

THE APPLICATION OF COMPUTER IN BANK RECONCILIATION STATEMENT

A CASE STUDY OF JOHN HOLT PLC

BY

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CERTIFICATION

This project titled "THE APPLICATION OF COMPUTER IN BANK RECONCILIATION STATEMENT, A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH NIGER STATE" written by Ishola Taofeek Babatunde meets the requirement governing the award of post graduate Diploma in the Department of Maths and Computer Science, the Federal University of Technology (FUT) Minna.

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DEDICATION

This project dedicated to Khdiijat Abisodun Agbeke.

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I thank Almighty Allah for giving me good health, strength, ability and endurance to undergo and successfully complete this post – Graduate Diploma Program in computer science.

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ABSTRACT

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

To enhance the effective and efficient utilization of resources of fund, there is the need for individuals and Non-banking sectors to carryout daily, weekly monthly or yearly Bank Reconciliation statement.

It is against this background, that the study sought to delve into the Application of computer in Bank RECONCILIATION STATEMENT, with special reference to John Holt Plc Minna Branch.

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 "D Base 4", about thirty (35) programs was written and the diskette in which the program is stored is 3.5 inch and very flexible.

CHAPTER ONE

1.0 GENERAL INTRODUCTION

This project work covers all aspect of bank reconciliation both in banking and non banking sector.

Under this chapter statement of the problem, the scope of the study, the objective of the study and the definition of terms are dealt with.

Management requires a wide variety of information to accomplish its objectives. Financial information is required for planning and controlling of day to day activities or the operations of the organization. The management must therefore know the actual balance of fund that is available within the organization.

In an attempt to achieve this, management is continuously involving in adequate financial revision seeking other ways of raising funds to accomplish goals. Financial revision involve ascertaining total amount received and disbursed in a given period. As such, a relationship has to exist between an organization like John Holt Plc and its banks.

1.1. STATEMENT OF THE PROBLEMS

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.

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 provides other banking services to the public.

Commercial Banks are profit making organization which have assets 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: - accepting deposits from the people; giving out loans to individuals, businessmen, government and private organizations; facilitating foreign exchange transaction, intermediations, financing foreign trade, executors and trustees services, e.t.c.

In order to carry out their functions, commercial banks structure themselves into many departments. These includes: - saving accounts, current accounts, cash department and 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 involves 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 channel through various financial intermediaries that undertake the actual investing. Among such institutions are life insurance companies, commercial and Saving banks, Provident and pension funds, and investment companies. On the other hand, enterprises and government form the principal net demand for these resources.

Merchant banks 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 sell 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 and is said to be underwriter and distributor. Dealers, on the other hand are Merchant banking that do not engage in buying or underwriting the security issue but purchase securities from the group of buyers and underwriting for his own account.

However, these specializations have now disappeared 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 deposits and lending money. As a result of these, they have various departments such as accounts, saving, foreign exchange, etc.

After giving the brief explanation on banking, we now move to the Bank Reconciliation Statement. This is one of the function of banks. It comes under the bank's accounts department. In this department, we have the reconciliation

section. This section is where the banks own accounts are daily reconciled and updated so that weekly, monthly, quarterly and annually returns to be rendered will be enhanced.

Reconciliation of sundry accounts entail the removal of already settled items and provision of file copies for fresh entries and each jacket trails balanced on the total of the sundry accounts compared with the sundry general ledgers. The accounts that makes up the sundries includes: - account payable, draft payable, account receivable, cheque sent for collection, unclear effects and salary suspense account.

Bank reconciliation is vital so as to ascertain the correct and true picture of the customer's accounts with the banks. The reconciliation in the banks is greatly done on manual basis. That is opening a card for each customer by crediting all the deposit made into that account and debiting all the withdrawal from that accounts and obtain a new balance at the end of each transaction.

Reconciliation of banks statement manually is not without its short comings.

These includes:-

- (i) Repetitive tasks of book-keeping.
- (ii) Copying and rearranging of information already produced
- (iii) Computations of balance anytime transaction takes place.
- (iv) Involvement of a lot of paper works in the operation of the accounting system, etc.

With the advent of computer, a lot of work that being done manual can now be done using computer. Using computer in preparing reconciliation by banks can have the following advantages:

- (i) Elimination of many repetitive works of book-keeping.
- (ii) Automatic mathematical computation
- (iii) Elimination or reduction to minima of paper work
- (iv) Automatic updating of records and maintenance continuously
- (v) Sorting or arranging of information or various ways can be done easily and quicker.

For the fact that banks do prepare reconciliation for deposits and withdrawals of individuals and organization accounts with them, such individuals and organizations do also maintain cash book records of all the deposits and withdrawals they think they have in the banks.

The method adopted by individuals and organizations is similar to that of banks. The only different is that money own by an individuals or organization is represented at the debit side and liabilities at the credit side. The records keeping process is also done manually and the shortcoming are the same with that of banks. But with the introduction of computer, the reconciliation can be done using machine and the advantage to be derived are similar to the one obtained using computer by the banks as discussed above.

Specifically, I choose the John Holt Plc Minna Branch as my problem location because it is an organization that has a lot of bank accounts and prepare reconciliation for all these accounts manually despite the fact that they have a lot

of computers that if properly utilized can produce the report faster, neater and on timely basis for management and financial decision making.

The important of timely and accurate bank reconciliation statement can not be over – emphasized in an organization like the John Holt Plc. They needed the information for the following reasons in addition to the benefits to be derive using computers as discussed above: -

1. To know its financial position at any particular period of time
2. To know the amount commitments it can paid or entered at a particular time.
3. To avoid a bouncing cheque.
4. To avoid the over drawing of their bank accounts and hence incure over draft charges by banks.
5. To avoid perpetration of fraud by the manager as well as accounting staff.

1.2. OBJECTIVE OF THE STUDY

The main objective of my research includes the following:

- a. To examine the present system of reconciliation in the organization
- b. Analyzing the short coming of the present system and the reason why it should be change
- c. Stating the objectives of the proposed system and its advantages.
- d. Designing and developing of the new system.
- e. Assessing the performance and evaluation of the new system and offer recommendation for better performance.

- f. Avoidance of the staff from perpetration of fraud.

1.3. SCOPE OF THE STUDY

As the topic of the project indicated, my area of study is going to cover the computerisation of bank reconciliation statement taking John Holt Minna as a case study. It will also cover the historical background of banking and John Holt Profile.

1.4. DEFINITION OF TERMS

The following terms were used in the course of carrying out the research.

Bank Statement: It is a summary statement of a customers account in the banks ledger. They are normally sent to customers from time to time so as to inform them about their financial relationship with the bank.

Ledger:- It is a summary statement of a transaction in both words and Figures. Ledgers is normally divided into two equal parts sometimes call 'T' account. The first left hand side is called the Debit side and also receiving side. The right hand side is known as Credit side also given side.

Bank Reconciliation Statement: It is a statement that proved the difference which exist between the bank account, cash book. It could be also express as a statement

that identifies the difference between the bank and the organization.

Unpresented Cheque: These are cheques drawn by the organization given to customers who then failed to present the cheque as at the time the bank statement is presented for the organizations use.

Uncredited Cheque: Are cheques drawn by customers upon themselves and given to an organization. The organization having deposited the cheque to the bank but not received directs credit in their account due to the fact that the cheque is not yet cleared in the clearing house.

Dishonoured Cheque: These are cheque drawn on behalf of the Organization's customer that are not accepted by the organizations bank. The reasons behind this may be a situation whereby the company is not having enough credit in their account or the wordings are different from the figure written in the cheque.

Bank Charges: These are charges made by banks for rendering services, clearing, exchange for the organization.

Interest Charges: Banks operate saving, Current and Deposit accounts. Interests are paid on savings and deposits. On the other hand, interests are charge on current accounts.

Interests paid on saving and Deposit accounts increase the bank account. While interest charge on current accounts reduces the bank account.

Standing Orders:

This is an order given to a bank by either 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 the book of original entire as well as ledger account. It is called the book of original entry because it serves as part of subsidiary books. It is also called a ledger because it has a debit and credit side of the account which is normally called receive and payment side of the account respectively.

Journals:

Also know as subsidiary books, are used for classifying transaction made before they are posted to the ledger. Example are purchases sales, return inward, return outward Journals.

Assets:

These are capital an organization or individual has in the running of a business. The assets could be current or fixed.

Liabilities:

These are money owed for goods supplied to a firm, Liabilities could be short – term or long-term.

CHAPTER TWO

LITERATURE REVIEW

2.1. BANKING: HISTORICAL BACKGROUND

The history of banking can be traced back to the Goldsmith era in the 17th Century. As the name implies, Goldsmith worked and shaped the precious metal. In addition, they undertook other function. For the fact that gold wares were extremely valuables, customers looked to the goldsmith for safe storage of their treasure. In return for the deposit of a valuable, the goldsmith would provide the customer with a warehouse receipt in the promise to return the valuable to the customers on demand.

When unique gold ornaments were deposited, the customer naturally wanted to get back precisely the items which had been left with the goldsmith. But goldsmith held not only unique items for their customers, golden bars and Coins were also deposited. In these cases, it was not essential to the depositor to get back exactly the same gold that had been deposited. And thus, the basis for the development of banks was laid.

At this point, a fundamental question can be asked regarding the Goldsmith business. If it operated simply as a ware house-holding the gold coins which customers had deposited would not be very profitable. Its sole source of profit would be the small amount charged for safeguarding gold.

After some years of experience holding gold for many different depositors, the goldsmith noticed something interesting. Although he was committed to repay the gold of the depositor on demand, he did not actually repay them all at once in

the normal course of events. Each week some of the depositor made withdrawals while others added to their balances.

There was the inflow and outflow of gold out of the warehouse and this led to the fluctuation in the goldsmith's total holdings of gold, a sizable quantity remained on deposit at all times. This situation led to the goldsmith to think of lending out some of this gold that was just lying in the vaults 'collecting dust'. By doing this he was able to earn some interest. With this, we can therefore imagine the goldsmith beginning to experiment by making loans.

The goldsmith started cautiously, keeping a relatively large quantity of gold in his vaults to enable him pay off depositors in the event that a group of them suddenly demanded their gold back. The goldsmith lent out the remaining gold to borrowers and in turn collected promissory notes from them stating their commitment to pay interest and repay the principal after a period of time.

With this function, the goldsmith had then ceased to be a simple warehouse keeper and become a bank. In making loans, the goldsmith went beyond warehousing and entered the fractional reserve- banking business.

As time passed, goldsmith gained confidence in the banking business, they experimented by keeping gold reserve that were lower and lower in fraction of their deposit liabilities.

Sometime they had only 20 percent in reserve or even less. Each time they took say a Naira equivalent of gold out of reserves and loaned it, they earned additional interest.

THE MODERN NIGERIAN BANKING SYSTEM

Modern Commercial banking in Nigeria dates back to the early colonial period. The activities of the Corporations, the Financial transactions of the Colonial government, the decline of the barter system of trade and the increasing acceptance in the form of a Commercial Bank for safety and transaction of funds, the importation and distribution of British silver coins and provision of credit to the government and the trading companies. These led to the invitation of the African Banking Corporation based in South African in 1892 to open a branch office in Lagos by the Elder Demster and company – a shipping firm which operated steamship services between Liverpool and West Africa.

The African banking Corporation was therefore the first modern commercial bank to open a branch in Lagos. However, their activities were short-lived by the trade recession that hit Lagos in that year. The bank was later taken over by the Elder Demster and Company until December, 1892 when the Bank of British West Africa (now know as the First Bank) was organized and registered in London. The first branch of the bank was opened in Lagos in 1894. Five years later the Paiges trading firms in Eastern Nigeria under the leadership of the Royal Niger Company established the Bank of Nigeria.

The Paiges trading firms was later absorbed in July, 1912 by the Bank of British West Africa after thirteen years of existence. Following the establishment of West African Currency Board in 1912 the Bank of British West Africa was appointed the sole agent for the custody and distribution of British Silver Currency issued by the currency board.

By 1925, Barclays bank, Anglo-Egyptian bank and the National bank of South Africa were formed. Five other Foreign Commercial Bank; United Bank of Africa, International Bank for West Africa, Bank of India, Arab Bank, Bank of America (now Savannah Bank) and chase Manhattan Bank were formed in 1930s. These banks controlled 56 percent of the branch network, 54 percent of the total paid-up Capital, 70 percent of total deposits and 72 percent of total loans and advances of the Commercial banking system up to early 1970s.

In 1973, the Federal Government announced its decision to intervene more directly in Commercial banking activities by acquiring 40 percent of the equity of Barclays Bank (Nig) Ltd., Standard Bank (Nig.) Ltd and United Bank for Africa Ltd.

The aim of the intervention as put by the then Head of State in his 1973 /74 budget speech was to increase the benefits of Commercial banking to the national economy. "The aim of this participation is for the government to get intimately involved in Commercial banking activities so as to guide them to operate to the maximum benefit of the economy. This is as much in their interest as it is in the interest of the country".

With the promulgation of indigenization Degree (NEPD) in 1972 and amended in 1977, the distinction between foreign and indigenous commercial banks became more pronounced. Indigenous banks became wholly Nigerian both in ownership and management.

The first indigenous bank, the Industrial and commercial bank was established in Lagos in 1929, but later went into liquidation in 1930. the failure

was largely as a result of inadequate capital, lack of experience in both management and accounting and the depressive economic conditions prevailing then. The Nigerian Merchant Bank was established in 1931, it suffered steady losses until 1936 when it went into voluntary liquidation.

Successful indigenous banking effort in Nigeria thus began with the establishment of the National Bank of Nigeria in 1933, the Nigeria farmers and commercial bank incorporated in 1947, African continental bank in 1948, Pan African Bank in 1951 Standard Bank of Nigeria in 1954.

At the time of the Okigbo Committee in 1976, there were only about twenty-one bank in Nigeria. But by March, 1991 the number of banks had gone up to one hundred and fifteen and as at June, 1992 the total number of banks licensed had risen to one hundred and twenty-two. Presently there are about one hundred and fifty banks in Nigeria. The new generation bank in Nigeria are Standard Trust Bank, Continental Bank, Intercontinental Bank, Guaranty Trust Bank, Universal Trust just to mention a few.

2.2. FUNCTION OF BANKS

Commercial banks can be defined as business enterprises set up to do banking business. They are the most common type of banks in Nigeria and they started much earlier than all other types of banks. The commercial banks deal in a special kind of business - the business of money. They accept deposits from the public and make profit by lending money to the public. In addition, they also

create money. Based on the above explanation, the function of commercial banks can be grouped into service and money creating functions.

Service functions of the commercial banks include:

- (a) Accepting and keeping of deposits on behalf of their customers. Three types of deposit are received by the commercial banks. These are; saving, current and time deposits. Savings deposits are deposits of individuals or organization who want to save small or big amount of money on regular basis. The deposit account is operated with the use of passbooks. Limits are set to the number of times withdrawal can be made from the account by the banks before it could attract interest. Interest paid on the saving accounts are based on the fluctuating balance in the passbook. Current deposit accounts on the other hand are deposits operated with the use of cheques. They can also be operated by individuals, organization and government. The deposit are payable on demand. Unlike saving deposits where by the owner of the account has to appear personally in the bank for any withdrawal, the current deposit account can be operated by anybody in as long as the owner of the account writes the person's name on the cheque and signed. The current deposit account do not earn interest. Instead the bank charge some commission to cover expenses of operating the accounts, such as cheque and teller book. Time deposits, which could either be short term or long term, are deposit made for specific period of time. Usually, they are large deposits and are owned by

firms, government and institution. To make a withdrawal, a customer must give notice. Time deposits earn a rate of interest.

- (b) Provision of credit facilities to their customers. For the fact that not all deposits are withdraw at the same time and that some people need money for investment and other businesses, the commercial bank lend some of the deposits to borrowers.
- (c) Provision of banking facilities to their customers both within the country and internationally. Within the country, an individual or organization can transfer money through his bank by issuing cheques drawn on their banks by giving a standing order to his bank to make regular payment on his behalf. Direct debit can also be given to anybody who wants payments to be made both regularly. Internationally, commercial banks can assist in transferring money outside the country by selling, on behalf of the Central Bank, traveler's cheques to their customers. With this, foreign obligations to make payment for travel or business can be made by customers.
- (d) Banks provide also facilities for the safe- keeping of valuables like jewellery and document for its customers.
- (e) Banks also give financial advice to their customers on the use and management of funds and on how to manage their business.

Money creation by the Commercial Banks is made possible as a result of the current account they hold. It should also be noted that a single banks cannot

create money unless it is a monopoly bank. The entire banking system has to be involved.

To safe guard the deposits of customers and to prevent bank failures, Commercial Banks are required by law to keep a certain percentage of their deposits with them. This percentage is called the cash ratio. This ratio varies from country to country. Let us assume for the purpose of analysis that this ration is 40 percent.

This means that if a bank accept a current deposit of ₦1000, it must keep at least, ₦400 and lend out ₦600. It is this process of keeping a certain percentage of deposit in cash and lending out the rest that leads to money creation. In a multiple creation of money, the total sum of ₦2, 500 can be created from the above example, that is to say the original deposit has been multiplied by two and half times in the process of making loans and advances.

However, the money creation ability of commercial banks can be affected by the following: -

- (i) The cash ratio or the legal reserve requirement
- (ii) Leakage of cash out of the banking system
- (iii) Excess reserve
- (iv) The co-operation of the public and banking system.
- (v) The Central Bank and Federal Government policies

2.3. DEFINITION OF BANK RECONCILIATION STATEMENT

Bank reconciliation can be defined as a way of keeping both bank record and general cash account record in the same balance. It is a good control procedure for identifying inaccuracies introduced by the banks accounting of cheques and deposits, disbursements, possibly unauthorized that have not been accounted for through cash disbursement records, old outstanding cheques that may never be cashed and adjustments generated by the banks.

The relationship between a bank and its customer is one of debtor and creditor. Thus when Mr. X pays ₦10,000 cash into the bank; the bank will debit cash account and credit the personal account of Mr. X, meaning that it owe him the ₦10,000 which he has deposited. Let assume that Mr. X having paid ₦10,000 into a current account at the bank on January 1st, 1995 issues a cheque for N3,000 to Mr. Z on March 1st, 1995, his record in the bank account will appear as follows:

BANK ACCOUNT: MR. X

Jan. 1 st '95 Capital ₦10, 000	March 1 st '95 Mr. Z	₦3, 000
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	March 1 st '95 Bal. c/d	<u>₦7, 000</u>
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<u>₦10, 000</u>	
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<u>₦10, 000</u>

Mar. 2 nd '95 Bal. b/b	<u>₦7, 000</u>
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From the above example, Mr X's balance now is N7, 000 until the cheque is presented for payment at the bank if not the bank will not know and will say Mr. 'X' still has a balance of N10, 000 standing to his credit at the bank.

Differences in a bank statement and a customer's own cash book records can be as a result of the following: -

- (i) Unpresented Cheques. When a cheque is drawn in favour of somebody who, for one reason or the other, has not presented it for payment, the cheque will cause a discrepancy in the bank balance as it must have been entered in the drawer's cash book.
- (ii) Uncredited Cheques: When a cheque is paid into the bank and have not been given a direct credit by the banker it will cause a discrepancy in the bank balance as it must have been entered in the cash book.
- (iii) Bank Charges, interest paid e.t.c. 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 are unknown to the customers.
- (iv) Dishonoured Cheques: When a cheque is dishonoured, the customer's account in the books of the banker is immediately debited and if the information does not reach the customer on time for him to reserve the entry in his cash book, there is bound to be a discrepancy in the bank balance.

- (v) Direct payments into or from the bank account: Sometimes authority is given by a customer to his banker to pay regular subscriptions to certain organizations when they fall due.

2.4. NEED FOR RECONCILIATION IN NON-BANKING SECTORS

The importance of preparing bank reconciliation in a non-banking sector can never be overemphasized. For the fact that individuals, organization, government and institutions have an account in the bank(s), they have to, from time to time prepare a reconciliation statement to know the balance of what they have at anytime in the bank.

The purpose of a bank reconciliation statement in a non-banking sector is to: -

- (i) Ensure that Management is kept abreast of the actual cash banking for meeting organization needs.
- (ii) Highlight bank charges or other deductions from the balance at the bank that may have escaped management attention or was never initiated by management, so that the institutions books of account reflect such discrepancies.
- (iii) 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) Ensure that all cheques drawn on the account or other payments or transfer instructions made on given by the institution are fully debited to the account.
- (v) Ensure that any discrepancies between the bank entries and entries into the institutions cash books are fully investigated followed up and corrected in the books of account.
- (iv) Ensure that all bank charges or bank initiated debits are in line with prevailing regulations or agreement with the bank.
- (vii) Having taken care of all these items, ensure that the balance in the institutions cash book is fully in agreement with the balance in the bank as at the date of the bank statement.

The bank reconciliation statement must not be prepared by the same staff who deposits receipts in the bank or by the same staff who prepares cheque for drawing on the bank. This is to prevent fraud in the organization.

The officer-in-charge of bank reconciliation statement should always prepare journal vouchers for all entries in the bank statement not in the cash book for the rectification of the book of account accordingly.

2.5. JOHN HOLT PLC PROFILE

John Holt is a well-established name in Nigeria and has been an important participant in many areas of the economy.

The logo of John Holt consists of a brass manila, previously used in some parts of Nigeria as currency and a five-point star, which signifies the Group's enduring connection with Liverpool.

These interests are managed in three operating divisions:-

Technical Products and Services division: A market leader in its various field:

- (i) Holt Engineering specialized in sales, leasing and maintenance of large generating and related equipment (FG Wilson generators).
- (ii) Yamaha distributes a full range of Yamaha products, including motorcycles, outboard engines, generators and multipurpose engines.

Leasing Services division: An important player in various sub-sectors:

- (i) **Startek** sells, hires and services air conditions and Angus fire fighting equipment.
- (ii) **Almarine** builds fiberglass boats to order for sales or lease.
- (iii) **Marine** leases and services vessels (Slingsby hovercraft).
- (iv) **Motors** lease vehicles (Nissan, Peugeot, Avis, Rent a Car).

Distribution division: A dominant player in the distribution and warehousing of a wide range of consumer and light industrial goods:

- (i) **Ventures**, a major distributor of local and imported products.
- (ii) **John Holt Shipping Service** is a major provider of shipping, freight forwarding and warehousing services.

The Group Head Office (Central) is responsible for the management of the Group's portfolio of properties across the country, insurance, human resource development, legal and statutory matters, among other things.

2.6. APPLICATION OF COMPUTER IN RECONCILING BANK STATEMENT

The number of uses for micro computers has increased as the computers themselves have acquired more features. Micro computers can be used as typewriters, calculators, accounting systems, record keepers, and telecommunication instruments. They can also act as easels, tutors, and toys.

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

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 game, etc.

Following the advent of micro computers, much software was introduced for accounting packages. They include ACCPAC PLUS, BED-FOR INTEGRATED ACCOUNTING, REALWARD PAYROLL and DacEasy ACCOUNT. DacEasy Accounting is a low-cost package with a large number of accounting functions. It is an integrated package that provides seven functions; General ledger, account receivable, account payable, purchase orders, billing,

production and services. It provides two inventory modules, one dealing with products for use of merchandising business, the other dealing with services for service businesses. Using DacEasy modules, account receivable transaction once posted will update customer account balances as well preparing summary transaction for the general ledger.

One of the recent software that dealt more on the bank reconciliation is the Data Perfect (checks books and Budget Management System) by the Word Perfect Corporation of the United State in 1993.

This program is divided into four parts:

- (A) The Bank account / Budget data. Under this one can;
 - (i) Add / view bank accounts
 - (ii) General budget categories
 - (iii) View / edit budgets
 - (iv) View edit creditors list
 - (v) Set account preferences
- (B) The second part deals with making of a transaction. Here you can: -
 - (i) Enter cheques into register
 - (ii) Make deposit into an account
 - (iii) And prepare account reconciliation
- (C) This section sends reports to printer / Disks files. Under this we have: -
 - (i) Account listing
 - (ii) Taxable income / deductibles
 - (iii) Budget summary to date

(iv) Printing of cheques.

(D) The final part is the notices maintenance. Here we can: -

(i) Define notice

(ii) Create a new account

(iii) 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 then ask the following questions and will expect us to highlight any one. The questions are do we want to

(i) Return to reconciliation

(ii) Exit reconciliation (and finish later), and

(iii) Exit reconciliation and set account balance to the current balance.

Douglas. A. Potter in his book "Automated Accounting System and Procedures Hand Book" design accounting system from the modern accounts payable system that can support computerize bank reconciliation. This allows the accountant or whoever is responsible to enter the bank's reported balance and any adjustments to either the general ledger or the bank's records. This approach will help an accountant 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 journalization of general ledger adjustments entered into the left side figure. These adjustments not only help complete the bank reconciliation process, but they appropriately update the general ledger. The second point of the integration is the record of outstanding cheques reported in the upper right of the screen figure.

From the above explanations, we can see that applications of computer in preparing bank reconciliation is a new development. Even in some organizations like banks, companies that introduce the use of computers in some of their activities, the reconciliation aspect is still done manually.

Advantages using computers in reconciling bank statements can never be over emphasize. It helps an organization in the following ways: -

- (i) It helps to eliminate many of the repetitive tasks of book-keeping
- (ii) It eliminates copying and re-arranging of information which has already been entered into the system.
- (iii) It performs all the mechanical computations faster and accurately.
- (iv) It eliminates most of the paper work involve
- (v) Helps in updating of records automatically.
- (vi) It produces reports that are timely and accurate.

CHAPTER THREE

3.0. SYSTEM ANALYSIS AND DESIGN

In system analysis and design the concern is usually with man-made systems involving input, processes and outputs. A system can therefore be regarded as "A set of interacting elements responding to inputs to provide output".

System analysis is defined as the method of determining how best to use computers with other resources to perform tasks, which meet the information needs of an organization.

System design is defined as specification of procedure for gathering information about a large number of people collecting information from a few of them.

3.1. ANALYSIS OF THE EXISTING SYSTEM AND THE OBJECTIVES OF THE PROPOSED SYSTEM DESIGN.

In carrying out this research works, analysis of the existing system is made and the objectives of the proposed one are explained. These are expected to lead to full specification of the organization requirement.

3.1.1 OPERATING OF THE EXISTING BANK RECONCILIATION SYSTEM

The aim and objectives of this research work will be defected if the operation of the existing system is not highlighted.

Bank reconciliation in John Holt Plc. Is prepared on weekly basis. This is to make sure that all the money lodged by the company is taken up by the company's bank. To do this one need to get the bank statement and the cash book- the record of the receipt and disbursement of the organization for that particular time. The manager in charge will therefore compare the entries in the cash book with the bank statement. All entries in debit side of the cash book must be shown in the credit side of the bank statements and vice versa.

Furthermore, any item(s) that is either shown in the cash book and not appear in the bank statement will be noted. These items are the causes of the discrepancy between the two documents. Below are the items that may cause the difference.

- (a) Uncredited Cheque
- (b) Unpresented Cheque
- (c) Direct lodgment by any of the company's customers into the bank account.
- (d) Standing order giving by the organization to direct the banks to pay or receive certain sum of money on its behalf.
- (e) Bank charges - this included cost of cheque book, bank teller, COT and value added tax attached.

3.1.2. OBJECTIVE OF THE PROPOSED SYSTEM

The objection of the study are enumerated below: -

- (a) Elimination of many repetitive work of book-keeping

- (b) Enhancing timely generation of report.
- (c) Enhancing timely and accurate ascertainment of cash in hand and cash at bank.
- (d) Reducing the use of paper work.
- (e) Automatic updating of records and maintenance.

3.2. SYSTEM DESIGN

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

In the existing system, the preparation of bank reconciliation is done manually. The work involves 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 arranged the information and produced error free financial report.

Therefore, the purposed of the design is to work from the requirement specification to produce a system specification. The system specification will be the detail set of documents that provide all features of the system.

These includes the development of the structure of the data base files required, the input and output specification and the step-by-step logical operations of the program.

3.3. 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: -

- (a) Receipt dbf
- (b) Payments dbf
- (c) Bank charges dbf
- (d) Upres dbf
- (e) Uncred dbf
- (f) Record dbf

(A) RECEIPT. DBF

FUND	FILED NAME	FILED TYPE	WIDTH	DEC	INDEX
1	DATE	Date	8	2	N
2	DETAILS	Character	30		N
3	AMOUNT	Numeric	11		N
4	CHEQ.-NUM	Numeric	9		N
5	BANK	Character	25		N
6	BANK-CODE	Numeric	6		N
7	ACCT-NUM	Numeric	7		N

(B) PAYMENT DBF

FUND	FILED NAME	FILED TYPE	WIDTH	DEC	INDEX
1	DATE	Date	8	2	N
2	DETAILS	Character	30		N
3	AMOUNT	Numeric	11		N
4	CHEQ-NUM	Numeric	9		N
5	BANK	Character	25		N
6	BANK-CODE	Numeric	6		N
7	ACCT-NUM	Numeric	7		N

(C) BANK CHARGES DBF.

FUND	FILED NAME	FILED TYPE	WIDTH	DEC	INDEX
1	DATE	Date	8	2	N
2	DETAILS	Character	30		N
3	AMOUNT	Numeric	11		N
4	CHEQ-NUM	Numeric	9		N
5	BANK	Character	25		N
6	BANK-CODE	Numeric	6		N
7	ACCT-NUM	Numeric	7		N

(D) UNPRES DBF.

FUND	FILED NAME	FILED TYPE	WIDTH	DEC	INDEX
1	DATE	Date	8	2	N
2	DETAILS	Character	30		N
3	AMOUNT	Numeric	11		N
4	CHEQ-NUM	Numeric	9		N
5	BANK	Character	25		N
6	BANK-CODE	Numeric	6		N
7	ACCT-NUM	Numeric	7		N

(E) UNCRDIT DBF.

FUND	FILED NAME	FILED TYPE	WIDTH	DEC	INDEX
1	DATE	Date	8	2	N
2	DETAILS	Character	30		N
3	AMOUNT	Numeric	11		N
4	CHEQ-NUM	Numeric	9		N
5	BANK	Character	25		N
6	BANK-CODE	Numeric	6		N
7	ACCT-NUM	Numeric	7		N

(F) RECONC. DBF.

FUND	FILED NAME	FILED TYPE	WIDTH	DEC	INDEX
1	OPEN BAL	Numeric	12	2	N
2	FUND TRANSF.	Numeric	12	2	N
3	INT.BANK	Numeric	12	2	N
4	BANK -CHARG	Numeric	12	2	N

3.4. OUTPUT SPECIFICATION

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

These includes: -

- Producing weekly
- Producing monthly
- Producing Quarterly
- Producing Yearly

This will show cash book balance (Total receipts less payment and other charges plus lodgement) for the period in reconciliation lists.

The proposed program therefore consists of the following: -

- (1) Record
- (2) Reports
- (3) Exit

RECORDS: - This involve the receipts, payments, bank charges and interest, unrepresented cheques, uncredited cheques, funds transfer into and from various accounts, dishonoured cheque and the reconciliation sheet.

It also deals with the information / data records of the organization and the various bank accounts it operates with. It in addition shows details description of the records on weekly basis. You could also update / append, modify or delete record(s).

REPORTS: - The reports generated from this program includes: -

- (a) Cash book
- (b) Total receipt for the week
- (c) Total payment for the week
- (d) Lists of bank charges
- (e) Lists of unpresented cheques
- (f) Lists of dishonoured cheques
- (g) Lists of uncredited cheques

The menu that handled this report gives rooms 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 the main menu when you decide otherwise i.e. (No).

3.5. PC's REQUIREMENT

The proposed bank reconciliation system is a computerization process which involves a data base management. Application system run on a personal computers. P.C./ XT- Micro computers with the following configurations.

- (a) 80286, 80386 and 80486 main processor.
- (b) At least 1024 1CB of Ram
- (c) 3.5" or 5.25" floppy disk drive
- (d) Color or black and white monitor.
- (e) Printer of 24 pin dot or LaserJet
- (f) Stabilizer of 500 Va and up of 500va against power fluctuation

Concerning the software packages, the program will involves: -

- (a) Microsoft disk operating system version 6.0
- (b) Database management system Dbase IV

3.5. PROGRAMMING LANGUAGE

The selection of a programming language involves determining the most suitable programming language for the application. Some variable that are very important are

- (i) The availability of human and material resources.
- (ii) The difficult of the program
- (iii) The technical staff required of the computer program
- (iv) The availability of programmes for various languages
- (v) The availability of sub-routine 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. This is because it is easy to understand and use. Apart

from that we have the following merits of choosing Dbase IV programming language: -

- (a) It provides a full relational data base environment to uses.
- (b) Dbase IV provides the opportunity to design database, manipulation and edit records, files, generate reports, perform database query, design labels, and browse database without the use of command language.
- (c) Data can be verified automatically as they are entered into fields. Up to 250 filed can be verified per second. A database can also be related to more than two other databases.
- (d) Programs and procedure can be compiled and saved as object codes for faster executions of the job.
- (e) Pop-up menus and windows can be designed.
- (f) It has a large number of memory variables, user define function. 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 merit of the Dbase is to the full relational database capacity using SQL (structured Query language) that is compatible with IBM machines. Database can be viewed through the SQL facility as relational database.

Database queries and updates can be performed using SQL command.

It is also possible to perform figures on relationship that span several databases without using large number of commands.

3.6. COST BENEFIT ANALYSIS

The significant of using computer to reconcile the discrepancy between the bank statement and cash book cannot be over-emphasized without the cost benefit analysis. Therefore the cost benefit analysis are enumerated below: -

- (a) Elimination of many repetitive task of book-keeping and account.
- (b) Elimination of the most paper work that are less significant to the results of the job.
- (c) Copying and re-arranging of information that has already been entered into the system will be completely wiped-off.
- (d) It performs all the mathematical computation faster and accurate.
- (e) It helps in updating of records automatically.
- (f) It provides report timely and accurately.
- (g) Adjustment can be easily done when the need arises.
- (h) Omission and error can be detected and correction made immediately.
- (i) The system made all strength and weakness of the program to be discovered and as such eliminate the weakness and retain the strength.
- (j) It also provides step-to-step logical operation of the program.
- (k) It also enhances timely and accurately assessment of cash in hand and cash at bank.

FOOT NOTE

- | | | |
|-----|----------------|---|
| (1) | BLACK .A. JAME | METHOD AND ISSUES IN SOCIAL
RESEARCH PG. 77 |
| (2) | OSUALA .E.C. | INTRODUCTION TO RESEARCH
METHODOLOGY. |
| (3) | ETUK UDO | INTRODUCTION TO ACCOUNTING 1
& 2 |
| (4) | PRINCE BADUS | SYSTEM ANALYSIS AND DESIGN
NOTEBOOK 2001 /2002 SESSION |

CHAPTER FOUR

4.0. SYSTEM IMPLEMENTATION

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

To be able to effectively implement the new system, the co-operation of the users department (finance, accounts) and data processing section is paramount. An implementation committee could be formed to comprise members of staff in the finance, account and computer section (i.e. supervisor, operator, analyst or programmer) as member.

The process of implementation can be classified into three following: -

- (a) Staff training
- (b) System testing
- (c) System review

4.0.1 STAFF TRAINING

The number of staff referred to be put on training to facilitate the operation of a new system depends largely or its complexity and the skill 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 account knowledge for the computing analyst.

4.0.2. SYSTEM TESTING

When a new system is developed what readily come to mind is its work. Whether the new system developed is working according to specification or not.

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

4.0.3. SYSTEM REVIEW

Performance appraisal is always very vital when a new system is developed. This is possible by obtaining from time to time a feedback on its operation.

The performance is compared with the set goals to ensure conformity. In recent time, if the proposed system failed to work the reason should be identified and necessary correction should be effected. If on the other hand, the new system is working in line with the set objective, some modification could be done if need be.

Henceforth, the computerized bank reconciliation statement should be able to reduce to the bearest minimum, the inadequacies discovered in the old system and should therefore pave way for changes whenever necessary.

4.1. ALGORITHMS

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

The algorithms for the propose system is shown as below:

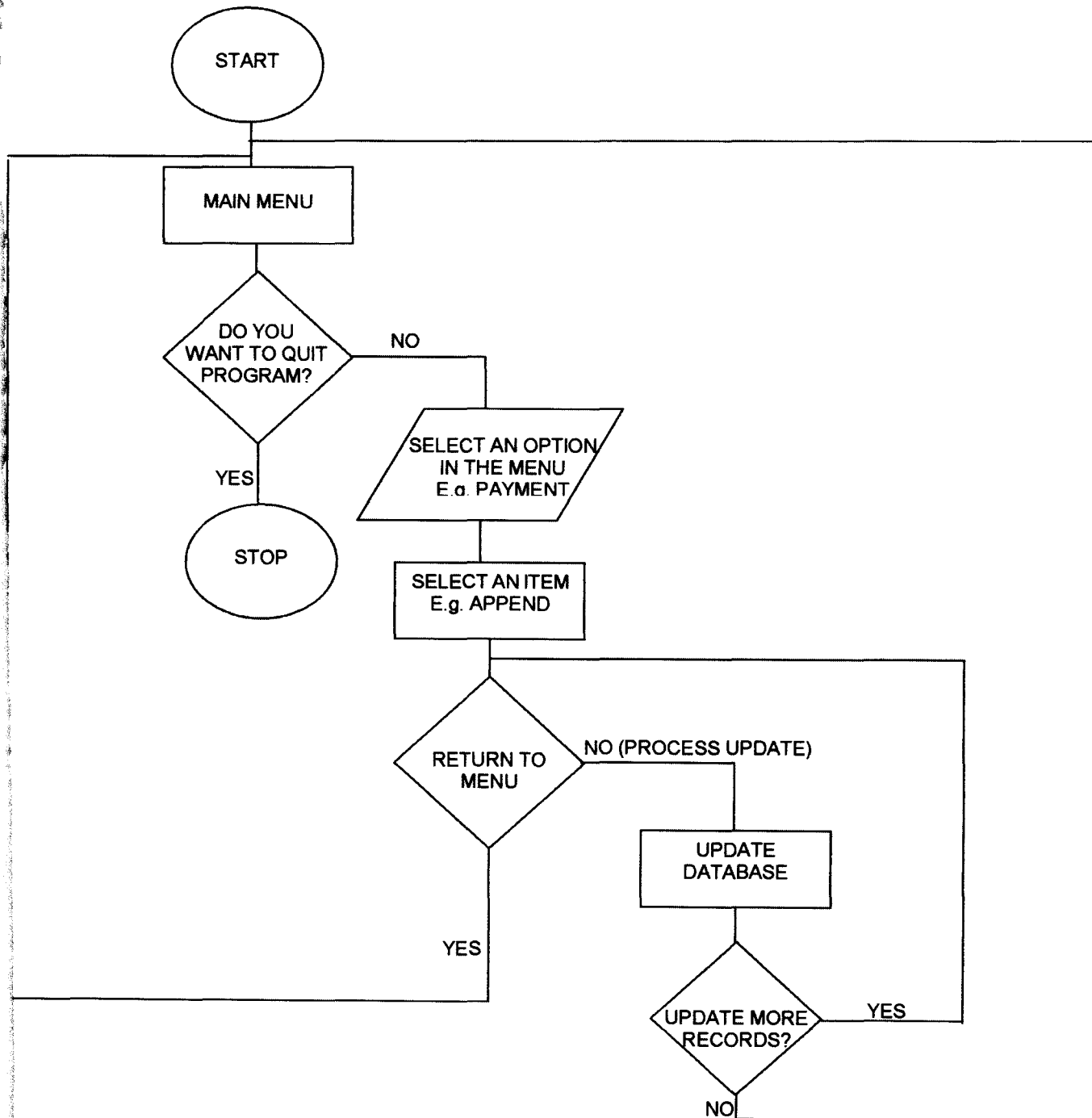
Algorithms

1. Load DBASE and call the program
2. The main menu appears
3. Do you wish to quit the program, if yes, at menu EXIT press "YES"
4. Otherwise at 3. Press "NO" to return to the main menu.
5. Select an option from 2. For example "PAYMENT".
6. The sub-menu appears.
7. Select an option from 2. for example "APPEND"
8. Do you wish to return to 2. if yes press enter.
9. Otherwise at 8, enter the voucher number of the receipt transaction for process update.
10. Update database file.
11. Do you wish to update more record, if yes press "Y" to go to 7.
12. Otherwise press "N" to go to 2.
13. Output Payments & Receipts Summary Report.
14. Output Bank Reconciliation Summary Report.
15. Output Bank Reconciliation Unpresented Cheques Report.
16. Output Bank Reconciliation Uncredited Cheques Report.
17. Output Bank Reconciliation Dishonoured Cheques Report.

4.2. FLOWCHART

Flowchart can be defined as a graphical representation in which symbols represent the flow, operations, logic, data, equipment, and so on of a program. It is also called block diagram or logic diagram.

The flowchart for the propose system is shown as below: -



4.3.0. DETAILS ON THE OPERATION OF THE NEW SYSTEM

Details on the operation of the proposed system covered the following areas.

4.3.1 DISKETTE CONTAINING THE PROGRAM

The diskette containing the program is 3.5 inch and is very flexible. It should be handled with extra care. It shouldn't be disassembled, allow to fall on the ground, nor subjected to high temperature, humidity nor dust. Back-up of the diskette into another diskette is advisable before installation in case the one installed has a problem later. The diskette should always be kept in a very cool dry place.

4.3.2 PROGRAM INTERFACE

The system has been designed in such a way that it can be use by the people with even little computer knowledge. To operate the system after successful installation on the hard disk, the software can be invoked following the steps below:

- a. At the C prompts, type CD DBASE (4) and press enter
= C; />CD DBASE (4)
- b. When the directory is changed to Dbase (4), you then type Dbase (4) and then press enter = C: / DBASE (4) > DBASE (4)
- c. After pressing enter, the control center of the drive C will appear. You then press "ESC" (escape) to quit the control panel to Dot Prompt

- d. At the Dot prompt, you type "Set default to A:", i.e. to diskette.
- e. You then type "Set directory to A: / RECONCIL and press enter.
- f. Lastly you then type "Do Reconcil" and press enter. After pressing enter, the main menu screen will be display as below.

BANK RECONCILIATION PROGRAM

A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH

PAYMENT	RECEIPTS	UNPRESENTED CHEQUES	UNCREDITED CHEQUES	DISHONoured CHEQUE	REPORTS	EXIT
APPEND	APPEND	APPEND	APPEND	APPEND	PMTS & REC	YES
MODIFY	MODIFY	MODIFY	MODIFY	MODIFY	BANK RECON	NO
DELETE	DELETE	DELETE	DELETE	DELETE	UNPRE.CHQ	
					UNCRE.CHQ	
					DISH. CHQ	

WRITTEN BY ISOLA TAOFEK BABATUNDE

(PGD /MCS/2001/2002/1097)

The main menu can be broadly classified into three (3) main parts, the record/ data input section, the report and exit sections. Under the record inputting section we have, payments, receipts, unrepresented, uncredited, dishonoured cheques. In any of this, we can append, modify or delete record(s).

For the report section, we have payments & Receipts, bank reconciliation, unrepresented, uncredited and dishonoured cheques. In any of this, one can obtain

a report of a particular month needed. Finally under the exit menu, 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”.

4.4.0 CHANGE OVER PROCEDURE

The changeover from the old to the new system took place when the new system has been proved satisfactory and other implementation activities have been completed. This is attained when the users are satisfied with the system testing.

The changeover may be achieved in a number of ways. The most common methods are

- (a) Direct running
- (b) Parallel running
- (c) Pilot change
- (d) Staged changeover

4.4.1. DIRECT CHANGEOVER

This is the complete replacement of the old system by the new one. For security check. The old system may be held in abeyance including people and equipment. In the event of major failure, the organization would be reverted to the old one. This is good for small business organization.

4.4.2. PARALLEL RUNNING

The old and the new one are run concurrently using the same input. Output from the old system are continue to be used until new system proved satisfactorily.

At this point, the usage of the old system is discontinued and the new system takes over completely. This will enable the users to master the new system properly. This change over procedure is thereby recommended for John Holt Plc for easy understanding. It has the merit of keeping all the data in the old procedure in case of system failure. It also allows the comparison of the output of the two systems. It is also good for large and complex project. However it has demerit of being very expensive to maintain.

4.4.3. PILOT CHANGE

Pilot system involves gradual adoption of the new system until the satisfactory stage before final change over could be done. Data from one or previous periods for the whole or part of the system is run on the new system after result have been obtained from the old system. This method is more likely and extended system testing and it is consider a more practical form of changeover.

4.4.4. STAGED CHANGED OVER

This stage involved a sense of limited –sizes direct changeover, the new system being introduced Piece-by-Piece. A computer part or logical section is

committed to the new system while the remaining parts are processed by the old system. Only when the selected part is operating satisfactory is the remainder transferred.

After having gone through the above stages it will be crystal cleared that the parallel running is the most recommended stage that may be acceptable by any large organization.

4.5. SUMMARY OF THE CHAPTER

Whenever a new system is being introduced, it is vital from time to time to obtain a feedback on its performance. The performance is compare with the set of objectives to ensure conformity.

In a situation where the system is not working fine, the reason should be identify and effect correction. On the other hand, if it is working fine, some modifications or improvement of the new system can be done as may be require by the user.

The computerized bank reconciliation system should be able to eradicate or reduce to minima the problems/shortcomings identified in the former procedure. It should also give room for changes whenever necessary.

Although this system of bank reconciliation may be tedious to obtain at the initial level, it is almost useful and faster after the system might have been mastered properly. This will always reduce the level of the paper works in the system and the level of the repetition in the organization. Unnecessary documentation and paper work will be completely eradicated.

CHAPTER FIVE

PERFORMANCE ASSESSMENT AND EVALUATION

5.1. PERFORMANCE ASSESSMENT

This can be defined as a way of reviewing the goals and objectives of the organization in respect of the system develop to ensure that it is working according to plan.

After the conversion process is completed, the analyst must obtained feedback on the system's performance. This can be done by conducting an audit to evaluate the system's performance in terms of the initial objectives established for it.

All persons involved in developing the system should be aware that a thorough audit will be performed. The anticipated audit acts as a strong incentive, it helps ensure that a good system is designed and delivered on schedule. As a result of the audit or of user requests, some modification or improvements of the new system may be required.

5.2. EVALUATION

This can be done by measuring and reporting of the performance and impact of the system design. To be able to evaluate the system, two operational goals have to be considered. These are; reliability and maintainability. The system must be reliable, meet the requirements and should be working properly. The program should try to prevent error from occurring in the software used. The

program should also have error detection, correction and tolerance in the events of running.

The system must be maintained from time to time to ensure its continuous working under any condition. This is done by identifying the system features.

5.3. CONCLUSION

Computerization in any organization is done with the hope of eliminating or reducing to minima the use of manual system in carrying out its activities. It is also done with the intention of improving the speed and efficiency in collection, manipulation, storage, reporting and dissemination of data.

Computerization of Bank reconciliation program is aim at eliminating most of the manual work involved in book-keeping of the organization.

The system also makes it possible to obtain all the records of receipts and payments, outstanding cheques and reconciliation statement on a continuous basis due to its updating nature. All the transaction records are updated automatically.

In addition, the program generates reports in good time. Thus, the reports will enable the organization to take quick decision over its financial obligation as the system tells the financial position of the organization at any point in time as required.

5.4. RECOMMENDATION

The world of computer technology is dynamic, therefore this system need to be improved upon in future. This program is design with the assumption that the organizations maintain only one bank account. In a situation where an organization operate many bank accounts or different banks for its various activities, then changes has to be made in the program to make provision for the banks.

A common belief among system users is that after a system has been installed, nothing more has to be done. On the contrary, all systems must be continually maintained. System maintenance detects and correct error, meets new information needs of the management, and responds to changes in the environment.

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

A well-designed information system should be flexible and adaptable. Minor changes should be easily accommodated without large amounts of re-programming. In this regards, I suggest structural programming method. If each program module is independent, a minor change in one module will not affect the whole system.

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ON SELECTION POPUP cheq 3 pop do cheq 3
ON SELECTION POPUP report pop do report
ON SELECTION POPUP exit pop do exit

ACTIVATE MENU Main PAD pay 1
SET TALK ON
ENDDO
RETURN

PROCEDURE MENUS

* - - Main menu

DEFINE MENU Main

DEFINE PAD pay 1 of Main PROMPT "PAYMTS" at 7, 14
DEFINE PAD Rec1 of Main PROMPT "RECEIPTS" at 7, 14
DEFINE PAD cheq 1 of Main PROMPT "CHEQUES" at 7, 25
DEFINE PAD cheq 2 of Main PROMPT "CHEQUES" at 7, 36
DEFINE PAD cheq 3 of Main PROMPT "CHEQUES" at 7, 47
DEFINE PAD report of Main PROMPT "REPORTS" at 7, 57
DEFINE PAD exit of Main PROMPT EXIT at 7, 70

Page # 2

* - - Popup For Payment

DEFINE popup pay 1 pop form 8, 2 to 12, 12
DEFINE BAR 1 of pay 1 pop prompt "APPEND"
DEFINE BAR 2 of pay 1 pop prompt "MODIFY"
DEFINE BAR 2 of pay 1 pop prompt "DELETE"

* _ _ _ _ popup for receipt

DEFINE popup recl pop from 8, 12 to 12, 22
DEFINE BAR 1 Cheq 1 pop prompt "APPEND"
DEFINE BAR 2 Cheq 1 pop prompt "MODIFY"
DEFINE BAR 3 Cheq 1 pop prompt "DELETE"

* Popup for unrepresented cheque

DEFINE popup Cheq 1 pop from 8, 23, to 12, 33
DEFINE BAR 1 Cheq 1 pop prompt "APPEND"
DEFINE BAR 2 Cheq 1 pop prompt "MODIFY"
DEFINE BAR 3 Cheq 1 pop prompt "DELETE"

* - - Popup for uncredited cheque

DEFINE POPUP cheq2_pop from 8,34 TO 12,44
DEFINE BAR 1 OF Cheq2_pop PROMPT "APPEND"
DEFINE BAR 2 OF Cheq2_pop PROMPT "MODIFY"
DEFINE BAR 3 OF Cheq2_pop PROMPT "DELETE"

*** Popup for dishonoured cheque**

DEFINE popup Cheq 3 pop from 8, 45, to 12, 55

DEFINE BAR 1 Cheq 3 pop prompt "APPEND"

DEFINE BAR 2 Cheq 3 pop prompt "MODIFY"

DEFINE BAR 3 Cheq 3 pop prompt "DELETE"

*** Popup for generation of report**

DEFINE popup report pop from 8, 49, to 14, 71

DEFINE BAR 1 of report pop prompt "PAYMTS & RECEIPTS"

DEFINE BAR 2 of report pop prompt "BANK RECONCILIATION"

DEFINE BAR 3 of report pop prompt "UNPRESENTED CHEQUE"

DEFINE BAR 4 of report pop prompt "UNCREDITED CHEQUE"

DEFINE BAR 5 of report pop prompt "DISHONoured CHEQUE"

*** Popup Exit_pop**

DEFINE popup exits pop from 8, 66, to 11, 77

DEFINE BAR 1 of exits pop prompt "YES"

DEFINE BAR 2 of exits pop prompt "NO"

Return

Procedure exits

DO CASE

CASE BAR () = 1

QUIT

CASE BAR () = 2

DEACTIVATE MENU

ENDCASE

RETURN

PROCEDURE Pay1

Do case

CASE BAR () = 1

DO payadd

CASE BAR () = 2

DO paymodi

CASE BAR () = 3

Do paydel

Page # 3

ENDCASE

RETURN

PROCEDURE Rec1

DO CASE

CASE BAR () = 1

DO Reciadd

```
CASE BAR ( ) = 2
  DO recimodi
CASE BAR ( ) = 3
  DO recidel
ENDCASE
RETURN
```

```
PROCEDURE Cheq1
DO CASE
  CASE BAR ( ) = 1
    DO unpradd
  CASE BAR ( ) = 2
    DO unprmodi
  CASE BAR ( ) = 3
    DO unprdel
ENDCASE
RETURN
```

```
PROCEDURE Cheq2
DO CASE
  CASE BAR ( ) = 1
    DO uncradadd
  CASE BAR ( ) = 2
    DO uncrdmod
  CASE BAR ( ) = 3
    DO uncrddel
ENDCASE
RETURN
```

```
PROCEDURE Cheq3
DO CASE
  CASE BAR ( ) = 1
    DO dishadd
  CASE BAR ( ) = 2
    DO dishmodi
  CASE BAR ( ) = 3
    DO dishdel
ENDCASE
RETURN
```

```
PROCEDURE Report
DO CASE
  CASE BAR ( ) = 1
    DO repcash
  CASE BAR ( ) = 2
    DO recomrep
  CASE BAR ( ) = 3
```

DO unprrep
CASE BAR () = 4
DO uncrrep
CASE BAR () = 5
DO dishrep

ENDCASE
RETURN
* - - EOP: MAIN MENU

Page # 4

* procedure to append data to the payment dbf *

procedure payadd

SET STATUS OFF
SET ECHO OFF
SET TALK OFF
SET SCOREBOARD OFF
SET DATE BRIT
CLEAR

USE payment.dbf

**** **** ****

STORE SPACE (10) TO mvrsnos
STORE SPACE (35) To_of_pay
STORE 0 To mamount
STORE SPACE (10) To mpayform
STORE SPACE (5) To myr_trans
STORE SPACE (10) To mmn_trans
STORE 10 To mdate
Mdate=ctod ("")

**** *** *** ** * DUPLICATE ENTRY CHECK ***** *** ** *

*** ** * valid entry * ** ***

DO WHILE .T.
SET COLO TO BR/BR
@2,5 CLEAR TO 21,75
SET COLOR TO R/R
@3,7 CLEAR TO 20,73
SET COLO TO
@4,8 CLEAR TO 19,72
SET COLO TO W/B+
@2,14 SAY " UNION BANK PLC MINNA (MAIN ACCOUNT NO. 5361020002769"
SET COLO TO W+/R+*
@3,23 SAY "PAYMENT TRANSACTION DATA ENTRY FORM"


```

SET COLO TO W+/R+
@6,19 SAY " COMPUTERIZED BANK RECONCILIATION SYSTEM"
@7,22 SAY " A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH "
SET COLO TO GR/R+
@16,18 SAY " OR PRESS ENTER TO QUIT TO THE MAIN MENU "
@12,15 SAY " ENTER THE VOUCHER NO. OF THE RECEIPT TRANSACTION "
    @14,35 get mvrsnos pict "@!"
    read
    if mvrsnons= " "
set colo to
clear
return to master
endif
use payment.dbf
    index on mvrsnos to payment
LOCATE FOR mvrsnos=vrsnos
    If found ( )
        @22, 26 " VOUCHER NUMBER ALREADY EXISTS "
        @23,28 SAY " Press any key to continue
        wait""
    set colo to
    @22,25 say space (34)
    @23,28 say space (29)
    Loop
    Endif
*** ** * screen design * ** ***
SET COLO TO R+/R+
@2,5 CLEAR TO 21, 75
SET COLOR TO RG+/RG

```

Page # 5

```

@3,7 CLEAR TO 20, 73
*$$$$$$$$ $$$$$$$$$$
Set color to
7,13 CLEAR TO 18, 70
SET COLOR TO r+/r+
@5,12 CLEAR TO 17, 68
SET COLOR TO W+/BG
*****
SET COLOR TO GR+/R+*
@2,26 SAY " PAYMENT TRANSACTION FORM"
set colo TO GR+/r+*
@6,13 SAY "DETAILS OF PAYMENT: "DET md_of_pay PICT "@!"
@8,13 SAY "AMOUNT: "GET mamount PICT "999,999,999.99"
@10,13 SAY "DATE OF TRANSACTION: "GET mdate

```

```
@12,13 SAY "PAYMENT FORMAT 'GET mpayform PICT "@!"
@14,13 SAY "YEAR OF TRANSACTION: "GET myr_Trans PICT "@!"
@16,13 SAY "MOUNT OF TRANSACTION: "GET mmn_trans PICT "@!"
*****      *****      *****
```

```
read
store space (1) to ok
set color to W+/b
@23,17 say "SHOULD I SAVE THE DATA ENETERED? (Y/N) `get ok pict "!"
read
if ok = "Y"
append blank
****  ***  ****
```

```
REPL Vrsnos WITH mvrnsos, d_of_pay WITH md_of_pay, amount WITH mamount
REPL date WITH mdate, payform WITH mpayform, yr_trans WITH myr-trans
REPL mn_trans WITH mmn-trans
```

```
Close databases
```

```
Else
```

```
Set colo to
```

```
Clear
```

```
Exit
```

```
Endif
```

```
Set color to B/B
```

```
@23,17 say "
```

```
SET COLOR TO W+/GB+
```

```
@23,17 say 'DO YOU WANT TO ADD MORE RECORD? (Y/N) "get ok Pict "!"
```

```
READ
```

```
IF OK = "Y"
```

```
Set color to
```

```
Clear
```

```
Loop
```

```
else
```

```
set color to
```

```
Clear
```

```
return
```

```
endif
```

```
enddo
```

```
*- - End Of procedure payadd
```

```
#####*
```

```
* procedure to modify data from the payment dbf *
```

```
#####*
```

```
procedure paymodi
```

```
SET STATUS OFF
```

```
SET ECHO OFF
```

```
SET TALK OFF
```

```
SET SCOREBOARD OFF
```

```
CLEAR
```

```

STORE SPACE(35) TO md_of-pay
STORE 0 TO mamount, ropnbal
STORE SPACE(10) TO mpayform
STORE SPACE (5) TO myr_trans
STORE SPACE (10) TO mmn_trans
STORE 10 TO mdate
mdate=ctod( "")
**** *** ** * DUPLICATE ENTRY CHECK ***** *** ** *
*** ** * valid entry * ** ***
DO WHILE .T.
SET COLO TO BR/BR
@2,5 CLEAR TO 21,75
SET COLOR TO R/R
@3,7 CLEAR TO 20,73
SET COLO TO
@4,8 CLEAR TO 19, 72
SET COLO TO W/B+
@2,14 say " UNION BANK PLC MINNA (MAIN ACCOUNT NO. 53602002769)
SET COLO TO W+/R+*
@3,23 SAY " RECEIPT TRANSACTION DATA ENTRY FORM"
SET COLO TO W+/R+
@6,19 SAY " COMPUTERIZED BANK RECONCILIATION SYSTEM"
@7,22 SAY " A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH "
SET COLO TO GR/R+
@16,18 say "OR PRESS ENTER TO QUIT TO THE MAIN MENU"
@12,15 say "ENTER THE VOUCHER NO. OF THE RECEIPT TRANSACTION"
    @14,35 get mvrnsos pict "@!"
    read
    if mvrnsos= " "
set colo to
clear
    return to master
endif
USE receipt.dbf

```

Page # 10

```

INDEX on mvrnsos to receipt
LOCATE FOR mvrnsos=vrsnos
if found ( )
    @22, 26 say "VOUCHER NUMBER ALREADY EXISTS"
    @23,28 say "Press any key to continue "
    wait""
set colo to
@22,25 say space(34)
@23,28 say space(29)

```

Loop
endif

*** ** * screen design * ** ***

SET COLO TO R+/R+

@2,5 CLEAR TO 21,75

SET COLOR TO RG+/RG

@3,7 CLEAR TO 20,73

\$\$\$\$\$\$\$\$ \$\$\$\$\$\$\$\$\$\$

SET COLOR TO

@7,13 CLEAR TO 18,70

SET COLOR TO r+/r+

@5,12 CLEAR TO 17,68

SET COLOR TO w+ /bg

*@3,29 SAY "TEST DATE: "get mdate

***** **

SET COLOR TO GR+/R+*

@2,26 SAY "RECEIPT TRANSACTION FORM"

set colo to GR/R+

@6,13 SAY "DETAILS OF RECEIPT: "GET md_of-pay PICT!" "@!"

@8,13 SAY "AMOUNT: "GET mamount PICT "999,999,999.99"

@10,13 SAY "DATE OF TRANSACTION:"GET mdate

@12,13 SAY "PAYMENT FORMAT: "GET mpayform PICT "@!"

@14,13 SAY "YEAR OF TRANSACTION: "GET myr_trans PICT "@!"

@16,13 SAY "MONTH OF TRANSACTION: "GET mmn_trans PICT I"@! II

@18,13 SAY "OPENING BALANCE: "GET mopnbal PICT "999,999,999.99"

***** **

read

store space(1) to ok

set color to w+/b

@23,17 say "SHOULD I SAVE THE DATA ENETERED? (Y/N) "get ok pict "!"

read

if ok = "Y"

append blank

**** **

REPL vrsnos WITH mvrsnos,d_of-pay WITH md_of-pay,amount WITH mamount

REPL date WITH mdate ,payform WITH mpayform, yr_trans WITH myr_trans

REPL mn_trans WITH mmn_trans,opnbal WITH mopnbal

close databases

else

set colo to

clear

exit

endif

set color to B/B

@23,17 say "

SET COLOR TO W+ / GB+

@23,17 say "DO YOU WANT TO ADD MORE RECORD? (Y/N) "get ok Pict "!"

```
READ
IF OK = "Y"
    Clear
    loop
else
    set color to
```

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```
clear
return
endif
enddo
*-- End Of Procedure reciadd
* procedure to modify data from the receipt dbf *
*#####*
* procedure to modify data from the receipt dbf *
*#####*
procedure reciroad
```

```
SET STATUS OFF
SET ECHO OFF
SET TALK OFF
SET SCOREBOARD OFF
CLEAR
```

```
USE receip.dbf
**** * * * * DUPLICATE ENTRY CHECK ***** * * * *
```

```
STORE SPACE(10) TO MVRSNOS
*** * * * valid entry * * * *
```

```
DO WHILE .T.
SET COLO TO RG+ IRG+
@2,5 CLEAR TO 21,75
SET COLOR TO R/R
@3,7 CLEAR TO 20,73
SET COLO TO
@4,8 CLEAR TO 19,72
SET COLO TO W/B+
@2,14 say "UNION BANK PLC MINNA (MAIN ACCOUNT NO. 561020002769"
SET COLO TO GR+/R+
@3 ,20 say " RECEIPT TRANSACTION MODIFICATION FCRM"
SET COLO TO W+/R+
@6 ,19 SAY It COMPUTERIZED BANK RECONCILIATION SYSTEM"
@7 ,22 SAY "A CASE STUDY OF JOHN HOLT PLC MINNA."
SET COLO TO GR/R+
@16,18 say "OR PRESS ENTER TO QUIT TO THE MAIN MENU"
@12,15 say "ENTER THE VOUCHER NO. OF THE RECEIPT TRANSACTION"
@14,35 get mvrsnos pict "@!"
```

```

read
if mvrornos= " "
set colo to
clear
    return to master
endif
use receipt.dbf index receipt
locate for mvrornos=vrsnos
    IF .NOT. FOUND()
        @22,26 say " VOUCHER NUMBER DOES NOT EXIST"
        @23, 28 say "Press any key to continue"
        wait " "
set colo to
@22,25 say space(34)
@23,28 say space(29)
Loop
endif
*** ** * screen design * ** ***
SET COLO TO R+ /R+
@2,5 CLEAR TO 21,75
SET COLOR TO RG+/RG
@3,7 CLEAR TO 20,73
*$$$$$$$$ $$$$$$$$$$
SET COLOR TO
@7,13 CLEAR TO 18,70
SET COLOR TO r+/r+

```

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```

@5,12 CLEAR TO 17,68
SET COLOR TO w+ bg
*****
SET COLOR TO GR+/R+*
@2,19 SAY "RECEIPT TRANSACTION MODIFICATION FORM"
set colo to GR/R+
@6 ,13 SAY "DETAILS OF RECEIPT"
@8,13 SAY "AMOUNT:"
@10,13 SAY "DATE OF TRANSACTION:"
@12,13 SAY "PAYMENT FORMAT: "
@14,13 SAY "YEAR OF TRANSACTION:"
@16,13 SAY "MONTH OF TRANSACTION: "
@18,13 say "OPENING BALANCE:"
*****
@6, 32 GET d_of-pay PICT "@!"
@8,20 GET amount PICT "999,999,999.99
@10,33 GET date

```

@12, 28 GET payform PICT "@!"
@14,33 GET yr_trans PICT "@!"
@16,34 GET ron_trans PICT "@!"
@18,29 GET opnbal PICT 999,999,999.99

```
read
store space (1) to ok
set color to w+/b
@23 ,14 say " SHOULD I SAVE THE MODIFIED DATA? (Y/N) I'get ok pict "!"
READ
if ok = "Y"
READ SAVE
close databases
else
set colo to .
clear
exit
endif
SET COLO TO B/B
@23 14 say "
SET' COLO TO W+/GB+
@23, 14 say "DO YOU WANT TO MODIFY MORE RECORDS? (Y /N) "get ok Pict "!"
IF OK = "Y"
set color to
    Clear
    loop
else
set color to
clear
return
endif
enddo
-- End Of Procedure recimodi
#####
* procedure to delete data from the receipt dbf *
#####
procedure recidel
```

SET STATUS OFF
SET ECHO OFF
SET TALK OFF
SET SCOREBOARD OFF
CLEAR
USE receipt.dbf

**** * * * DUPLICATE ENTRY CHECK ***** * * *

STORE SPACE(10) TO MVRSNOS

*** ** * valid entry * ** ***

DO WHILE .T.

SET COLO TO R/R

@2,5 CLEAR TO 21,751

SET COLOR TO RG/RG

@3,7 CLEAR TO 20,73

SET COLO TO

@4, 8 CLEAR TO 19 72

SET COLO TO

@2,14 say "UNION BANK PLC MINNA (MAIN ACCOUNT NO. 361020002769)

SET COLO TO W+/GR+*

@3,23 say "RECEIPT TRANSACTION DELETION FORM

SET COLO TO W+/R+

@6,19 SAY " COMPUTERIZED BANK RECONCILIATION SYSTEM"

@7,22 SAY "A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH "

SET COLO TO

@16, 18 say "OR PRESS ENTER TO QUIT TO THE MAIN MENU"

@12,15 say " ENTER THE VOUCHER NO. OF THE RECEIPT TRANSACTION"

@14,35 get mvrsonos pict "@!"

read

if mvrsonos= " "

set colo to

clear

return to master

endif

USE receipt .dbf index receipt

locate for mvrsonos=vrsnos

IF .NOT. FOUND()

@22, 26 say "VOUCHER NUMBER DOES NOT EXIST"

@23, 28 say "Press any key to continue"

wait " "

set colo to

@22,25 say space(34)

@23, 28 say space (29)

Loop

endif

*** ** * screen desgn * ** ***

SET COLO TO R+ /R+

@2,5 CLEAR TO 21,75

SET COLOR TO RG+ /RG

@3 , 7 CLEAR TO 20,73

\$\$\$\$\$\$\$\$ \$\$\$\$\$\$\$\$\$\$

SET COLOR TO

@7,13 CLEAR TO 18,70

SET COLOR TO r+/r+


```

@5,12 CLEAR TO 17,68
SET COLOR TO w+/bg
*****
SET COLOR TO W+/R*
@2 ,21 SAY "RECEIPT TRANSACTION MODIFICATION FORM"
set colo to GR/R+
@6,13 SAY "DETAILS OF RECEIPT:"
@8,13 SAY "AMOUNT: '
@10,13 SAY "DATE OF TRANSACTION:"
@12,13 SAY "PAYMENT FORMAT:"
@14,13 SAY "YEAR OF TRANSACTION:"
@16 ,13 SAY "MONTH OF TRANSACTION:"
*****
SET COLO TO N+/W+
@6,32 SAY d_of_pay PICT"@!"
@8,20 SAY amount PICT "999,999,999.99"
@10,33 SAY date

```

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```

@12, 28 SAY pay form PICT "@!"
@14,33 SAY yr_trans PICT "@!"
@16, 34 SAY mn trans PICT "@!"
*****
store space (1) to ok
set color to w+/b
@23,14 say "SHOULD I DELETE THE DISPLAYED DATA? (Y/N) "get ok pict"!
READ
if ok = "Y"
GO RECNO()
DELETE
PACK
close databases
else
set colo to
clear
exit
endif
SET COLO TO B/B
@23,14 say "
SET COLO TO W+/GB+ .
I @23,14 say "DO YOU WANT TO DELETE MORE RECORDS? (Y/N) "get ok Pict"!
READ
IF OK="Y"
set color to
Clear

```

```

loop
else
    set color to
    clear
return
endif
enddo
*– End Of Procedure recidel
*#####*
* procedure to append data to unrepresented cheque dbf *
*#####*
procedure unpradd
SET STATUS OFF
SET ECHO OFF
SET TALK OFF
SET SCOREBOARD OFF
SET DATE BRIT
CLEAR
USE unrepresent. dbf
**** **
STORE SPACE(10) TO mchqnuml
STORE SPACE(35) TO munpr_chq
STORE 0 TO mamount
store space(12) to mmn_trans
STORE SPACE(5) TO myr_trans
**** ** * DUPLICATE ENTRY CHECK ***** **
*** ** * valid entry * **
DO WHILE .T.
SET COLO TO BR/BR
@2,5 CLEAR TO 21,75
SET COLOR TO R/R
@3,7 CLEAR TO 20,73
SET COLO TO
@4,8 CLEAR TO 19,72
SET COLO TO W/B+
@3,14 say "UNION BANK PLC MINNA (MAIN ACCOUNT NO. 5361020002769)"

```

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```

SET COLO TO W+/R+
@10, 17 say " DATA ENTRY FORM FOR UNPRESENTED CHEQUES.
SET COLO TO W+/R+*
@5 ,19 SAY "COMPUTERIZED BANK RECONCILIATION SYSTEM "
@6,22 SAY " A CASE STUDY OF JOHN HOLF PLC MINNA BRANCH "
SET COLO TO GR/R+
@13,21 say " ENTER CHEQUE NUMBER: "GET mchqnm1"
set colo to w+/rB+
@17,25 say "PRESS ENTER TO RETURN TO THE MAIN MENU"

```

```

READ
IF mchqnum1=" "
set colo to
clear
return to master
endif
use unpresent. dbf index unpresen. ndx
* index on mchqnum1 to unpresent
LOCATE FOR mchqnum1=chqnum1
if found() .
@22,26 say "CHEQUE NUMBER ALREADY EXISTS "
@23, 28 say "Press any key to continue "
wait"
set colo to
@22,25 say space(34)
@23,28 say space(29)
Loop
endif
*** ** * screen design * ** ***
SET COLO TO R+/R+
@2,3 CLEAR TO 24,75
SET COLOR TO RG+/RG
@3,5 CLEAR TO 23, 73
*$$$$$$$$ $$$$$$$$$$
@2, 21 SAY "BANK RECONCILIATION STATEMENT FORM"
set colo to W+/GR+
@9,6 say "Enter Month Of Transaction "GET mmn_trans PICT "@!"
@11,6 say " TYPE YEAR OF TRANSACTION "Get myr_trans PICT "@!"
@13,6 SAY "UNPRESENTED CHEQUE: "GET munpr_chq PICT "@!"
@15,6 SAY "CHEQUE NUMBER: "GET mchqnum1
@17,6 SAY "AMOUNT: "GET mamount 1 PICT "999,999,999.99"
*****
read
store space(1) to ok
set color to w+/r+
@24,17 say "[ SHOULD I SAVE THE DATA ENTERED? (Y/N) "get ok pict "!"
read

if ok = "Y"
append blank
**** *~* ****
REPL chqnum1 with mchqnum1,unpr_chq with munpr_chq
REPL amount with mamount1
REPL mn_trans with mmn_trans,yr_trans with myr_trans
close databases
else
set colo to
clear
exit
endif

```

```
set color to r/r+
@24,17 say " "
SET COLOR TO W+/GB+
@24,17 say "[ DO YOU WANT TO ADD MORE RECORD? (Y/N) ] "get ok Pict "!"
```

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```
READ
IF OK = "Y"
set color to
Clear
loop
else
set color to
clear
return
endif
*-- End Of Procedure unpradd
*#####*
* procedure to modify data from unrepresented cheque dbf *
*#####*
procedure unprmodi

SET STATUS OFF
SET ECHO OFF
SET TALK OFF
SET SCOREBOARD OFF
SET DATE BRIT
CLEAR
USE unrepresent.dbf
**** * * * * DUPLICATE ENTRY CHECK * * * * *
*** * * * valid entry * * * * *
DO WHILE .T.
SET COLO TO BR/BR "
@2,5 CLEAR TO 21,75
SET COLOR TO R/R
@3,7 CLEAR TO 20,73
SET COLO TO
@4,8 CLEAR TO 19,72
SET COLO TO W+ /R+
*****

STORE SPACE(10) TO mchqnum1
SET COLO TO W/B+
@3,14 say "UNION BANK PLC MINNA (MAIN AGCOUNT NO. 5361020002769)
@10,17 say " MODIFICATION FORM FOR UNPRESENTED CHEQUES "
SET COLO TO W+/R+*
@5,19 SAY "COMPUTERIZED BANK RECONCILIATION SYSTEM"
@6,22 SAY "A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH"
SET COLO TO GR/R+
```

```

@13, 21 say "ENTER CHEQUE NUMBER: "GET mchqnum1"
set colo to w+/rB+
@17 ,25 say "OR PRESS ENTER TO RETURN TO THE MAIN MENU"
READ
IF mchqnum1= " "
set colo to
clear
    return to master
endif
use unpresent. dbf
*index unpresen.ndx
index on mchqnum1 to unpresen. ndx
LOCATE FOR mchqnum1=chqnum1
if .not. found()
@22, 26 say" CHEQUE NUMBER NOT FOUND"
@23,28 say " Press any key to continue "
Wait " "
set colo to
@22,25 say space(34)
@23,28 say space(29)

```

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```

Loop
endif
*** ** * screen design * ** ***
SET COLO TO R+/R+
@2,3 CLEAR TO 24,75
SET COLOR TO RG+/RG
@3,5 CLEAR TO 23,73
*$$$$$$$$ $$$$$$$$$$
SET COLOR TO W+/R+*
@2,21 SAY "BANK RECONCILIATION STATEMENT FORM"
set colo to W+/GR+
@9,6 say "ENTER MONTH OF TRASANCTION: "
@11,6 say "TYPE YEAR OF TRANSACTION:"
@13,6 SAY "UNPRESENTED CHEQUE: "
@15,6 SAY "CHEQUE NUMBER:"
@17,6 SAY "AMOUNT:"
*****
@9, 34 get mn_trans PICT "@!"
@11, 33 get yr_trans PICT "@!"
@13,27 GET unpr_chq PICT "@!"
@15,22 GET chqnum1
@17 ,14 GET amount1 PICT "999,999,999.99"
*****
read
store space (1) to ok
set color to w+/b

```

```

@23,14 say "SHOULD I SAVE THE MODIFIED DATA? (Y/N) "get ok pict "!"
READ
if ok = "Y"
READ SAVE
close databases
else
set colo to
clear
exit
endif
SET COLO TO B/B
@23,14 say " "
SET COLO TO W+/GB+
@23,14 say "DO YOU WANT TO MODIFY MORE RECORDS? (Y/N) "get ok Pict "!"
READ
IF OK = "Y"
set color to
Clear
loop
else
set color to
clear
return
endif
enddo
*-- End Of Procedure unprmodi
*#####1#####*
* procedure to delete data from unrepresented cheque dbf *
*#####*
procedure unprdel
SET STATUS OFF
SET ECHO OFF
SET TALK OFF
SET SCOREBOARD OFF
SET DATE BRIT
CLEAR

```

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```

USE unrepresent.dbf
**** ** * DUPLICATE ENTRY CHECK **** ** *
*** ** * valid entry * ** ***
DO WHILE .T:
SET COLO TO BR/BR
@2,5 CLEAR TO 21,75
SET COLOR TO R/R
@3,7 CLEAR TO 20,73
SET COLO TO
@4,8 CLEAR TO 19,72

```

SET COLO TO W+/R+

STORE SPACE(10) TO mchqnum1

SET COLO TO W/B+

@3,14 say " UNION BANK PLC MINNA (MAIN ACCOUNT NO 536102002769)"

@10, 17 say " DELETION FORM FOR UNPRESENTED CHEQUES"

SET COLO TO W+/R+*

@5, 19 SAY " COMPUTERIZED BANK RECONCILIATION SYSTEM "

@6,22 SAY" A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH"

SET COLO TO GR/R+

@13,21 say" ENTER CHEQUE NUMBER:"GET mchqnum1

set colo to w+/rB+

@.17 ,25 say "OR PRESS ENTER TO RETURN TO THE MAIN MENU "

READ

IFmchqnum1=" "

set colo to

clear

return to master

endif

use unpresen.dbf

*index unpresen.ndx

index on mchqnum1 to unpresen. ndx :

LOCATE FOR mchqnum1=chqnum1

If not FOUND ()

@22,26 say "CHEQUE NUMBER NOT FOUND"

@23,28 Say "Press any key to continue"

wait"

set colo to

@22,25 say space(34)

@23'28sayspace(29)

Loop

endif

*** ** * screen design * ** ***

SET COLO TO R+/R+

@2,3 CLEAR TO 24,75

SET COLOR TO RG+ /RG

@3 , 5 CLEAR TO 23,73

*\$\$\$\$\$\$\$\$ \$\$\$\$\$\$\$\$\$\$,

SET COLO TO W+/R+*

@2, 21 SAY "BANK RECONCILIATION STATEMENT FORM"

set colo to W+/GR+

@9,6 say "ENTER MONTH OF TRASANCTION:"

@11,6 say "TYPE YEAR OF TRANSACTION:"

@13,6 SAY "UNPRESENTED CHEQUE: "

@15,6 SAY "CHEQUE NUMBER:"

@17,6SAY " AMOUNT: "

SET COLO TO N/W

@9,34 SAY mn_trans PICT "@!"

@11,33 SAY yr_trans PICT "@!"

@13,27 SAY unpr_chq PICT "@!"
@15,22 SAY chqnum.1
@17,14 SAY amount1 PICT "999,999,999.99"

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*. ***** *****

```
..,
store space (1) to ok .
set color to W+/b
@23,14 say "SHOULD I DELETE THE DISPLAYED DATA? (Y /N) "get ok pict "!"
READ
IF OK = "Y"
GO RECNO( )
DELETE
PACK
close databases
else
set colo to
clear
exit
endif
SET COLO TO B/B
@23,14 say " "
SET'COLO TO W+/GB+
@23,14 say "DO YOU WANT TO DELETE MORE RECORDS? (Y/N) "get ok Pict "!"
READ
IF OK = "Y"
set color to
Clear
loop
else
set color to
clear
return
endif
enddo
*— End Of Procedure unprdel
* ##### # # ## # ### # ## # ### ## # ### ##### ##### ##### ## #
* procedure to append data to uncredited cheque dbf *
*#####*
procedure uncrdadd

SET STATUS OFF
SET ECHO OFF
SET TALK OFF
SET SCOREBOARD
SET DATE BRIT
CLEAR
USE uncredit . dbf
```


**** * * *

STORE SPACE(10) TO mchqnum2

STORE SPACE(35) TO muncr_chq

STORE 0 TO mamount 2

store space(12) to mmn_trans

STORE SPACE(5) TO myr_trans

**** * * * * * DUPLICATE ENTRY CHECK ***** * * * *

*** * * valid entry * * * *

DO WHILE .T.

SET COLO TO BR/BR

@2,5 CLEAR TO 21,75

SET COLOR TO R/R

@3,7 CLEAR TO 20,73

SET COLO TO

@4,8 CLEAR TO 19,72

SET COLO TO W/B+

@3,14 say " UNION BANK PLC MINNA (MAIN ACCOUNT NO. 536202002769)"

SET COLO TO W+/R+

@10,17 say " DATA ENTRY FORM FOR UNCREDITED CHEQUES "

SET COLO TO W+/R+*

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@5,19 SAY "COMPUTERIZED BANK RECONCILIATION SYSTEM"

@6,22 SAY " A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH "

SET COLO TO GR/R+

@13, 21 say "ENTER CHEQUE NUMBER: "GET mchqnum2

set colo to w+/rB+

@17 ,25 say "OR PRESS ENTER TO RETURN TO THE MAIN MENU"

READ

IF mchqnum2=" "

set colo to

clear

return to master

endif .

use uncredit.dbf index uncredit.ndx

* index on mchqnum2 to uncredit.ndx

LOCATE FOR mchqnum2=chqnum2

if found()

@22, 26 say "CHEQUE NUMBER ALREADY EXISTS"

@23,28 say "Press any key to continue"

wait ""

set colo to

@22,25 say space(34)

@23,28 say space(29)

Loop

endif

*** * * screen design * * * *

SET COLO TO R+/R+

```

@2,3 CLEAR TO 24,75
SET COLOR TO RG+/RG
@3,5 CLEAR TO 23,73
*$$$$$$$$ $$$$$$$$$$
SET COLOR TO W+/R+*
@2,21 SAY "BANK RECONCILIATION STATEMENT FORM"
set colo to W+/GR+
@9,6 say " Enter Month Of Transaction "GET mmn trans PICT "@!"
@11,6 say "TYPE YEAR OF TRANSACTION "Get myr_trans PICT "@!"
@13,6 SAY "UNCREDITED CHEQUE: "GET muncr_chq PICT "l@!"
@15,6 SAY "CHEQUE NUMBER: "GET mchqnum2
@17,6 SAY " AMOUNT: "GET mamount2 PICT "999,999,999.99"
*****
read
store space (1) to ok
set color to w+/r+
@24,17 say " SHOULD I SAVE THE DATA ENTERED? (Y/N) "get ok pict "!"
read
if ok = "Y"
append blank
**** *
REPL chqnum2 with m_chqnum2, uncr_chq with muncr_chq
REPL amount2 with mamount2
REPL mn_trans with mmn_trans, yr_trans with myr_trans
close databases
else
set colo to
clear
exit
endif
set color to r/r+
@24,17 say " "
SET COLOR TO W+/GB+
@24,17 say " DO YOU WANT TO ADD MORE RECORD? (Y/N) J1 get ok Pict "!"
READ
IF OK = "Y"
set color to

```

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```

Clear
loop
else
set color to
clear
return
endif
enddo
*– End Of Procedure uncrdadd

```

```
*#####*
* procedure to modify data from uncredited cheque dbf *
*#####*
procedure uncrdmod
```

```
SET STATUS OFF
SET ECHO OFF
SET TALK OFF
SET SCOREBOARD OFF
SET DATE BRIT
CLEAR
```

```
USE uncredit.dbf
```

```
**** * valid entry * **
```

```
*** ** * valid entry * **
```

```
DO WHILE .T.
SET COLO TO BR/BR
@2,5 CLEAR TO 21,75
SET COLOR TO R/R
@3,7 CLEAR TO 20,73
SET COLO TO
@4,8 CLEAR TO 19,72 .
SET COLO TO W+/R+
```

```
*****
```

```
STORE SPACE(10) TO mchqnum2
```

```
SET COLO TO W/B+
```

```
@3,14 say" UNION BANK PLC MINNA (MAIN ACCOUNT NO 536102002769"
```

```
@10, 17 say" MODIFICATION FORM FOR UNCREDITED CHEQUES
```

```
SET COLO TO W+/R+*
```

```
@5,19 SAY "COMPUTERIZED BANK RECONCILIATION SYSTEM "
```

```
@6,22 SAY " A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH "
```

```
SET COLO TO GR/R+
```

```
@13, 21 say" ENTER CHEQUE NUMBER: "GET mchqnum2
```

```
set colo to w+/rB+
```

```
@17, 25 say " OR PRESS ENTER TO RETURN TO THE MAIN MENU "
```

```
READ
```

```
IF mchqnum2= ""
```

```
set colo to
```

```
clear
```

```
return to master
```

```
endif
```

```
use uncredit.dbf
```

```
*index uncredit.ndx
```

```
index on mchqnum2 to uncredit.ndx
```

```
LOCATE FOR mchqnum2=chqnum2
```

```
if .not. found()
```

```
@22 ,26 say "CHEQUE NUMBER NOT FOUND " "
```

```
@23,28 say "Press any key to continue"
```

```
wait ""
```

```
set colo to
```

```
@22,25 say space(34)
```

```
@23,28 say space(29)
  Loop
endif
*** ** * screen design * ** ***
```

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```
SET COLO TO R+/R+
@2,3 CLEAR TO 24,75
SET COLOR TO RG+ /RG
@3,5 CLEAR TO 23,73
*$$$$$$$$ $$$$$$$$$$
SET COLOR TO W+/R+*
@2,21 SAY" BANK RECONCILIATION STATEMENT FORM"
set colo to W+/GR+
@9,6 say "ENTER MONTH OF TRASANCTION:"
@11 , 6 say "TYPE YEAR OF TRANSACTION:"
@13,6 SAY "UNPRESENTED CHEQUE:"
@15,6 SAY "CHEQUE NUMBER: "
@17,6 SAY "AMOUNT:"
*****

@9, 34 get mn_trans PICT "@"
@11, 33 get yr_trans PICT "@!"
@13,27GET uncr_chqPICT"!@"
@15, 22 GET chqnum2
@17,14 GET amount 2 PICT "999,999,999.99"
*****

read
store space(1) to ok
set color to w+ /b '
@23,14 say "SHOULD I SAVE THE MODIFIED DATA? (Y/N) "get ok pict "!"
READ
IF ok = "Y"
READ SAVE
close databases
else
set colo to
Clear
Exit
endif.
SET COLO TO B/B
@23,14 say
SET COLO TO W+/GB+
@23,14 say "DO YOU WANT TO MODIFY MORE RECORDS? (Y/N) "get ok Pict "!"
READ
IF OK = "Y"
set color to
  Clear
  loop
```

```

else
    set color to
    clear
return
endif
enddo
* - End Of Procedure uncrdmod
*#####*
* procedure to delete data from uncredited cheque dbf *
*#####*
procedure uncrddel
SET STATUS OFF
SET ECHO OFF
SET TALK OFF
SET SCOREBOARD OFF
SET DATE BRIT
CLEAR
USE uncredit.dbf
**** * * * * * DUPLICATE ENTRY CHECK * * * * *
*** * * * valid entry * * * * *

```

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```

DO WHILE .T.
SET COLO TO BR/BR ,
@2,5 CLEAR TO 21,75
SET COLOR TO R/R
@3,7 CLEAR TO 20,73
SET COLO TO
@4, 8 CLEAR TO 19, 72
SET COLO TO W+/R+
*****
STORE SPACE(10) TO mchqnum2
SET COLO TO W/B+
@3,14 say "UNION BANK PLC MINNA (MAIN ACCOUNT NO. 5361020002765)
@10,17 say "DELETION FORM FOR UNCREDITED CHEQUES"
SET COLO TO W+/R+*
@5,19 SAY "COMPUTERIZED BANK RECONCILIATION SYETEM"
@6,22 SAY "A CASES STUDY OF JOHN HOLT PLC MINNA BRANCH"
SET COLO TO GR/R+
@13,21 say "ENTER CHEQUE NUMBER: "GET mchqnum2
set colo to w+/rB+
@17, 25 say "OR PRESS ENTER TO RETURN TO THE MAIN MENU"
READ
IF mchqnum2=""
set colo to'
clear
return to master
endif

```

```

use uncredit . dbf
*index uncredit.ndx "
'index on mchqnum2 to uncredit . ndx
LOCATE FOR mchqnum2=chqnum2
  if .not. found ( )
    @22,26 say "CHEQUE NUMBER NOT FOUND "
    @23,28 say " Press any key to continue "
    wait ""
  set colo to
  @22,25 say space(34)
  @23,28 say space(29)
  Loop
endif
*** ** * screen design * ** ***
SET COLO TO R+/R+
@2,3 CLEAR TO 24,75
SET COLOR TO RG+/RG
@3,5 CLEAR TO 23,73
*$$$$$$$$ $$$$$$$$$$
SET COLOR TO W+/R+*
@2,21 SAY "BANK RECONCILIATION STATEMENT FORM"
set colo to W+/GR+
@9,6 say "ENTER MONTH OF TRASANCTION"
@11,6 say "TYPE YEAR OF TRANSACTION:"
@13,6 SAY "UNPRESENTED CHEQUE:"
@15,6 Say "CHEQUE NUMBER:"
@17,6 SAY "AMOUNT:"
*****
SET COLO TO N/W
@9, 34 SAY mn_trans PICT "@! "
@11,33 SAY yr_trans PICT "!@! "
@13,27 SAY uncr_chq PICT "@!"
@15,22 SAY chqnum2
@17,14 SAY amount2 PICT "999,999,999.99"
*****
store space ( 1) to ok
set color to w+/b

```

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```

@23,14 say "SHOULD I DELETE THE DISPLAYED DATA? (Y/N) "get ok pict "!"
READ
if ok = "Y:
GO RECNO( )
DELETE
PACK
close databases
else
set colo to

```

```

clear
exit
endif
SET COLO TO B/B
@23,14 say "
SET COLO TO W+/GB+
@23,14 say "DO YOU WANT TO DELETE MORE RECORDS? (Y/N) "get ok Pict "!"j
READ
IF OK = "Y"
set color to
    clear
    loop
else
    set color to
    clear
return
endif
enddo
*-- End Of Procedure uncrddel
*#####*
* procedure to append data to dishonoured cheque dbf *
*#####*
procedure dlshadd
SET STATUS OFF
SET ECHO OFF
SET TALK OFF
SET SCOREBOARD OFF
SET DATE BRIT
CLEAR
USE dishonor. dbf
**** *
STORE SPACE(10) TO mchqnum3
STORE SPACE(35) TO mdish_chq
STORE 0 TO mamount3 "
store space ( 12) to mmn- trans
STORE SPACE(5) TO myr_trans
**** *
***** * DUPLICATE ENTRY CHECK *****
*** * * valid entry * * *
DO WHILE .T.
SET COLO TO BR/BR
@2, 5 CLEAR TO 21,75
SET COLOR TO R/R
@3 ,7 CLEAR TO 20,73
SET COLO TO
@4,8 CLEAR TO 19,72
SET COLO TO W/B
@3/14 say "UNION BANK MINNA (MAIN ACCOUNT No 536102002769"
SET COLO TO W+/R+
@10,17 say "DATA ENTRY FORM FOR DISHONoured CHEQUES "
SET COLO TO W+/R+*

```

@5,19 SAY "COMPUTERIZED BANK RECONCILIATION SYSTEM "
@6,22 SAY "A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH "
SET COLO TO GR/R+

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@13, 21 say" ENTER CHEQUE NUMBER: "GET mchqnum3
set colo to W+ / rB+
@17 ,25 say "OR PRESS ENTER TO RETURN TO THE MAIN MENU"
READ
IF mchqnum3= ""
set colo to
clear
return to master
endif
use dishonor.dbf
*index dish.ndx
index on mchqnum3 to dish. ndx
LOCATE FOR mchqnum3=chqnum3
if found()
@22, 26 say " CHEQUE NUMBER ALREADY EXISTS"
@23,28 say "Press any key to continue"
wait ""
set colo to
@22,25 say space(34)
@23,28 say space(29)
Loop
endif
*** ** screen design * ** **
SET COLO TO R+/R+
@2,3 CLEAR TO 24,75
SET COLOR TO RG+ /RG
@3,5 CLEAR TO 23,73
*\$\$\$\$\$\$\$\$ \$\$\$\$\$\$\$\$\$\$
SET COLOR TO W+/R+*
@2, 21 SAY " BANK RECONCILIATION STATEMENT FORM"
set colo to W+/GR+
@9,6 say "Enter Month Of Transaction "GET mmn_trans PICT "@!"
@11,6 say "TYPE YEAR OF TRANSACTION "Get myr_trans PICT "@!"
@13,6 SAY "DISHOUNORED CHEQUE: "GET mdish_chq PICT "@!"
@15,6 SAY "CHEQUE NUMBER: "GET mchqnum3
@17,6 SAY " AMOUNT: "GET mamount PICT "999,999,999.99"

read
store space (1) to ok
set color to w+/r+
@24,17 say " SHOULD I SAVE THE DATA ENTERED? (Y/N) "get ok pict "!"
read
store space (1) to ok


```

Set color to W+/r+
@24,17 say "[SHOULD I SAVE THE DATA ENETERED/ (Y/N) ] "get ok pict "!"
  read
if ok = "Y"
append blank
**** **
REPL chqnum3 with mchqnum3,dish_chq with mdish_chq
REPL amount3 with mamount3
REPL mn_trans with mmn_trans, yr_trans with myr_trans
close databases
else
set colo to
clear
exit
endif
set color to r/r+
@24,17 say ""
SET COLOR TO W+/GB+
@24,17 say " [ DO YOU WANT TO ADD MORE RECORD? (Y/N) ]" get ok Pict "!"
READ
IF OK = "Y"
set color to
Clear
loop

```

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```

else
set color to
clear
return
endif
enddo
*-- End Of Procedure dishadd
*#####*
* procedure to modify data from dishonoured cheque dbf *
*#####*
procedure dishmodi

SET STATUS OFF
SET ECHO OFF
SET TALK OFF
SET SCOREBOARD OFF
SET DATE BRIT
CLEAR
USE dishonor. dbf
**** ** valid entry * * * * *
DUPLICATE ENTRY CHECK **** **
DO WHILE .T.

```

SET COLO TO BR/BR
@2,5 CLEAR TO 21,75
SET COLOR TO R/R
@3,7 CLEAR TO 20,73
SET COLO TO
@4,8 CLEAR TO 19,72
SET COLO TO W+/R

STORE SPACE(10) TO, mchqnum3
SET COLO TO W/B+
@3,14 say "UNION BANK MINNA (MAIN ACCOUNT NO 53102002769 "
@10, 17 say "MODIFICATION FORM FOR DISHONoured CHEQUES "
SET COLO TO W+/R+*
@5,19 SAY " COMPUTERIZED BANK RECONCILIATION SYSTEM "
@6,22 SAY " A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH "
SET COLO TO GR/R+
@13,21 say " ENTER CHEQUE NUMBER:"GET mchqnum3
set colo to w+/rB+
@17, 25 say "OR PRESS ENTER TO RETURN TO THE MAIN MENU"
READ
IF mchqnum3=" "
set colo to
clear
 return to master
endif
use dishonour.dbf
*index dish.ndx
index on mchqnum3 to dish.ndx
LOCATE FOR mchqnum3=chqnum3
if .not. found()
 @22,26 say "CHEQUE NUMBER NOT FOUND "
 @23,28 say" Press any key to continue "
 wait"
set colo to
 @22,25 say space(34)
 @23,28 say space(29)
Loop
endif
*** ** * screen design * ** ***
SET COLO TO R+/R+
@2,3 CLEAR TO 24,75

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SET COLOR TO RG+ /RG
@3,5 CLEAR TO 23,73
*\$\$\$\$\$\$\$\$ \$\$\$\$\$\$\$\$\$\$
SET COLOR TO W+/R+*
@2,21 SAY " BANK RECONCILIATION STATEMENT FORM"

set colo to W+/GR+

@9,6 say "ENTER MONTH OF TRASANCTION:"

@11,6 say "TYPE YEAR OF TRANSACTION:"

@13, 6 SAY "DISHONOURED CHEQUE:"

@15,6 SAY "CHEQUE NUMBER:"

@17,6 SAY "AMOUNT:"

@9, 34 get mn_trans PICT "@!"

@11, 33 get yr_trans PICT "@!"

@13, 27 GET dish_chq PICT "@! "

@15,22 GET chqnum3

@17,14 GET amount3 PICT "999,999,999. 99"

read

store space(1) to ok

set color to w+/b

@23,14 say " SHOULD I SAVE THE MODIFIED DATA? (Y/N) "get ok pict "!"

READ

if ok = "Y"

READ SAVE

close databases

else

set colo to

clear

exit

endif

SET COLO TO B/B

@23,14 say ""

SET COLO TO W+/GB+

@23,14 say" DO YOU WANT TO MODIFY MORE RECORDS? (Y/N) "get ok Pict "!"

READ

"" IF OK = "Y"

set color to

Clear

loop

else

set color to

clear

return

endif

enddo

*— End Of Procedure dishmodi

#####

* procedure to delete data from dishonoured cheque dbf*

#####

procedure dishdel

SET STATUS OFF

SET ECHO OFF

SET TALK OFF

```

SET SCOREBOARD OFF
SET DATE BRIT
CLEAR
USE dishonor.dbf
**** * * * * * DUPLICATE ENTRY CHECK * * * * *
*** * * 'valid entry * * *
DO WHILE .T.
SET COLO TO BR/BR

```

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```

@2,5 CLEAR TO 21,75
SET COLOR TO R/R
@3,7 CLEAR TO 20,73
SET COLO TO
@4,8 CLEAR TO 19, 72
SET COLO TO W+ /R+
*****

STORE SPACE(10) TO mchqnum3
SET COLO TO W/B+
@3,14 say "UNION BANK PLC MINNA (MAIN ACCOUNT NO 536102002769)"
@10,17 say "DELETION FORM FOR UNPRESENTED CHEQUES"
SET COLO TO W+/R+*
@5,19 SAY" COMPUTERIZED BANK RECONCILIATION SYSTEM"
@6,22 SAY " A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH"
SET COLO TO GR/R+
@13,21 say " ENTER CHEQUE NUMBER: GET mchqnum3
set colo to w+/rB+
@17 ,25 say "OR PRESS ENTER TO RETURN TO THE MAIN MENU "
READ
IF mchqnum3=""
set colo to
clear
    return to master
endif
use dishonor.dbf
*index dish.ndx
index on mchqnum3 to dish. ndx
LOCATE FOR mchqnum3=chqnum3
if .not. found()
    @22,26 say " CHEQUE NUMBER NOT FOUNID "
    @23,28 say "Press any key to continue "
    wait""
set colo to
@22,25 say space(34)
@23 , 28 say space (29 )
    Loop
endif
*** * * screen design * * *

```

```

SET COLO TO R+ /R+
@2,3 CLEAR TO 24,75
SET COLOR TO RG+/RG
@3, 5 CLEAR TO 23,73
*$$$$$$$$ $$$$$$$$$$
SET COLOR TO W+/R+*
@2,21 SAY "BANK RECONCILIATION STATEMENTFORM "
set colo to W+/GR+
@9,6 say "ENTER MONTH OF TRASANCTION: "
@11,6 say "TYPE YEAR OF TRANSACTION:"
@13,6 SAY "DISHONOURED CHEQUE: "
@15,6 SAY "CHEQUE NUMBER:"
@17,6 SAY "AMOUNT:"
*****
SET COLO TO N/W
@9, 34 SAY mn_trans PICT "@! "
@11,33 SAY yr_trans PICT "@!"
@13, 27 SAY dish_chq PICT "@!"
@15,22 SAY chqnum3
@17,14 SAY amount3 PICT "999,999,999.99"
*****
store space (1) to ok
set color to w+/b
@23,14 say "SHOULD I DELETE THE DISPLAYED DATA? (Y/N) "get ok pict
READ

```

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```

if ok = "Y"
GO RECNO( )
DELETE
PACK
close databases
else
set colo to .
clear
exit
endif
SET COLO TO B/B
@23,14 say ""
SET COLO TO W+/GB+
@23,14 say " DO YOU WANT TO DELETE MORE RECORDS? (Y /N) "get ok Pict "!"
READ
IF OK = "Y"
set color to
    Clear
    Loop
Else
    Set color to

```

```

clear
return
enddo
* - - end of Procedure dishdel
* ##### *
* procedure to present report for payment and receipt *
* ##### *
procedure repcash

set echo off
set talk off
set staus off
set scoreboard off
set date brit
set colo to
clear
do while .t.
STORE 0.00 TO mcashbal, mtotlreci, mtotlpay, mclosebal, mopnbal
Set colo to W+/rB+
@6,15 clear to 18, 68
@6,15 TO 18,68 DOUB
set color to W+/b
@8,24 say "JOHN HOLT PLC MINNA BRANCH"
set colo to W+/bg+
@9,26 say "RECEIPTS AND PAYMENTS SUMMARY REPORT"
set colo to W+/bg+
store space (12) to mmn_trans
STORE SPACE (5) TO myr_trans
@13,21 say "Enter Month of Transation "GET mmn_trans PICT "@"!"
@15,21 say "TYPE YEAR OF TRANSACTION "Get myr_trans PICT "@"!"
set colo to W+/rB+*
@17,20 say "OR PRESS ENTER TWICE TO RETURN TO THE MAIN MENU"
READ
IF myr_trans = " "
Set colo to
clear
return to master
endif
USE payment.dbf INDEX year.ndx
"INDEX ON mmn_trans to myr_trans to year
locate for mmn_trans=mn_trans

```

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Locate for myr_trans=yr_trans

```

If .not. found( )
@18,20 say "NO SUCH INFORMATION AVAILABLE!, PRESS ANY KEY"
set consol off

```

```

wait
set consol on
close data
@16,5 data to 23, 77
return
else
*****
use payment
set filt to yr-trans=myr_trans
sum amount for mn_trans=trim (mmn_trans) to mtotalpay
set filt to
USE RECEIPT
Set filt to yr-Trans=myr_trans
Sum opnbal for mn_trans=trim(mmn_trans) to mopnbal
sum amount for mn_trans=trim(mmn_trans) to mtotalreci
mclosebal=(mtotalreci+mopnbal)-mtotalpay
set filt to
*****
set colo to
clear
set filt to myr_trans=yr-Trans
go top
1=20
p=0
s=1
set device to print
do while .t.
if 1 > 19
p=p+1
clear
*****
set colo to
SET COLOR TO B+/B+
@3,6 CLEAR TO 19,77
SET COLOR TO BG+/BG+
@2,4 CLEAR TO 20,75
SET COLOR TO n+/bg
*****
@3,19 SAY "JOHN HOLT PLC MINNA BRANCH "
@4,15 SAY " UNION BANK PLC MINNA (ACCOUNT NO 5361020002769)"
@5,18 SAY "RECEIPT AND PAYMENTS SUMMARY REPORT"
set colo to W+/b*
set colo to W/bg+
****
@6,60 SAY "DATE: "= DTOC (DATE( ))
@8.66 say "Page : "+1trim(str(p))
@10,5 say "YEAR OF TRANSACTION:"
@10,27 SAY myr_trans
@10,40 "MONTH OF TRANSACTION
@10,63 SAY mmn_trans

```

*@10,5 say "S/NO."

1=10

endif

do while .not. eof ()

*#####

@12,50 SAY mopenbal

@12,10 SAY 'OPENING CASH BOOK BALANCE FOR THE MONTH ='

@14,50 SAY mtotlreci

page # 31

@14,10 SAY "Add: TOTAL RECEIPTS FOR THE MONTH ="

@16,50 SAY mtotlpay

@16,10 SAY "LESS: TOTAL PAYMENTS FOR THE MONTH ="

@18,50 SAY mclosebal

@18,10 SAY 'CLOSING CASH BOOK BALANCE FOR THE MONTH ='

@22,23 say "***** END OF REPORT *****"

*skip

if eof ()

exit

endif

if 1 > 19

exit

endif

1=1+1

s=s+1

enddo

if eof ()

exit

endif

enddo

set filter to

close database

set device to screen

*set cons off

set colo to W+/b+

@22,16 SAY "Please wait a moment, printing Reporting in Progress"

@24,30 say "PRESS ANY KEY TO CONTINUE"

wait

clear

set color to b+/b

@18,20 say "

set colo to

store space (12) to mmn_trans

STORE SPACE (5) TO myr_trans

@20,18 say "Enter Month For The Next Transaction: "Get mmn-Trans PICT "@!"

@21,18 say "Type Year Of Transaction: "Get myr_trans PICT "@!"

READ

Use receipt

Append blank

Repl opnbal with mclosebal, mn_trans with mmn_trans

Repl yr_trans with myr_trans

Set colo to

Set cons on

Clear

Endif

Close data

Return

* -- End of procedure repcash

#####

* procedure to present report for bank reconciliation *

#####

procedure recomrep

SET STATUS OFF

SET ECHO OFF

SET TALK OFF

SET SCOREBOARD OFF

CLEAR

*** ** * valid entry * ** ***

DO WHILE .T.

SET COLO TO BR/BR

@2,5 CLEAR TO 21,75

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SET COLOR TO R/R

@3,7 CLEAR TO 20,73

SET COLO TO

@4,8 CLEAR TO 19,72

SET COLO TO W+/R+*

store 0 to mtunpresent, mtuncredit, mtdishonor

@3,23 say "BANK RECONCILIATION STATEMENT REPORT FORM"

SET COLOR TO W+/R+

@6,19 SAY "COMPUTERIZED BANK RECONCILIATION SYSTEM "

@7,22 SAY " A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH

SET COLO TO GR/R+

Store space (12) to mmn_trans

STORE SPACE (5) TO myr_trans

@13,21 say "Enter Month of Transaction "Get mmn_trans PICT "@!"

@15,21 say " TYPE YEAR OF TRASACTION "Get myr_trans PICT "@!"

set colo to W+/rB+

@17,20 say "OR PRESS ENTER TWICE TO RETURN TO THE MAIN MENU "

READ

IF myr_trans = " "

set colo to

clear

return to master

```

endif
USE unpresent.dbf
* INDEX yearly.ndx
INDEX on mmn_trans=mn_trans
Locate for mmn_trans=mn-trans
Locate for myr_trans=yr_trans
If .not. found ( )
    @18,20 SAY "NO SUCH INFORMATION AVAILABLE!, PRES ANY KEY"
    set consol off
    wait
    close data
    @16,5 clea to 23,77
    return
else
*** ** * screen design * ** ***
use reconcil
store 0 to mopnbal, mint_bank,mbank_chrg
set colo to b/b+
clear
set colo to w/b
@15,18 say "BALANCE AS PER CASH BOOK FOR THE MONTH:'GET mopnbal PICT
"999,999,999.99
@17,18 say "INTEREST RECEIVED: Get mint_bank PICT "999,999,999.99"
@18,18 say 'BANK CHARGES: "Get mbank_chrg PICT "999,999,999.99"
READ
append blank
repl opnbal with mopnbal, int_bank with mint_bank
repl bank_chrg with mbank_chrg
*****

use unpresent
set fil to yr_trans=myr_trans
sum amount1 for mn_trans=trim (mmn_trans) to mtunpresent
set fil to
USE uncredit
Set fil to yr_trans=myr_trans
Sum amount2 for mn_trans=trim (mmn_trans) to mtuncredit
USE dishonour
Set fil to yr_trans=myr-trans
Sum amount3 for mn_trans=trim (mmn_trans) to mtdishonor
***** closing balance *****

```

Page # 33

mclosebal=(mopnbal+mint_bank) + (mtunpresent-mtuncredit-mtdishonour-mbank/charg)

set fil to

set colo to

clear

set fil to myr_trans=yr_trans

go top

```

1=20
p=0
s=1
set device to print
do while .t.
if 1 > 19
p=p+1
clear
*****
set color to
SET COLOR TO B=/B+
@3,6 CLEAR TO 21,79
SET COLOR TO BG+/BG+
@2,4 CLEAR TO 22,77
SET COLOR TO n+/bg
@3,20 SAY "JOHN HOLT PLC MINNA BRANCH"
@4,15 SAY "UNION BANK PLC MINNA (ACCOUNT NO. 536102002769)"
@5,20 SAY "BANK RECONCILIATION SUMMARY REPORT"
set colo to W+/b*
set colo to W/bg+
****
@6,60 say "DATE: "dtoc( DATE( ) )
@8,66 say "Page : "+1trim (str(p) )
@10,7 say "YEAR OF TRASACTION:"
@10,29 SAY myr_Trans
@10,42 SAY "MONTH OF TRANSACTION:"
@10,65 SAY mmn_trans
*@10,5 say "S/NO."
1=10
endif
do while .not. eof ( )
*#####
@12,65 SAY mophbal
@12,10 SAY : BALANCE AS PER CASH BOOK FOR THE MONTH ="
14,64 SAY mtunpresent
@14,10 SAY "ADD: TOTAL AMOUNT OF UNPRESENTED CHEQUES FOR THE
MONTH = "
@16,64 SAY "LESS: TOTAL AMOUNT OF UNCREDITED CHEQUES FOR THE
MONTH = "
@18,64 SAY mtdishonor
@18,10 SAY "LESS:TOTAL AMOUNT OF DISHONoured CHEQUES FOR THE
NMONTH = "
@20,64 SAY mclosebal
@20,10 SAY "BALANCE AS PER BANK STATEMENT FOR THE MONTH ="
@23,25 say "***** END OF REPORT *****"
*skip
if eof ( )
exit
endif
1=1+1

```

```
s=s+1
enddo
if eof ( )
  exit
```

page # 34

```
endif
enddo
set filter to
close data
*set device to screen
set cons off
set colo to w+/b+
@23,16 say "Please wait a moment, printing Report in progress..."
@24,30 say "PRESS ANY KEY TO CONTINUE"
wait
set colo to b+/b
@18,20 say "
set colo to
set cons on
clear
endif
enddo
close data
return
* -- End of Procedure recomrep
*#####*
* procedure to present report for unrepresented cheques *
*#####*
procedure unprep
```

```
SET STATUS OFF
SET ECHO OFF
SET TALK OFF
SET SCOREBOARD OFF
CLEAR
USE unrepresent
*** ** * valid entry * ** ***
DO WHILE .T.
SET COLO TO BR/BR
@2,5 CLEAR TO 21,75
SET COLOR TO R/R
@3,7 CLEAR TO 20,73
SET COLO TO
@4,8 CLEAR TO 19,72
SET COLO TO W+/R+
*****
@6,19 SAY " COMPUTERIZED BANK RECONCILIATION SYSTEM "
```

```

@7,22 SAY ' A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH"
SET COLOR TO GR/R+
Store space(12) to mmn_trans
@13,21 say "Enter Month of Trans "Get mmn_trans PICT "@!"
@15,21 say "TYPE YEAR OF TRANSACTION "Get myr_trans PICT "@!"
set color to w+/rB+*
@17,22 say "OR PRESS ENTER TWICE TO RETURN TO THE MAIN MENU"
READ
IF myr_trans= " "
Set colo to
Clear
Return to master
Endif
USE unpresen.dbf
*INDEX unpresented.ndx
INDEX of mmn_trans + myr_trans to unpresen.ndx
locate for mmn_trans=mn_trans
locate for myr_trans=yr_trans

```

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```

if .not. found ( )
@18, 20 say "NO SUCH CHEQUE NUMBER AVAILABLE!, [PRESS ANY KEY"
set consol off
wait
set consol on
close data
@16,5 clea to 23,77
retrun
else
*****
set colo to
clear
set filt to yr_trans=myr_trans
set filt to mn_trans=mmn_trans
go top
p=1
set device to print
clear
*****
set colo to
SET COLOR TO B+/B+
@3,6 CLEAR TO 20,77
SET COLOR TO BG+/BG+
@2,4 CLEAR TO 19,75
SET COLOR TO n+/bg
*****
@2,20 SAY "JOHN HOLT PLC MINNA BRANCH"
@3,15 SAY "UNION BANK PLC MINNA (ACOUNT NO. 536102002769"

```

@4,18 SAY "BANK RECONCILIATION UNPRESENTED CHEQUE REPORT"

set colo to w+/b*

**** *** *****

set color to w+/b

@5,60 say "DATE: ' +dtoc(date())

@7,66 say "Page : "+1trim(str(p))

*@7,5 say "S/NO."

@9,5 SAY trim(mmn_trans)

@9,53 say trim(myrr_trans)

*#####

set color to B/bg+

@11,5 SAY "UNPRESENTED CHEQUES: CHEQUE NUMBER: AMOUNT:"

set colo to W/BG+_

1=13

do while .not. eof ()

@L,5 SAY trim (unpr_chq) PICT "@!"

@L,40 SAY trim(chqnum1)

@L,60 SAY amount1 PICT "999,999,999.99"

***** ***** *****

skip

1 = 1 + 1

if 1 > 19

@1,23 say "S = stop c = continue"

S=0

S=inkey ()

If upper (chr (S)) \$ "SC"

exit

endif

S=0

enddo

do case

case upper (chr(S)) \$ "C"

L=13

Page # 36

@1,1 clear

otherwise

exit

endcase

endif

enddo

@23,20, say " ***** END OF REPORT "

close database

*set device to screen

set cons off

set colo to W+/b+

wait

set colo to b+/b

```

@18,20 say "
set colo to
set cons on
clear
endif
enddo
close data
return

```

* — End Of Procedure unprep

```

*#####*
* procedure to present report for uncredited cheques *
*#####*
procedure uncrep

```

```

SET STATUS OFF
SET ECHO OFF
SET TALK OFF
SET SCOREBOARD OFF
CLEAR
USE uncredit

```

```

*** ** * valid entry * ** ***

```

```

DO WHILE .T.
SET COLO TO BR/BR
@2,5 CLEAR TO 21,75
SET COLOR TO R/R
@3,7 CLEAR TO 20,73
SET COLO TO
@4,8 CLEAR TO 19,72
SET COLO TO W+/R+*

```

```

*****

```

```

@3,23, say " BANK RECONCILIATION UNCREDITED CHEQUE REPORT"

```

```

SET COLOR TO W+/R+

```

```

@6,19 SAY " COMPUTERIZED BANK RECONCILIATION SYSTEM "

```

```

@7,22 SAY ' A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH"

```

```

SET COLOR TO GR/R+

```

```

Store space(12) to mmn_trans

```

```

Store space(5) to myr_trans

```

```

@13,21 say " Enter Month of Transaction "GET mmn_trans PICT "@"!

```

```

@15,21 say "TYPE YEAR OF TRANSACTION "Get myr_trans PICT "@"!

```

```

set color to w+/rB+*

```

```

@17,22 say "OR PRESS ENTER TWICE TO RETURN TO THE MAIN MENU"

```

```

READ

```

```

IF myr_trans= " "

```

```

Set colo to

```

```

exit

```

```

clear

```

```

return to master

```

```

endif

```

```

USE uncredit.dbf

```

*INDEX uncredit.ndx

INDEX on mmn_trans + myr_trans to uncredit.ndx

locate for mmn_trans=mn_trans

locate for myr_trans=yr_trans

if .not. found ()

 @18,20 say "NO SUCH CHEQUE NUMBER AVAILABLE!, PRESS ANY KEY"

 set consol off

 wait

 set consol on

 close data

 @16,5 clea to 23,77

 return

else

set colo to

clear

set filt to yr_trans=myr-trans

set filt to mn_trans=mmn_trans

go top

p=1

set device to print

clear

set colo to

SET COLOR TO B+/B+

@3,6 CLEAR TO 20,77

SET COLOR TO BG+/BG+

@2,4 CLEAR TO 19,75

SET COLO TO n+/bg

@2,20 say "JOHN HOLT PLC MINNA BRANCH"

@3,15 SAY "UNION BANK PLC MINNA (MAIN ACCOUNT NO. 5361020002769)"

@4,18 Say "BANK RECONCILIATION UNCREDITED CHEQUE REPORT"

set colo to w+/b

@5,60 say "DATE: " +dtoc (date())

@7,64 say " "Page: "+ 1trim(str(p))

*@7,5 say "S/NO."

@9,5 SAY trim(mmn_trans)

@9,53 say trim(myr_trans)

*#####

set color to B/bg+

@11,5 SAY "UNCREDITED CHEQUES: CHEQUE NUMBER: AMOUNT:"

set colo to W/BG+_

1=13

do while .not. eof ()

@L,5 SAY trim (unpr_chq) PICT "@!"

@L,40 SAY trim(chqnum1)

@L,60 SAY amount1 PICT "999,999,999.99"

skip

1=1+1

if 1 > 19

@1,23 say "S = STOP c = CONTINUE"

S=0

do while S=0

S=inkey ()

If upper (chr (S)) \$ "SC"

exit

endif

S=0

Page #

38

Enddo

Do case

Case upper (chr (S)) \$ "C"

L=13

@1,1 clear

otherwise

exit

endcase

endif

enddo

@22,20 say " ***** END OF REPORT **** "

close databases

*set device to screen

set cons off

set colo to W+/b+

wait

set colo to b+/b

@18,20 say "

set colo to

set cons on

clear

endif

enddo

close data

return

* -- End Of Procedure unprep

#####

* procedure to present report for dishonoured cheques *

#####

procedure dishrep

SET STATUS OFF

SET ECHO OFF

```

SET TALK OFF
SET SCOREBOARD OFF
CLEAR
USE dishonour
*** ** * valid entry * ** ***
DO WHILE .T.
SET COLO TO BR/BR
@2,5 CLEAR TO 21,75
SET COLOR TO R/R
@3,7 CLEAR TO 20,73
SET COLO TO
@4,8 CLEAR TO 19,72
SET COLO TO W+/R+*
*****
@3,23, say " BANK RECONCILIATION DISHONoured CHEQUE REPORT"
SET COLOR TO W+/R+
@6,19 SAY " COMPUTERIZED BANK RECONCILIATION SYSTEM "
@7,22 SAY " A CASE STUDY OF JOHN HOLT PLC MINNA BRANCH"
SET COLOR TO GR/R+
Store space(12) to mmn_trans
@13,21 say " Enter Month of Transaction "GET mmn_trans PICT "@"!"
@13,21 say "TYPE YEAR OF TRANSACTION "Get myr_trans PICT "@"!"
set color to w+/rB+*
@17,22 say "TYPE YEAR OF TRSACTION "Get myr_trans PICT "@"!"
set colo to w+/rB+*
@17,22 say "OR PRESS ENTER TWICE TO RETURN TO THE MAIN MENU"
READ
IF myr_trans= " "
set colo to
clear return to master

```

page # 39

```

endif
USE dishonour.dbf
INDEX dish.ndx
INDEX on mmn_trans + myr_trans to dish.ndx
locate for mmn_trans=mn_trans
locate for myr_trans=yr_trans
if .not. found ( )
@18,20 say "NO SUCH CHEQUE NUMBER AVAILABLE!, PRESS ANY KEY"
set consol off
wait
set consol on
close data
@16,5 clear to 23,77
return
else
*****

```

```
set colo to
clear
set filt to yr_trans=myr-trans
set filt to mn_trans=mmn_trans
go top
p=1
set device to print
clear
```

```
set colo to
SET COLOR TO B+/B+
@3,6 CLEAR TO 20,77
SET COLOR TO BG+/BG+
@2,4 CLEAR TO 19,75
SET COLO TO n+/bg
```

```
@2,20 SAY ' JOHN HOLT PLC MINNA BRANCH "
@3,15 SAY " UNION BANK PLC MINNA (ACCOUNT NO. 536102002769 "
@4,18 SAY 'BANK RECONCILIATION DISHONoured CHEQUES REPORT"
set colo to w+/b*
```

```
set colo to w+/b
@5,60 say "DATE: " +dtoc (date( ))
@7,64 say " "Page: "+ 1trim(str(p) )
*@7,5 say "S/NO."
@9,5 SAY " DISHONoured CHEQUES FOR THE MONTH OF: "
@9,44 SAY trim(mmn_trans)
@9,53 say trim(myr_trans)
```

*#####

```
set color to B/bg+
@11,5 SAY "UNCREDITED CHEQUES:      CHEQUE NUMBER:      AMOUNT:"
```

```
set colo to W/BG+
```

```
1=13
```

```
do while .not. eof ( )
```

```
@L,5 SAY trim (dish_chq) PICT "@!"
```

```
@L,40 SAY (chqnum3)
```

```
@L,60 SAY amount3 PICT "999,999,999.99"
```

```
skip
```

```
1=1+1
```

```
if 1 > 19
```

```
@1,23 say "S = STOP      C = CONTINUE"
```

```
S=0
```

```
do while S=0
```

```
S=inkey ( )
```

```
If upper (chr (S) ) $ "SC"
```

```
exit
```

```
endif
S=0
enddo
do case
case upper 9chr(S) ) $ "C"
L=13
@1,1 clear
otherwise
exit
endcase
endif
enddo
@22,20 say " ***** end of report "
close databases
*set device to screen
set cons off
set colo to w+/b+
wait
set colo to b+/b
@18,20 say "
set colo to
set cons on
clear
endif
enddo
close data
return
```

***End Of Program Reconcil**

APPENDIX II

RECEIPT & PAYMENT REPORT

**JOHN HOLT PLC
UNION BANK PLC MINNA (MAIN ACCOUNT NO. 5361020002769)
RECEIPTS AND PAYMENTS SUMMARY REPORT**

DATE: 30/09/2003

PAGE: 1

YEARS OF TRANSACTION: 2003	WEEK OF TRANSACTION: 4 TH WEEK OF SEP
OPENING CASH BOOK BALANCE FOR THE MONTH =	(2167.62)
ADD: TOTAL RECEIPTS FOR THE MONTH =	18205448.05
LESS: TOTAL PAYMENTS FOR THE MONTH =	18223938.05
CLOSING CASH BOOK BALANCE FOR THE MONTH =	(20657.62)

***** END OF REPORT *****

APPENDIX III

BANK RECONCILIATION PROGRAM REPORT

**JOHN HOLT PLC
UNION BANK MINNA (MAIN ACCOUNT NO. 5361020002769)
BANK RECONCILIATION SUMMARY REPORT**

DATE: 30/09/2003

PAGE: 1

YEAR OF TRANSACTION: 2003

WEEK OF TRANSACTION: SEPT IV

Balance As Per Bank Statement	Nil
Less: Total Amount Of Unpresented Cheques For The Month =	22057.62
Add: Total Amount Of Uncredited Cheques For The Month =	Nil
Add: Total Amount Of Dishonoured Cheques For The Month =	Nil
Add: Bank charges	1400
Balance As Per John Holt Cash Book =	(20657. 62)

******* END OF REPORT *******

APPENDIX IV

UNPRESENTED CHEQUE REPORT

**JOHN HOLT PLC
UNION BANK MINNA (MAIN ACCOUNT NO. 5361020002769)
BANK RECONCILIATION UNPRESENTED CHEQUES REPORT**

DATE: 30/09/2003
PAGE: 1

UNPRESENTED CHEQUES FOR THE MONTH OF SEPTEMBER 2003

DATE OF CHEQUE	CHEQUE NO	NAME OF PAYEE	AMOUNT
21/7/03	90016	NSG	2167.62
22/9/03	90013	Top Medical	9540.00
25/9/03	90018 – 90019	Nipost	10350.00

END OF REPORT

APPENDIX IV

UNPRESENTED CHEQUE REPORT

**JOHN HOLT PLC
UNION BANK MINNA (MAIN ACCOUNT NO. 5361020002769)
BANK RECONCILIATION UNPRESENTED CHEQUES REPORT**

DATE: 30/09/2003
PAGE: 1

UNION BANK	BANKERS CHEQUE	1400
------------	----------------	------

***** END OF REPORT *****