

```
store " " to que
@21,15 say "press a key to return..." get que
read
if que = ""
*wait + ""
clear
```

```

SET ESCAPE On
SET EXACT ON
CLEAR
USE RECIEPTs
do while .not. eof()
  @ 1,15 to 7,65 doub
  @ 2,18 SAY "MINISTRY OF AGRICULTURE AND NATURAL RESOURCES"
  store 0 to bank_cod
  @ 3,18 say "BANK CODE: " get bank_cod
  read
  locate for ban_code=bank_cod
  if found()
    set filter to ban_code=bank_cod
    STORE 0 TO ACCT
    @ 4,18 SAY "ACCOUNT NUMBER: "GET ACCT
    READ
    if found()
      set filter to acc num=acct
      store ctod(' / / ') to ddate
      @ 5,23 say "RECIEPTS VIEW AS AT " get ddate
      read
      @8,10 SAY "ENSURE PRINTER IS READY!"
      STORE ' ' TO RESP
      @10,10 SAY "READY TO PRINT?[Y/N] "GET RESP
      READ
      IF RESP $ "yY"
        SET DEVICE TO PRINT
        @PROW(),1 SAY REPL("-",132)
        @PROW()+1,18 SAY "MINISTRY OF AGRICULTURE AND NATURAL RESOURCES"
        @PROW()+1,18 say "BANK CODE: "+ ban_code
        @PROW()+1,18 SAY "MAIN ACCOUNT NUMBER: "+ ACC_NUM
        @PROW()+1,18 say "RECIEPTS VIEW AS AT "+ date()
        @PROW()+1,1 SAY REPL("-",132)
        @PROW()+2,6 SAY "DATE"
        @PROW(),29 SAY "DETAILS"
        @PROW(),70 SAY "CHEQUE NO."
        @PROW(),83 SAY "AMOUNT"
        @PROW()+4,1 SAY REPL("-",132)
        @PROW()+2,6 SAY DATES PICT '99/99/99'
        @PROW(),29 SAY DETAIL
        @PROW(),70 SAY CHEQ_NUM
        @PROW(),83 SAY AMOUNT
        if PROW()>58
          SET DEVICE TO SCREEN
          store " " to res
          @21,6 say "press enter to see the rest..."get res
          read
          wait + ""
          SET DEVICE TO PRINT
        endif
      skip
    loop
  ELSE
    CLEAR
    RETURN
  endif
else

```

```
SET DEVICE TO SCREEN
  @21,15 say "Account number not found!"
endif
else
  @21,15 say "bank code not found!"
endif
```

```
SET ESCAPE On
SET EXACT ON
CLEAR
USE RECIEPTs
do while .not. eof()
@ 1,15 to 7,65 doub
@ 2,18 SAY "MINISTRY OF AGRICULTURE AND NATURAL RESOURCES"
store 0 to bank_cod
@ 3,18 say "BANK CODE: " get bank_cod
read
locate for ban_code=bank_cod
if found()
STORE 0 TO ACCT
@ 4,18 SAY "ACCOUNT NUMBER:" GET ACCT
READ
if found()
set filter to acc_num=acct
store ctod(' / / ') to ddate
@ 5,23 say "RECIEPTS VIEW AS AT " get ddate
read
@ 6,20 SAY BANK
*set filter to dates=ddate
*if found()
@ 9,6 SAY "DATE"
@ 9,19 SAY "DETAILS"
@ 9,50 SAY "CHEQUE NO."
@ 9,63 SAY "AMOUNT"
@ 10,5 TO 10,75
LINCNT=11
@LINCNT,6 SAY DATES PICT '99/99/99'
@LINCNT,19 SAY DETAIL
@LINCNT,50 SAY CHEQ_NUM
@LINCNT,63 SAY AMOUNT
LINCNT=LINCNT + 1
if lincnt=20
store " " to res
@21,6 say "press enter to see the rest..."get res
read
wait + ""
clear
@1,6 say "DATE"
@1,19 say "DETAILS"
@1,50 say "CHEQUE NO."
@1,63 say "AMOUNT"
@2,5 to 2,75
lincnt=3
endif
SKIP
loop
*endif
else
@21,15 say "Account number not found!"
endif
else
@21,15 say "bank code not found!"
endif
enddo
```

```
if eof()
lincnt=lincnt + 3
@lincnt, 30 say " *** END OF FILE ***"
store " " to que
@21,15 say "press a key to return..." get que
read
```

```
enddo
if eof()
  @PROW()+3, 30 say " *** END OF FILE ***"
  SET DEVICE TO SCREEN
  @21,15 say "press a key to return..."
  WAIT+ " "
endif
SET EXACT OFF
clear
@ 3,2 to 5,78
@ 1,1 to 23,79 double
return
```

```
do while .t.
  CLEAR
  @ 3,2 to 3,78
  @ 1,1 to 23,79 double
  @ 2,30 say "RECIPT UPDATE MODULE"
  STORE CTOD(" / / ") TO DDATE
  STORE 0 TO DCHEQ
  STORE 0 TO AMNT
  store 0 to bank_cod
  STORE 0 TO ACCT
  store space(30) to bbank
  STORE SPACE(100) TO DETAILS
  @ 6,10 say "BANK CODE: "
  SET COLOR OF FIELD TO W+/BG
  @ 6,25 get bank_cod
  @ 8,10 say "BANK: "
  @ 8,25 get bbank pict '@!'
  @10,10 SAY "ACCOUNT NO.:"
  @10,25 GET ACCT
  @12,10 SAY "DATE: "
  @12,25 GET DDATE PICT '99/99/99'
  @ 7,2 TO 7,78
  @14,10 SAY "CHEQUE NO.:"
  @14,25 GET DCHEQ PICT '99999999'
  @16,10 SAY "AMOUNT: "
  @16,25 GET AMNT PICT '99,999,999.99'
  @18,10 SAY "DETAILS: "
  @18,25 GET DETAILS PICT 'XXXXXXXXXXXXXXXXXXXXXXXXXXXXX'
  READ
  USE receipts
  APPEND BLANK
  replace ban_code with bank_cod
  replace bank with bbank
  REPLACE DATES WITH DDATE
  REPLACE CHEQ_NUM WITH DCHEQ
  REPLACE AMOUNT WITH AMNT
  REPLACE ACC_NUM WITH ACCT
  REPLACE DETAIL WITH DETAILS
  USE
  @19,8 TO 19,72 DOUBLE
  STORE " " TO QUE
  @20,10 SAY "WISH TO UPDATE MORE RECIPT (Y/N)?" GET QUE PICT 'A'
  READ
  DO CASE
    CASE QUE $ 'yY'
      LOOP
    CASE QUE $ 'nN'
      use
      clear
      @ 1,1 to 23,79 double
      @ 2,27 SAY "RECIPT MENU"
      @ 3,2 to 5,78
      RETURN
  ENDCASE
ENDDO WHILE .T.
```


Page # . 2

```
if que = ""
*wait + ""
endif
endif
SET EXACT OFF
clear
@ 3,2 to 5,78
@ 1,1 to 23,79 double
return
```

```
do while .t.
  CLEAR
    @ 3,2 to 3,78
    @ 1,1 to 23,79 double
  @ 2,23 say "UNCREDITED CHEQUES MODIFICATION MODULE"
  STORE 0 TO BANK_COD
  STORE 0 TO ACCT
  STORE 0 TO DCHEQ
  @ 5,2 say "BANK CODE: " GET BANK_COD pict '9999999'
  @ 5,23 SAY "ACCT. NUMBER: " GET ACCT &&pict 'xxxxxxxxxxx'
  @ 5,53 SAY "CHEQ. NUMBER: " GET DCHEQ
  READ
  USE UNCRECH
  DO WHILE .NOT. EOF()
    locate for ban_code=bank_cod
    set filter to BAN_CODE=BANK_COD .AND. acc_num=acct .and. cheq_num=dcheq
    IF FOUND()
      bank_cod=ban_code
      bbank=bank
      ddate=dates
      dcheq=cheq_num
      amnt=amount
      acct=acc_num
      details=detail
      @ 4,2 clear to 5,77
      @ 6,10 say "BANK CODE: "
      @ 6,25 get bank_cod
      @ 8,10 say "BANK: "
      @ 8,25 get bbank
      @10,10 say "DATE: "
      @10,25 get ddate
      @12,10 say "CHEQUE NUMBER: "
      @12,25 get dcheq &&pict 'xxxxxxxxxxx'
      @14,10 say "AMOUNT: "
      @14,25 get amnt pict '99,999,999.99'
      @16,10 say "ACCOUNT NUMBER: "
      @16,25 get acct
      @18,10 SAY "DETAILS: "
      @18,25 GET DETAILS PICT 'XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX'
    READ
    replace bank with bbank
    replace ban_code with bank_cod
    REPLACE DATES WITH DDATE
    REPLACE CHEQ_NUM WITH DCHEQ
    REPLACE AMOUNT WITH AMNT
    REPLACE ACC_NUM WITH ACCT
    REPLACE DETAIL WITH DETAILS
    USE
    @19,8 TO 19,72 DOUBLE
    STORE " " TO QUE
    @20,10 SAY "WISH TO MODIFY MORE UNCREDITED CHEQUE(S) (Y/N)?" GET QUE PIC
    READ
    DO CASE
      CASE QUE $'y'
        LOOP
      CASE QUE $'n'
        CLOSE ALL
```

clear

@ 1,1 to 23,79 double

@ 2,27 SAY "UNCREDITED CHEQUES MENU"

@ 3,2 to 5,78

RETURN

ENDCASE

Page # 1

```
set talk off
set console off
clear
@ 1,1 to 23,79 double
@ 2,34 SAY "UNPRESENTED CHEQUES MENU"
@ 3,2 to 5,78
define menu unp_mnu
define pad update of unp_mnu prompt "UPDATE" at 4,4
define pad modify of unp_mnu prompt "MODIFICATION" at 4,19
define pad report of unp_mnu prompt "REPORT" at 4,41
define pad vew of unp_mnu prompt "VIEW" at 4,58
define pad ext of unp_mnu prompt "EXIT" at 4,70
on selection pad update of unp_mnu do unpunprec
on selection pad modify of unp_mnu do unpremen
on selection pad report of unp_mnu do unprep
on selection pad vew of unp_mnu do unprewv
on selection pad ext of unp_mnu do exit_now

activate menu unp_mnu pad update
return

procedure exit_now
clear
@ 1,1 to 23,78 double
@ 2,22 say "BANK RECONCILIATION STATEMENT"
@ 3,2 TO 20,77
deactivate menu
return
```

APPENDIX B

MINISTRY OF AGRICULTURE & NATURAL RESOURCES

BANK CODE: 322

ACCOUNT NUMBER 504184

RECEIPTS AS AT 03/21/97

BANK OF THE NORTH LIMITED MINNA.

DATE	DETAILS	CHEQUE NO.	AMOUNT
03/17/97	OVERHEAD COST	2126	95,000.00

APPENDIX C

MINISTRY OF AGRICULTURE & NATURAL RESOURCES

BANK CODE: 322

ACCOUNT NUMBER 504184

PAYMENTS AS AT 03/21/97

BANK OF THE NORTH LIMITED MINNA.

DATE	DETAILS	CHEQUE NO.	AMOUNT
03/05/97	ALHAJI YUSUF BABANKO	9017	30,000.00
03/17/97	STAFF CLAIMS	9049	2,200.00
03/18/97	NITEL PLC MINNA	9051	19,000.17
03/18/97	NEPA PLC MINNA	9052	6,252.37
03/18/97	STAFF CLAIMS	9053	56,410.00
	TOTAL		113,862.54

APPENDIX D

MINISTRY OF AGRICULTURE & NATURAL RESOURCES

BANK CODE: 322

ACCOUNT NUMBER 504184

UNPRESENTED CHEQUES AS AT 03/21/97

BANK OF THE NORTH LIMITED MINNA.

DATE	DETAILS	CHEQUE NO.	AMOUNT
<hr style="border-top: 1px dashed black;"/>			
11/19/96	WEED SOCIETY OF NIGERIA	8668	5,000.00
12/23/96	MINISTRY OF FINANCE MINNA	8610	256.40
01/27/97	MINISTRY OF FINANCE MINNA	8905	256.40
02/27/97	HABIB BANK NIGERIA LIMITED	9009	50,339.47
03/03/97	MINISTRY OF FINANCE MINNA	9011	256.40
03/14/97	AHMED BABAYAWO ALHAJI	9040	50,000.00
03/18/97	NEPA PLC MINNA	9052	6,252.37
	TOTAL		<hr style="border-top: 1px dashed black;"/> 112,361.04 =====

APPENDIX E

MINISTRY OF AGRICULTURE & NATURAL RESOURCES

BANK CODE: 322

ACCOUNT NUMBER 504184

BANK CHARGES AS AT 03/21/97

BANK OF THE NORTH LIMITED MINNA.

DATE	DETAILS	AMOUNT
03/17/96	COMMISSION	1,200.00

APPENDIX F

MINISTRY OF AGRICULTURE & NATURAL RESOURCES

BANK CODE: 322

ACCOUNT NUMBER 504184

UNCREDITED CHEQUES AS AT 03/21/97

BANK OF THE NORTH LIMITED MINNA.

DATE	DETAILS	CHEQUE NO.	AMOUNT
03/16/97	OVERHEAD COST	2126	95,000.00

APPENDIX G

MINISTRY OF AGRICULTURE & NATURAL RESOURCES
 BANK CODE: 322
 ACCOUNT NUMBER 504184
 BANK RECONCILIATION STATEMENT AS AT 03/21/97
 BANK OF THE NORTH LIMITED MINNA.

CASH BALANCE AS AT 03/14/97	1,015,185.10
TOTAL AMOUNT RECEIVED	95,000.00

	1,110,185.10
LESS	
TOTAL PAYMENTS	113,862.54
BANK CHARGES	1,200.00

CASH BALANCE	995,122.56
	=====
TOTAL CASH BALANCE AS PER ABOVE	995,122.56
ADD UNPRESENTED CHEQUES	112,361.04

	1,107,483.60
LESS UNCREDITED CHEQUE	95,000.00

BALANCE AS PER BANK STATEMENT	1,012,483.60
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