COVER PAGE

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

BY

ABU J. GAMBO
PGD/MCS/130/96

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

MARCH, 1998

TITLE PAGE

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

BY

ABU J. GAMBO

PGD/MCS/130/96

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

MARCH, 1998

APPROVAL SHEET

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

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

. . . .
PROF. K.R.ADEBOYE   DATE
HEAD OF DEPT.

. . . .
EXTERNAL EXAMINER   DATE

DEDICATION

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

ACKNOWLEDGEMENTS

I thank **Almighty ALLAH** for given me good health, strenth, ability **and endurance to** undergo and successfully complete this post-**Graduate Diploma** Programme in computer science.

My special **thanks** go to my main supervisor, Mr L.N.Ezeako (Senior lecturer). His understanding, humility and kind gesture in dealing with me at every stage of this study. I thank him for his guidance, supervision and reading every bit of this write up.

I am grateful to Prof. K.R.Adeboye, Head of Department, Maths and computer science. His understanding and humility in dealing with us both in the classroom as a lecturer and in his office as H.O.D. May Almighty ALLAH reward him bountifully.

I owe many thanks to the co-ordinator, PGD computer science, prince Rasheed Badmus. His human relations is excellent. In fact, the P.G.D computer science programme would have been a failure, if not for his ability and charisma. To him, I am eternally grateful.

Prior to carrying out this project work, I have drawn a lot of inspirations from all the lecturers in the department they include:-
1.   Prof. K.A. Adeboye
2.   Dr. Reju
3.   Dr Yomi Ayesimi
4.   Mr. L.N. Ezeako
5.   Prince Rasheed Badmus
6.   Mr. micah Dogara
7.   Mr. Kola Raimi
8.   Mr. John Echiogar

I also wish to express my profound gratitude to the authorities of Federal University of Technology, Minna, Federal and state libraries for making all facilities readily available.

I also owe a lot of thanks to those who have in one way or the other contributed to the success of this project work. The list is endless, therefore, my inability to mention them here should not connote ingratitude. To them I am most grateful.
I also wish to express my grateful appreciation to miss Atuna Balkis Muazu for her love,kindness and generosity

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

TABLE OF CONTENTS

TITTLE	PAGE

CHAPTER ONE

CHAPTER TWO

CHAPTER ONE

GENERAL INTRODUCTION

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

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

When a customer (i.e. an individual or a Non-banking sector) opens a current account with a bank, he will open an account in his own books showing his dealings with the bank. In its turn the bank will open an account for the customer. The entries in the bank book's will be on the opposite side to those as shown in the customer's books; For instance, if a customer deposits some money say, N500,000.00k in his bank account, then in his view the bank owes him that money, the bank is a "Debtor" to him. In the banks' book the customer is shown as being owed money, the customer is a "Creditor".

CHAPTER THREE

SYSTEM ANALYSIS AND RESEARCH DESIGN

CHAPTER FOUR

CHAPTER FIVE

SUMMARY, SUGGESTIONS AND CONCLUSION

9. Mr. I.K Adewale

10. Mallam. Isah Audu

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

In writing this project, I have also drawn a lot of inspirations from many professional Bankers, Accountants, authors, season writers, periodicals etc. They have also equiped me with both academic and professional knowledge which has enabled me to successfully accomplish this onerouse task. To them, I wish to express my grateful appreciation.

I owe many thanks to a numbers of persons who have been particularly helpful to me. First among them is mallam suleiman Abubakar. Director Finance and Accounts, A.D.P. Minna. In fact, I would not have been able to pursue this programme (P.G.D. computer science) if not for his morale support. To him, I am grateful.

Secondly miss Hadiza Lami mahmud Bosso for her prayers, advice and financial assistance even when not asked for. May Almighty ALLAH reward her manyfold.

Thirdly Mallam Baba Ahmed A.D.P despite all tight schedules still had the time to do the typings for me. I am indeed grateful.

Finally Engr. Musa Hassan, Director, Engineering services, A.D.P. Minna for his financial assistance. May Almighty ALLAH in all His infinite mercies reward him aboundantly.

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

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

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

1. Reconciliation with tabulated statements. Here you start with cash book as at a particular period, add funds received within period of preparing the reconciliation statement, deduct payments and other charges against the account for the period. The resultant figure is the cash book balance as at the date of preparing the reconciliation. After arriving at the cash book balance as at that period, add unpresented cheque if any and deduct uncredited cheque(s) or any other funds received but not credited by the bank.

2. Reconciliation with adjusted cash book.
This involves writing up the cash book before attempting a reconciliation. Here, items not entered in the cash book are first posted to the Bank account in the cash book on receipt of the statement from the bank.

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

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

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

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

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

Paget in his 8th Edition published in 1972 defined a bank or banker as a corporation or person (or group of persons) who accept moneys, on current accounts, pay cheque drawn upon such account on demand and collect cheque for customers. According to paget a banking business is that whose services are offered to all and sundry without any form of restriction, whether or not other business is undertaken at the same time.

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

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

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

A reconciliation statement on the other hand, is a financial report prepared to bring into agreement the discrepancies in the customer's books of account and bank's books of account. It is a way of keeping both bank record and general ledger cash account record in balance. It is a good control procedure for identifying inaccuracies introduced by the banks accounting of cheque and deposits, disbursements, possibly unauthorised that have not been accounted for through cash disbursement records, old outstanding cheque that may never be cashed and adjustments generated by the banks. However, I must say that, by the word Bank Reconciliation statement, we should not have the

4

understanding that it is only banks that prepare Bank Reconciliation statement, individuals, and Non-banking sectors do.

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

(i) The central Bank of Nigeria,

(ii) The Development Banks,

(iii) The commercial Banks

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

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

(a) Accepting deposits from the people

(b) giving out loans to individuals, businessmen, government, and private organizations,

(c) facilitating foreign exchange transactions, intermediation, financing foreign trade, executors and trustees services, etc.

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

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

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

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

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

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

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

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

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

(a) It eliminates most of the paper work involved in the operation of an accounting system and preparation of a reconciliation statement/report.

(b) It eliminates many of the repetitive task of book-keeping.

(c) It performs all the mathematical computations.

(d) It enhances timely generation of report.

(e) Accurate cash in hand and at Bank can be determined or ascertained as and when required.

(f) Records are updated automatically.

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

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

(i) The relevance of computerisation of Bank

Reconciliation statement to organizations, ministries, particularly, Ministry of Agric and Natural resources, individuals, and other Non-banking sectors.

(ii) Some specific Reconciliation guidelines or arrangements necessary for preparing Bank Reconciliation statement.

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

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

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

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

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

1.2 STATEMENT OF THE PROBLEM

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

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

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

Thus, an important benefit of financial revision is that, it enables the organization's activities, that is, the financial operations and positions to be reviewed at regular and frequent intervals by means of interim accounts, reports (e.g. Bank Reconciliation statement) and other appropriate financial and statistical information. Comparisons (via

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

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

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

(1)   What is a Bank Reconciliation statement.

(2)   The form, purpose, and presentation of Bank Reconciliation Statement.

(3)   The significance of preparing this form of reconciliation report, daily, weekly, monthly or quarterly.

(4)   Identify human and organizational impediments that hinder the daily, weekly, monthly or quarterly preparation of the reconciliation statement.

(5)   The need for reconciliation statement in organizations especially Ministry of Agric and Natural Resources and other Non-Banking sectors.

(5) The need for reconciliation statement in organizations especially Ministry of Agric and Natural Resources and other Non-Banking sectors.

(6) An overview of the Banking system.

(7) The concepts and objects of Bank Reconciliation statement.

(8) The relevance of applications of computer system in Reconciling Bank statement.

(9) Make some practical suggestions to ameliorate the problems that may be encountered in daily, weekly, monthly, or quarterly preparation of reconciliation statement.

1.3 PURPOSE OF THE STUDY

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

1. To expose individuals and Non-banking sectors to the concepts and objects of Bank Reconciliation statement.

2. To Identify various methods used in preparing Bank Reconciliation statement.

3. To Identify the list of items to add or subtract when starting the reconciliation statement with cash Book balance.

4. To Identify the list of items to add or subtract when starting with the Bank statement.

5. To Identify the needs for a Bank Reconciliation statement.

1.4 SIGNIFICANCE OF THE STUDY

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

1.   Exposing readers and indeed staff of the account department of Ministry of Agric and Natural Resources to the form, purpose and presentation of Bank Reconciliation statement.

2.   Readers will be able to understand and embrace daily, weekly, monthly or quarterly preparation of Bank Reconciliation statement as a form of financial information and revision that facilitates prudent disbursements of funds.

3.   Readers and infact, the general public will be able to know how to deal with a Bank overdraft In (1). the Bank Account

ii.   The Bank statement when preparing a Bank Reconciliation Statement.

4.   The project work, will enable readers understand the factors that always bring the discrepancies in the Bank statement and the Bank Account in the cash book.

5.   Readers, will be to know the list of items if omitted from the cash Book will lead to preparing on adjusted cash Book before preparing the Bank Reconciliation statement.

6.   The write up will assist staff involve in preparing the Bank Reconciliation statement to eliminate many of the repetitive task of book -keeping.

7.   It reduces task of having to do much of the mathematical computations.

8.   It will facilitate timely generation of report.

9.   It will help to eliminate most of the paper work involved in the operation of an accounting system and in preparation of Bank Reconciliation statement.

10.   The write up will enable the general public understand and appreciate the functions of Bank.

11.   Finally, this project, will enable Management of Ministry of Agric and Natural Resources to as a matter policy always demand for a financial report from the Accountant

ii. the Bank statement when preparing a Bank Reconciliation Statement.

4. The research study, will enable readers understand the factors that always bring the discrepancies in the Bank statement and the Bank Account in the cash book.

5. Readers, will be to know the list of items if omitted from the cash Book will lead to preparing on adjusted cash Book before preparing the Bank Reconciliation statement.

6. The research work will assist staff involve in preparing the Bank Reconciliation statement to eliminate many of the repetitive task of book -keeping.

7. It reduces task of having to do much of the mathematical computations.

8. It will facilitate timely generation of report.

9. It will help to eliminate most of the paper work involved in the operation of an accounting system and in preparation of Bank Reconciliation statement.

10. The research work will enable the general public understand and appreciate the functions of Bank.

11. Finally, this project, will enable Management of Ministry of Agric and Natural Resources to as a matter policy always demand for a financial report from the Accountant or Director of finance stating the cash in hand and at Bank before incuring fresh expenditures or making disbursements/payments.

1.5 SCOPE AND LIMITATIONS OF THE STUDY

SCOPE OF THE STUDY

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

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

LIMITATIONS OF THE STUDY

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

LACK OF ADEQUATE FINANCE

The nature of this research no doubt requires sufficient funds to reach the relatively large sample and to meet contigencies and commitments. In the course of this study, the researcher had to travel to areas far and near in order to collect data. for the thesis. This alone entails a lot of money which unfortunately was not easy to come by. The research was therefore, conducted under financial difficulties.

TIME CONSTRAINTS

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

POOR ATTITUDE OF RESPONDENTS

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

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

LACK OF RELATED LITERATURE

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

Towards this end, it has been impracticable to examine the whole population for the research, due to large number of elements. The selection of the organization under review as a sample has been based on the assumption that it will portray the true picture of a ministry of Agric operating a finance and Accounts department having Budgeting, compilation and Disbursement as a section, within the department.

1.7 HISTORICAL BACKGROUND OF AREA OF STUDY AND FUNCTIONS

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

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

In the area of harmonizing resources for the well-being
of the people of the state, the ministry has as its
objective, the stimulating of crop production and livestock
through the small and large scale farmers.
To achieve this objective, the ministry is organised into
these major operational Departments:-

These are:-

1. Personnel Management

2. Finance and supplies

3. Planning Research and statistics.

4. Agricultural Services.

5. Irrigation Services.

6. Livestock Services.

7. Forestry Services.

8. Produce and Pest Control.

This arrangement is the result of the restructuring exercise
carried out in compliance with the provisions of the
implementation Guidelines on the civil service Reforms, the
aim of which is the professionalization of the civil
service. This dispensation has tremendously enhanced the
operations of the ministry chiefly, it has an organisational
chain which affords the possibility of delegation of powers,
functions and responsibilities down the line. More than

anything else, The ministry takes a lot of pride in its new-outlook because it is a great boost to its grassroots outreach where a large percentage of the natural and human resources of Niger state is concentrated.

PERSONNEL MANAGEMENT DEPARTMENT.

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

Apart from the primary pre-occupation of obtaining the possible staff", the personnel management Department, is

very highly committed to "looking after the staff so that they will not only want to stay, but will also give their best to their jobs.

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

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

Director personnel management

Principal secretary

Assistant secretary

Staff officer (chief Executive officer)

Assistant chief Executive officer

Principal Executive officer

Higher Executive officer

Executive officer

Assistant Executive officer

Principal personnel secretary

Senior personnel secretary

Confidential secretary II

Confidential secretary III

Confidential Secretary IV

Clerks and Typist

Messengers

Watchmen,

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

1. Employment:

    Recruitment selection, promotion, Transfers,

Retirement and Discipline.

2.   Salary and Allowance Administration:-

    Salary rate, determination, seniority and merit rating

allowances.

3. Industrial Relation:-

    Communication and personnel research

4. Management planning Development

    Budget planning, Training needs, and schedule of duties.

5. Welfare services

    medical services, Recreation and security.

FINANCE AND SUPPLIES DEPARTMENT.

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

Otherwise known as accounts department, its major role is to advice the ministry of finance management on decision making both at the planning and operational stages. It also ensures that the accounting system of the ministry is continuously organised in line with financial or bureaucratic exigencies that might arise from time to time. The account department is the one through which all financial transactions are done, the records of which are appropriately kept.

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

It is this department that sees to the compilation of annual budgets and cases of capital Expenditure. The responsibilities of this department which has do with supplies. Involves purchases of materials and equipments of all kinds to be made by the ministry.
Sometimes, this involves quotation-oriented purchases.
THE PLANNING, RESEARCH AND STATISTICS DEPARTMENT

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

less the nucleus of the ministry.

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

It is charged with the responsibility of technical condition of the various projects and programmes of the ministry. It also provides guidelines and ensures the timely preparation of the plans, budgets, periodic report and data. It is also part of the responsibility of this department to see to the dissemination of data information to other agencies who should naturally have data or who request for them. The department also compiles and analysis Agricultural data from various Agricultural schemes, which are being executed by the Government or Government Agents, Progressive farmers, or schemes in which the Government has interest, with a view to enhancing the efficiency of running such schemes. The data and other periodic reports are usually submitted to Agencies within and outside the state.

In addition, the Department follows up the implementation of project and carries out evaluation of all the projects by the ministry of Agriculture and Natural Resources to determine the success or failure and plan the re appraisal of the projects to meet the demand specification of the

ministry. Economic problems pertaining to the activities of the ministry are investigated and necessary data provided for policy decisions.

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

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

Above all, this Department has carried out veritable researches and plans which resulted in the optimum performance of many of the ministry's projects like the

wheat experimentation forms at Bangi and Zara.

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

AGRICULTURAL SERVICES DEPARTMENT.

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

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

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

(i) Mechanical Division

(ii) Information Unit

(iii) Training

(iv) Horticulture

(v) Home Economics

(vi) Soil and water conservation

(vii) Fisheries section

(viii) Extension services.

(ix) Aquaculture

(x) Seed multiplication and Distribution

IRRIGATION DEPARTMENT.

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

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

PRODUCE AND PEST CONTROL DEPARTMENT.

The produce Department has two broadly classified functions:-

1. Produce inspection and Quality control.

2. Pest control (pre and post Harvest control) Including weeds and diseases.

The function are itemized as follows:-

1. PRODUCE INSPECTION DIVISION

i. Inspection and grading of produce meant for either export or local processing.

ii. Enforcement of produce inspection laws and regulations.

iii. Checking illegal marketing and smuggling of produce.

iv. Liaising with agro-based industries and produce merchants in the sourcing for raw materials.

v. Procurement and distribution of cotton seeds

vi. Provision of storage facilities under the Buffers stock programme.

vii. Construction and maintenance of cotton markets.

2. PEST CONTROL DIVISION(PRE AND POST HARVEST)

i. Procurement and sales of Agro-chemicals and equipment.

ii. Control of major pest such as locusts, grass hoppers, shootflies and armyworms.

iii. Herbicides and Insecticides applications.

iv. Disinfestation of public stores.

v. Servicing and repair of spraying equipment

vi. Educating farmers on the storage, handling and application of agricultural chemicals.

LIVESTOCK SERVICES DEPARTMENT

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

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

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

DEPARTMENT OF FORESTRY SERVICES

FORESTRY IN NIGER STATE

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

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

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

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

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

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

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

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

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

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

Cash Book:- This is a ledger account in which money received

or paid out either by cash or cheque can be

recorded.

Journals:- These are subsidiary books. used for classified

Transactions made before they are finally posted

to various ledgers accounts. Examples are, sales

journals, purchase journals and return in and

outward journals.

Assets:-   These are capital owned by an individual or

organization and used in running of a business.

The assets could be current or fixed.

Liabilities:- These are money owned for goods supplied to a

firm, for expenses, etc. liabilities could be

short-term or long-term.

Uncredited lodgements or   These are cheques

Uncleared effects:-   Paid into a business or individual

account of which the bank has not given a direct credit in

the bank statement as a result of the cheque undergoing

clearance.

CHAPTER TWO

2.1 AN OVERVIEW OF THE BANKING SYSTEM

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

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

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

BANKING SYSTEM THE NIGERIAN PERSPECTIVE

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

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

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

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

In 1925, the assets and liabilities of this bank were taken over by the consortium of banks comprising Barclay Bank, Anglo-Egyptain Bank, and the National Bank of south Africa to form a bank named Barclays Bank of Nigeria ltd, and later to union Bank of Nigeria ltd, other foreign Banks such as united Bank for Africa (UBA) Arab Bank, International Bank for west Africa, Bank of India (now distressed/ liquidated Allied Bank of Nigeria) Bank of America (now savannah Bank) and chase Manhattan Bank merged with first Bank of Nigeria in the year 1965 were later established in Nigeria.

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

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

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

2.3 THE CONCEPT OF BANK RECONCILIATION STATEMENT.

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

PRESENTATION

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

(a) Cheque which have not be presented at the bank for payments.

(b) Cheque which have not been credited by the bank at the time the statement is collected.

36

SAMPLE QUESTION

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

Bank statement of Alh. Abu Gambo

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

Cash Book of Alh. Abu Gambo

BANK ACCOUNT

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

Note: The asterixed (*) items are not entered in both the
statement and the Bank Account.
i. On May2. A petty presented a cheque for payment at the
bank. This brings the balances on both Bank statement and
Account into line; and must obviously represent a cheque
paid to A. petty prior to may1. This can therefore, be
omitted from the reconciliation.
ii. On may 30th N3.00 was charged by the bank for a cheque
book and charges. since this has not yet been entered in the
cash Book. We will have to take it into account in the
reconciliation.
iii. On may 30 N29.00 was received and entered in the cash
Book, but this has not yet been credited by the bank. Two
cheque i.e. N44.00 and N 28.00 have been paid out, but have
not yet been presented at the bank for payment.

SUGGESTED SOLUTION
BANK RECONCILIATION STATEMENT AS AT MAY 30, 1997.

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

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

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

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

SAMPLE QUESTION 2

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

i. Cheque debited in the cash Book but not yet received

by the bank N7,300.00

ii. Cheque credited in the cash Book but not yet presented for payment N12,300.00

iii. The bank had charged his account with N100.00 for a cheque book plus bank charge and had credit his account with N2,200.00 representing interest on his deposit account. Neither of these items had been entered in the cash Book.

You are required

(a) to adust the cash Book balance, and

(b) to reconcile the adjusted balance showing the amount which should appear on the Bank statement.

SUGGESTED SOLUTION.

MISS ATUNA MUAZU
ADJUSTED BANK ACCOUNT (IN CASH BOOK)

Dr   Cr
1997   ₦   ₦
Jan.30.Balance b/d   37,500.00 Jan 30.Bank charge 100.00
" " Interest Receivable   2,200.00   "30Balance c/d 39,600.00
                          N39,700.00
Feb.1. Balance b/d   39,600.00

BANK RECONCILIATION STATEMENT AS AT JANUARY 30,1997

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

TREATMENT OF OVERDRAFT

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

amount of the balance; this is obviously the observation for

overdraft.

The illustration below will explain better;

MISS ATUNA MUAZU
CASH BOOK

1997		N	1997		N
Dec 5	Nma Adamu	30,000.00	Dec 1.	Bal. b/f.	70,000.00
" 24	A. Ishaq	12,000.00	" 9.	Mr.E.Teslim	14,000.00
" 29	Moh'd Beji	12,400.00	" 27.	Miss L. Moh'd	6,300.00
" 31	Mrs.Rose Angulu.	10,600.00	" 29	M.B.Mustafa	7,700.00
" "	Bal c/d	33,490.00	" 31	Bank charge	490.00
		98,490.00			98,490.00

MISS ATUNA MUAZU
BANK STATEMENT

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

*

MISS ATUNA MUAZU
BANK RECONCILIATION STATEMENT AS AT 31ST DEC,1997

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

Towards this end, the factors that give rise to the

differences in a bank statement and customers own cash

record can be identified as follows:-

(a) Unpresented cheque(s):- When a cheque is drawn in

favour of somebody who for one reason or the other, have not

presented it for payment or the cheque so drawn may not have

41

successfully gone / passed through the clearing process, the amount drawn on the cheque will cause a discrepancy in the bank balance as it must have been entered in the drawer's cash book.

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

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

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

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

(e) Direct payments or lodgement or credit:-

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

2.3 THE OBJECTS OF BANK RECONCILIATION STATEMENT.

FORM AND PURPOSE

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

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

Let us consider this example:-

EXAMPLE 1.

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

BANK ACCOUNT. MR "G"

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

Feb 13th '96 Bal. c/d <u>N36,500.00</u>
N50,000.00   50,000.00
Feb 14th '96 Bal b/d. N36,500.00

From the above, it clearly indicates a balance of N36,500.00, but until the cheque is presented for payment at the bank, the bank will not know of its existence, consequently, the bank account will show that Mr "G" still has a balance of N50,000.00 standing to his credit at the bank.

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

2.4 THE NEEDS FOR RECONCILIATIONS IN NON-BANKING SECTORS.

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

44

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

i. To ensure that management is kept abreast of the funds available.

ii. To highlight bank charges or other deductions from the balance at the bank that may have escaped management's attention or was never initiated by management, so that the institution's book of account reflect such discrepancies.

iii. To highlight all payments to the institution and other credits made directly to the bank by the person paying it so that full account can be taken of all such receipts.

iv. To ensure that all cheque drawn on the account or other payments or transfer instructions made or given by the institution are fully and appropriately debited to the account.

v. To ensure that any discrepancies between the bank entries and the entries made by the institution in its books of account are properly investigated, followed up and corrected.

vi. To ensure that all bank charges or bank initiated debits are in line with prevailing regulations or agreement with the bank.

vii. Having recoganised all the above, ensure that the balance in the institutions cash book is in agreement with the balance in the Bank as at the date of the bank statement.

NOTES:-

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

b. The officer or staff responsible for preparing Bank Reconciliation statement should always raise journal entries for all entries that are in the Bank statement and are not in the cash book to regularise the books of account.

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

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

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

In business, banks and some organizations, micro computers can be used for ordering, controlling inventory, book-keeping,

processing payroll, and many other tasks, Executives do instal micro computers in their offices so that they can have access to information they need when making decisions.

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

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

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

47

This program is divided into four parts:

1. The Bank account / Budget data. Under this we have:

    (a) Add/view bank accounts

    (b) General Budget categories

    (c) View /edit budgets

    (d) View /edit creditors list

    (e) Set account preferences

2. The second part deals with making of transaction. Here you can:-

    (a) Enter chaques into register

    (b) Make deposit into an account and

    (c) Prepare account reconciliation.

3. This section sends reports to printer/Disks files. Here we have:-

    (a) Account listing

    (b) Taxable income / deductibles

    (c) Budget summary to date and

    (d) Printing of cheque

4. The final part is the notices/maintenance In this section we can:-

    (a) Define notice

    (b) Create a new account and

    (c) Remove a single account.

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

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

(a) Return to reconciliation

(b) Exit reconciliation (and finish later); and

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

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

Two points of integration are said to make this system different from other automated accounting process and make this a practical beneficial approach. The first point of integration is the automatic jornalization of general ledger

adjustments entered into the left side figure. These adjustments not only help complete bank reconciliation process but they appropriately update the general ledger. The second point of the integration is the record of understanding cheque reported in the upper right of the screen figure.

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

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

The benefit include:-

1. Eliminating many of the repetitive task of book-keeping

2. Eliminating most of the paper work involve

3. It eliminate copying and se-arranging of information which has already been entered into the system;

4. It performs all the mathematical computations faster and accurately.

5. Helps in updating of records automatically

6. It produces reports timely and accurately.

7. Adjustments can be done when the need arises

8. Omissions can be detected and corrections effected immediately.

CHAPTER THREE

RESEARCH DESIGN AND SYSTEM ANALYSIS

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

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

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

3.1 POPULATION DESCRIPTION

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

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

3.2 RESEARCH DESIGN

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

51

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

Two popular types of research designs can be identified:-

    1. The survey design and

    2. The case study design.

THE SURVEY DESIGN

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

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

THE CASE STUDY DESIGN

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

Foreman (1948, page 408-9) provides one of the clearest definition of a case study and situations to which the definition may pertain. He says".......... a case study, basically is a depiction either of a phase or the totality of

relevant experience of some selected datum. When the investigators attention is focused on development, the account is a case history. When a panoramic view of the present is obtained case studies may be called cross-sectional or photographic. In either instance the datum may in social logical study be any of the following, taken singly or in combination: 1. a person 2. a group of person such as a gang or family 3. a class of persons such as professors or thieves, 4. an ecological unit such as neighborhood or community, 5. a cultural unit such as fashion or institution"[4]

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

3.3 METHODS OF DATA COLLECTION

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

1. PRIMARY DATA

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

The primary data collected undergo the following procedures:-

A. **INTERVIEWS**

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

Interviews were therefore conducted for some selected management and accounting department staff of the ministry. A seasonable number of questions were asked during the interview. The whole questions were open-ended and hence, respondents were given a great deal of freedom in answering question which arouse from general point of discussion. During the interview session, the researcher had the delicate task of encouraging the respondents to take an active part in the interview while he also had to minimize as much as possible irrelevant discussions or questions.

B. **OBSERVATION**

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

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

54

2. **SECONDARY DATA**

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

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

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

3.4 **METHOD OF ORGANIZING DATA**

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

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

In addition, findings from the field investigations will be used to answers the research problem (s).

3.5 **ANALYSIS OF THE EXISTING SYSTEM AND OBJECTIVEs OF THE PROPOSED SYSTEM DESIGN.**

In carrying out this research work, analysis of the existing system is made and the objectives of the proposed

explained. These are expected to lead to full specification of the organization's requirements.

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

3.5 OPERATION OF THE EXISTING BANK RECONCILIATION SYSTEM

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

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

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

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

3.5.2 OBJECTIVES OF THE PROPOSED SYSTEM

The objectives of the proposed system includes the following:-

1, elimination of many repetitive work of book-keeping.

2, To enhance timely generation of report.

3, To enhance timely and accurate ascertainment of cash in hand and at Bank

4. reduction in the use of paper work.

5. automatic updating of records and maintenance.

6. It enhances sorting or arranging of information in a much more easier and quicker way.

3.6 SYSTEM DESIGN

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

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

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

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

3.7 **INPUT SPECIFICATIONS**

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

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

a. Receipts .dbf

b. Payment   .dbf

c. Bank chr .dbf

d. Unpres   .dbf

e. Uncre   .dbf

f. Reconcil .dbf

a. **RECEIPT. DBF**

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

b. **Payment. DBF**

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

59

c. **Bank Char. DBF**

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

d. **Unpres. DBF**

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

1.8 DEFINITION OF TERMS

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

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

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

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

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

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

CHAPTER FOUR

SYSTEM DEVELOPMENT

4.1 AN OVERVIEW

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

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

4.2 PROGRAMMING LANGUAGE USED

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

i. The availability of human and material resources;

ii. The difficulty of the program;

iii. The technical skill required of the computer programmer;

iv. The availability of programmers for various languages.

v. The availability of subroutine that may be used by the program;

vi The existing hardware and software configuration;

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

67

a. It provides a full relational data base environment to users.

b. dbase iv provides the opportunity to design database, manipulate and edit records, and files, generate reports, perform data base query, design labels, and browse data bases without the use of command language.

c. Data can be verified automatically as they are entered into fields. Up to 250 fields can be verified per record. Also a database can be related to more than two other data bases.

d. Programs and procedures can be compiled and saved as object codes for faster execution.

e. Pop -up menus and windows can be designed.

f. It has a larger number of memory variables, user define functions, up to 99 files can be opened at a time.

g. It has improved indexing, command line editor, printer handling capacities and faster execution.

h. The major advantage of the dbase iv is the full relational database capacity using SQL (structured Query Language) that is compatible with IBM machines. Data base can be viewed through the SQL facility as relational databases.

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

4.3 **ALGORITHMS OF THE PROPOSED SYSTEM**

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

Below is the algorithm of the proposed system.

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

4.4 **FLOW CHART OF THE PROPOSED SYSTEM**

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

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

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

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

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

DISKETTE CONTAINING THE ERROR FREE PROGRAM

The diskette in which the program is stored is 3.5inch and very flexible. It should be handled with utmost care. It should not be abused or allowed to fall on the ground nor subjected to high temperature, humidity or dust. Back-up of the diskette into another diskette is advisable before installation, should the one installed develop a problem in future the diskette should always be kept at a very secured, clean cool and dry place.

BOOTING THE SYSTEM

The system has be designed in such a manner that it can be operated by people with even little knowledge in computer as a system or computer science as a field of study. To operate the computer system after successful installation on the hard

the hard disk, the software can be involved considering the following sequence of steps:-

1. At the C prompts, type CD DBASE 4. and press enter key.

  = C:\>CD DBASE 4

ii . When you have successfully changed the directory to Dbase 4, type Dbase 4 and press enter key. = c:\DBASE 4 >DBASE4

iii. After pressing enter key, the control centre of the drive c will appears. You then press "ESC" (escape) key to quit from the control panel to Dot prompt.

iv. At the Dot prompt, you type " set default to A:" or rather " set default to A:" i.e. to diskette.

V. You then type " set directory to A:\menu and press enter key.

vi. Finally, type "Do menu" and press enter key. Immediately after this action (i.e. vi), the project title screen will be displayed, as below.

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

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

PROJECT TITLE: THE RELEVANCE OF COMPUTERIZATION OF BANK RECONCILIATION STATEMENT A CASE STUDY OF MINISTRY OF AGRIC. AND NATURAL RESOURCES, MINNA, NIGER STATE.

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

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

    a. The record/ data input section

    b. The report; and

    c. The exit sections.

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

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

CHAPTER FIVE

PERFORMANCE ASSESSMENT, SUGGESTIONS AND CONCLUSIONS.

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

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

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

5.1 PERFORMANCE ASSESSMENT

After the whole work involve in converting the old system to a new one is successfully completed, the system analyst must obtain feedback on the performance of the new system. This can be done by conducting what I may call "audit of the new system". to evaluate the performance of the system in terms of the initial objectives established for it.

All persons involved in developing the new system should be made to understand that, a comprehensive or thorough audit will be performed. The anticipated audit will act as strong incentive to ensure that a good system is designed and delivered on schedule. As a result of the audit some modifications or improvements of the new system may be done where necessary.

5.2 **SUGGESTIONS**

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

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

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

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

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

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

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

BIBLIOGRAPHY

1. ADETORO,A.S.(1984)   RESEARCH TECHNIQUES FOR PROJECTS
   PROPOSALS,REPORTS,THESIS AND
   DISSERTATIONS.Published by Gaskiya
   Corporations Ltd,Zaria,Kaduna State.

2. ALAIYEMOLA,E.M.O.(1986)RESEARCH METHODOLOGY.Paper presented to
   H.N.D.1 Accountancy Students of The
   Federal Polytechnic,Bauchi,Bauchi
   State.(Unpublished).

3. AYO,C.K(1994)   COMPUTER LITERACY(Operations and
   Appreciation)
   Printed in Nigeria by Alanukitan
   Commercial Press(NIG.)LTD. P.O.BOX
   185,Egbe,kogi State.

4. DUNIKOSKI,R.H &MANDELLS,L.(1989)COMPUTER AND INFORMATION
   PROCESSING TODAY.3rd Edition.West
   African Publishing Company Kellog
   Boulevard,St. Paul,U.S.A

5. HORNBY,A.S(1989)   OXFORD ADVANCED LEARNERS DICTIONARY OF
   CURRENT ENGLISH.4th Edition.Oxford
   University Press,Great Britain
   Publishers.

6. LIPSEY,R.G(1983)   AN INTRODUCTON TO POSITIVE ECONOMICS,
   6th Edition.Weindenteld&Nicholson Ltd,
   London.

7. NWANKWO,G.O(1985)   THE NIGERIAN FINANCIAL SYSTEM,

                        Macmillan Publishers Ltd,Nigeria.

8. OSUALA,E.C(1982)   INTRODUCTION TO RESEARCH

                        METHODOLOGY.African,F.E.P

                        Publishers Ltd.

9. RAIMI,K(1997)   MANAGING DATABASES USING dBASE IV

                        (Unpublished).

10. WORD,F. OMUYA,J.O(1982) BUSINESS ACCOUNTING 1&2 West

                        African Edition Longman Group

                        Ltd,United Kingdom.

APPENDIX   A

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

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

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

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

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

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

```
o while .t.
   CLEAR
   @ 3,2 to 3,78
   @ 1,1 to 23,79 double
   @ 2,30 SAY "RECIEPT MODIFICATION MODULE"
   STORE 0 TO BANK_COD
   STORE 0 TO ACCT
   STORE 0 TO DCHEQ
   @ 5,2 say "BANK CODE: " GET BANK_COD pict '9999999'
   @ 5,23 SAY "ACCT. NUMBER: " GET ACCT &&pict 'xxxxxxxxx'
   @ 5,53 SAY "CHEQ. NUMBER: " GET DCHEQ
   READ
   USE RECIEPTs
   DO WHILE .NOT. EOF()
      locate for ban_code=bank_cod
      set filter to BAN_CODE=BANK_COD .AND. acc_num=acct .and. cheq_num=dcheq
      IF FOUND()
         bank_cod=ban_code
         bbank=bank
         ddate=dates
         dcheq=cheq_num
         amnt=amount
         acct=acc_num
         details= detail
         @ 4,2 clear to 5,77
         @ 6,10 say "BANK CODE: "
         @ 6,25 get bank_cod
         @ 8,10 say "BANK: "
         @ 8,25 get bbank pict '@!'
         @10,10 say "DATE: "
         @10,25 get ddate
         @12,10 say "CHEQUE NUMBER: "
         @12,25 get dcheq &&pict 'xxxxxxxxx'
         @14,10 say "AMOUNT: "
         @14,25 get acct PICT '9,999,999,999.99'
         @16,10 say "ACCOUNT NUMBER: "
         @16,25 get amnt pict '99,999,999.99'
         @18,10 SAY "DETAILS: "
         @18,25 GET DETAILS PICT 'XXXxxxxxxxxxxxxxxxxxxxxxxxxxxxXXXXXXXXXXXXXXXXXXXXXX
         READ
         replace bank with bbank
         replace ban_code with bank_cod
         REPLACE DATES WITH DDATE
         REPLACE CHEQ_NUM WITH DCHEQ
         REPLACE AMOUNT WITH AMNT
         REPLACE ACC_NUM WITH ACCT
         REPLACE DETAIL WITH DETAILS
         USE
         @19,8 TO 19,72 DOUBLE
         STORE " " TO QUE
         @20,10 SAY "WISH TO MODIFY MORE RECIEPT(S) (Y/N)?" GET QUE PICT 'A'
         READ
         DO CASE
            CASE QUE $'yY'
              LOOP
            CASE QUE $'nN'
              clear
```

```
              @ 1,1 to 23,79 double
              @ 2,27 SAY "RECIEPT MENU"
              @ 3,2 to 5,78
           RETURN
     ENDCASE
ENDIF
```

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

```
do while .t.
    CLEAR
    @ 3,2 to 3,78
    @ 1,1 to 23,79 double
    @ 2,22 say "UNPRESENTED CHEQUES MODIFICATION MODULE"
    STORE 0 TO BANK_COD
    STORE 0 TO ACCT
    STORE 0 TO DCHEQ
    @ 5,2 say "BANK CODE: " GET BANK_COD pict '9999999'
    @ 5,23 SAY "ACCT. NUMBER: " GET ACCT &&pict 'xxxxxxxxx'
    @ 5,53 SAY "CHEQ. NUMBER: " GET DCHEQ
    READ
    USE UNPRECH
    DO WHILE .NOT. EOF()
       locate for ban_code=bank_cod
       set filter to BAN_CODE=BANK_COD .AND. acc_num=acct .and. cheq_num=dcheq
       IF FOUND()
          bank_cod=ban_code
          bbank=bank
          ddate=dates
          dcheq=cheq_num
          amnt=amount
          acct=acc_num
          details= detail
          @ 4,2 clear to 5,77
          @ 6,10 say "BANK CODE: "
          @ 6,25 get bank_cod
          @ 8,10 say "BANK: "
          @ 8,25 get bbank
          @10,10 say "DATE: "
          @10,25 get ddate
          @12,10 say "CHEQUE NUMBER: "
          @12,25 get dcheq &&pict 'xxxxxxxxx'
          @14,10 say "AMOUNT: "
          @14,25 get amnt PICT '99,999,999.99'
          @16,10 say "ACCOUNT NUMBER: "
          @16,25 get acct
          @18,10 SAY "DETAILS: "
          @18,25 GET DETAILS PICT 'XXXxxxxxxxxxxxxxxxxxxxxXXXXXXXXXXXXXXXXXXXXXX'
          READ
          replace bank with bbank
          replace ban_code with bank_cod
          REPLACE DATES WITH DDATE
          REPLACE CHEQ_NUM WITH DCHEQ
          REPLACE AMOUNT WITH AMNT
          REPLACE ACC_NUM WITH ACCT
          REPLACE DETAIL WITH DETAILS
          USE
          @19,8 TO 19,72 DOUBLE
          STORE " " TO QUE
          @20,10 SAY "WISH TO MODIFY MORE UNPRESENTED CHEQUE(S) (Y/N)?" GET QUE PIC
          READ
          DO CASE
             CASE QUE $'yY'
                LOOP
             CASE QUE $'nN'
                CLOSE ALL
```

```
        clear
        @ 1,1 to 23,79 double
        @ 2,27 SAY "UNPRESENTED CHEQUES MENU"
        @ 3,2 to 5,78
        RETURN
ENDCASE
```

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

```
do while .t.
    CLEAR
    @ 1,22 to 3,55 doub
    @ 2,28 say "BANK CHARGES UPDATE MODULE"
    STORE CTOD("  /  /  ") TO DDATE
    STORE 0 TO DCHEQ
    STORE 0 TO AMNT
    store 0 to bank_cod
    STORE 0 TO ACCT
    store space(30) to bbank
    STORE SPACE(100) TO DETAILS
    @ 6,10 say "BANK CODE: "
    @ 6,25 get bank_cod
    @ 8,10 say "BANK: "
    @ 8,25 get bbank
*   @10,10 SAY "ACCOUNT NO.:"
*   @10,25 GET ACCT
    @10,10 SAY "DATE: "
    @10,25 GET DDATE PICT '99/99/99'
    @ 7,8 TO 7,72
*   @14,10 SAY "CHEQUE NO.: "
*   @14,25 GET DCHEQ PICT '9999999999'
    @12,10 SAY "AMOUNT: "
    @12,25 GET AMNT PICT '99,999,999.99'
    @14,10 SAY "DETAILS: "
    @14,25 GET DETAILS PICT 'XXXXXXXXXXXXXXXXXXXXXXXXXX'
    READ
    USE BANKCHR
    APPEND BLANK
    replace ban_code with bank_cod
    replace bank with bbank
    REPLACE DATES WITH DDATE
    REPLACE CHEQ_NUM WITH DCHEQ
    REPLACE AMOUNT WITH AMNT
    REPLACE ACC_NUM WITH ACCT
    REPLACE DETAIL WITH DETAILS
    USE
    @19,8 TO 19,72 DOUBLE
    STORE " " TO QUE
    @20,10 SAY "WISH TO UPDATE MORE CHARGES (Y/N)?" GET QUE PICT 'A'
    READ
    DO CASE
        CASE QUE $ 'yY'
           LOOP
        CASE QUE $'nN'
           use
           clear
           RETURN
    ENDCASE
NDDO WHILE .T.
```

```
do while .t.
    CLEAR
    @ 1,22 to 3,55 doub
    @ 2,28 say "RECIEPT UPDATE MODULE"
    STORE CTOD("  /  /  ") TO DDATE
    STORE 0 TO DCHEQ
    STORE 0 TO AMNT
    store 0 to bank_cod
    STORE 0 TO ACCT
    store space(30) to bbank
    STORE SPACE(100) TO DETAILS
    @ 6,10 say "BANK CODE: "
    @ 6,25 get bank_cod
    @ 8,10 say "BANK: "
    @ 8,25 get bbank
    @10,10 SAY "ACCOUNT NO.:"
    @10,25 GET ACCT
    @12,10 SAY "DATE: "
    @12,25 GET DDATE PICT '99/99/99'
    @ 7,8 TO 7,72
    @14,10 SAY "CHEQUE NO.: "
    @14,25 GET DCHEQ PICT '9999999999'
    @16,10 SAY "AMOUNT: "
    @16,25 GET AMNT PICT '99,999,999.99'
    @18,10 SAY "DETAILS: "
    @18,25 GET DETAILS PICT 'XXXXXXXXXXXXXXXXXXXXXXXXX'
    READ
    USE reciepts
    APPEND BLANK
    replace ban_code with bank_cod
    replace bank with bbank
    REPLACE DATES WITH DDATE
    REPLACE CHEQ_NUM WITH DCHEQ
    REPLACE AMOUNT WITH AMNT
    REPLACE ACC_NUM WITH ACCT
    REPLACE DETAIL WITH DETAILS
    USE
    @19,8 TO 19,72 DOUBLE
    STORE " " TO QUE
    @20,10 SAY "WISH TO UPDATE MORE RECIEPT (Y/N)?" GET QUE PICT 'A'
    READ
    DO CASE
        CASE QUE $ 'yY'
          LOOP
        CASE QUE $'nN'
          use
          clear
          RETURN
    ENDCASE
NDDO WHILE .T.
```

```
do while .t.
    CLEAR
        @ 3,2 to 3,78
        @ 1,1 to 23,79 double
    @ 2,24 say "UNCREDITED CHEQUES UPDATE MODULE"
    STORE CTOD("  /  /  ") TO DDATE
    STORE 0 TO DCHEQ
    STORE 0 TO AMNT
    store 0 to bank_cod
    STORE 0 TO ACCT
    store space(30) to bbank
    STORE SPACE(100) TO DETAILS
    @ 6,10 say "BANK CODE: "
    @ 6,25 get bank_cod
    @ 8,10 say "BANK: "
    @ 8,25 get bbank
    @10,10 SAY "ACCOUNT NO.:"
    @10,25 GET ACCT
    @12,10 SAY "DATE: "
    @12,25 GET DDATE PICT '99/99/99'
    @ 7,8 TO 7,72
    @14,10 SAY "CHEQUE NO.: "
    @14,25 GET DCHEQ PICT '9999999999'
    @16,10 SAY "AMOUNT: "
    @16,25 GET AMNT PICT '99,999,999.99'
    @18,10 SAY "DETAILS: "
    @18,25 GET DETAILS PICT 'XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX'
    READ
    USE UNCRECH
    APPEND BLANK
    replace ban_code with bank_cod
    replace bank with bbank
    REPLACE DATES WITH DDATE
    REPLACE CHEQ_NUM WITH DCHEQ
    REPLACE AMOUNT WITH AMNT
    REPLACE ACC_NUM WITH ACCT
    REPLACE DETAIL WITH DETAILS
    USE
    USE BANK_STM
      replace ban_code with bank_cod
      REPLACE DATES WITH DDATE
      REPLACE ACC_NUM WITH ACCT
    USE
    @19,8 TO 19,72 DOUBLE
    STORE " " TO QUE
    @20,10 SAY "WISH TO UPDATE MORE UNCREDITED CHEQUE(S) (Y/N)?" GET QUE PICT 'A'
    READ
    DO CASE
        CASE QUE $ 'yY'
          LOOP
        CASE QUE $'nN'
          use
          clear
           @ 1,1 to 23,79 double
           @ 2,27 SAY "UNCREDITED CHEQUES MENU"
            @ 3,2 to 5,78
          RETURN
```

```
    ENDCASE
ENDDO WHILE .T.
```

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

```
   ENDCASE
ENDDO WHILE .T.
```

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

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

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

```
SET ESCAPE On
SET EXACT ON
close all
do while .t.
store 0 to trec
store repl('-',15) to line
CLEAR
USE bank_stm
do while .not. eof()
   @ 1,15 to 7,65 doub
   @ 2,18 SAY "MINISTRY OF AGRICULTURE AND NATURAL RESOURCES"
   store 0 to bank_cod
   @ 3,18 say "BANK CODE: " get bank_cod
   read
   locate for ban_code=bank_cod
   if found()
       set filter to ban_code=bank_cod
       store space(30) to acc_typ
       STORE 0 TO ACCT
       @ 4,18 get ACC_TYPE
       @ 4,49 say ":" GET ACCT
       READ
       locate for acc_num=acct
       if found()
            set filter to acc_num=acct
            store ctod('  /  /  ') to ddate
            @ 5,18 say "CASH BALANCE AS AT " get ddate
            read
            locate for dates=ddate
            if found()
         set filter to dates=ddate
            @ 6,18 say upper(bank)
            @ 8,4 SAY "Balance brought forward as at "
            @ 8,35 say ddate
            @ 8,60 say balance pict '999,999,999.99'
            @10,4 say "RECEIPTS "
            bank_bal=bank_st_ba
            lincnt=11
            use
            use reciepts
            locate for ban_code=bank_cod .and. acc_num=acct .and. dates=ddate
            if found()
         set filter to ban_code=bank_cod .and. acc_num=acct .and. dates=ddate
            do while .not. eof()
          go top
          @lincnt,4 say detail
              @lincnt,45 say amount
              skip
              if lincnt>22
                    @23,10 say "Press a key to go on.."
                    wait+' '
                    clear
                    lincnt=3
                endif
               loop
              enddo
            if eof()
```

```
@lincnt+1,45 say line
        sum amount to trec
        lincnt = lincnt +2
        @lincnt,60 say trec
     endif
  endif
```

```
do while .t.
 SET ESCAPE On
 SET EXACT ON
 CLEAR
 USE BANKCHR
  do while .not. eof()
    @ 1,15 to 7,65 doub
    @ 2,18 SAY "MINISTRY OF AGRICULTURE AND NATURAL RESOURCES"
    store 0 to bank_cod
    @ 3,18 say "BANK CODE: " get bank_cod
    read
    locate for ban_code=bank_cod
    set filter to ban_code=bank_cod
    if found()
        STORE 0 TO ACCT
        @ 4,18 SAY "ACCOUNT NUMBER: " GET ACCT
        READ
        set filter to acc_num=acct
        if found()
            store ctod('  /  /  ') to ddate
            @ 5,23 say "BANK CHARGES VIEW AS AT " get ddate
            read
            set filter to dates=ddate
            if found()
                @ 6,18 SAY BANK
                @ 9,6 SAY "DATE"
                @ 9,19 SAY "DETAILS"
                @ 9,50 SAY "CHEQUE NO."
                @ 9,63 SAY "AMOUNT"
                @ 10,5 TO 10,75
                LINCNT=11
                @LINCNT,6 SAY DATES PICT '99/99/99'
                @LINCNT,19 SAY DETAIL
                @LINCNT,50 SAY CHEQ_NUM
                @LINCNT,63 SAY AMOUNT
                LINCNT=LINCNT + 1
                if lincnt=20
                    store " " to res
                    @21,6 say "press enter to see the rest..."get res
                    read
                    wait + ""
                    clear
                    @1,6 say "DATE"
                    @1,19 say "DETAILS"
                    @1,50 say "CHEQUE NO."
                    @1,63 say "AMOUNT"
                    @2,5 to 2,75
                    lincnt=3
                endif
                SKIP
                if eof()
                    lincnt=lincnt + 3
                    @lincnt, 30 say " *** END OF FILE ***"
                    store " " to que
                    @21,15 say "press a key to return..." get que
                    read
                    if que = ""
```

```
            *wait + ""
            clear
            return
        endif
    endif
endif
```

```
        endif
    endif
  enddo
ENDDO WHILE .T.
SET EXACT OFF
```

```
do while .t.
 SET ESCAPE On
 SET EXACT ON
 CLEAR
 USE RECIEPTs
  do while .not. eof()
    @ 1,15 to 7,65 doub
    @ 2,18 SAY "MINISTRY OF AGRICULTURE AND NATURAL RESOURCES"
    store 0 to bank_cod
    @ 3,18 say "BANK CODE: " get bank_cod
    read
    locate for ban_code=bank_cod
    set filter to ban_code=bank_cod
    if found()
        STORE 0 TO ACCT
        @ 4,18 SAY "MAIN ACCOUNT NUMBER: " GET ACCT
        READ
        set filter to acc_num=acct
        if found()
            store ctod('  /  /  ') to ddate
            @ 5,23 say "RECIEPTS VIEW AS AT " get ddate
            read
            set filter to dates=ddate
            if found()
                @ 9,6 SAY "DATE"
                @ 9,19 SAY "DETAILS"
                @ 9,50 SAY "CHEQUE NO."
                @ 9,63 SAY "AMOUNT"
                @ 10,5 TO 10,75
                LINCNT=11
                @LINCNT,6 SAY DATES PICT '99/99/99'
                @LINCNT,19 SAY DETAIL
                @LINCNT,50 SAY CHEQ_NUM
                @LINCNT,63 SAY AMOUNT
                LINCNT=LINCNT + 1
                if lincnt=20
                    store " " to res
                    @21,6 say "press enter to see the rest..."get res
                    read
                    wait + ""
                    clear
                    @1,6 say "DATE"
                    @1,19 say "DETAILS"
                    @1,50 say "CHEQUE NO."
                    @1,63 say "AMOUNT"
                    @2,5 to 2,75
                    lincnt=3
                endif
                SKIP
                if eof()
                    lincnt=lincnt + 3
                    @lincnt, 30 say " *** END OF FILE ***"
                    store " " to que
                    @21,15 say "press a key to return..." get que
                    read
                    if que = ""
                        *wait + ""
```

```
                 clear
                 return
            endif
        endif
    endif
endif
```

```
   endif
enddo
ENDDO WHILE .T.
SET EXACT OFF
```

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

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

```
   @ 1,1 to 23,79 double
   @ 2,27 SAY "UNCREDITED CHEQUES MENU"
   @ 3,2 to 5,78
 return
 endif
 endif

ENDDO WHILE .T.
SET EXACT OFF
```

APPENDIX B

```
MINISTRY OF AGRICULTURE & NATURAL RESOURCES

BANK CODE: 322

ACCOUNT NUMBER 504184

RECEIPTS AS AT 03/21/97

BANK OF THE NORTH LIMITED MINNA.
```

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

APPENDIX C

MINISTRY OF AGRICULTURE & NATURAL RESOURCES

BANK CODE: 322

ACCOUNT NUMBER 504184

PAYMENTS AS AT 03/21/97

BANK OF THE NORTH LIMITED MINNA.

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

APPENDIX D

MINISTRY OF AGRICULTURE & NATURAL RESOURCES

BANK CODE: 322

ACCOUNT NUMBER 504184

UNPRESENTED CHEQUES AS AT 03/21/97

BANK OF THE NORTH LIMITED MINNA.

DATE	DETAILS	CHEQUE NO.	AMOUNT
11/19/96	WEED SOCIETY OF NIGERIA	8668	5,000.00
12/23/96	MINISTRY OF FINANCE MINNA	8610	256.40
01/27/97	MINISTRY OF FINANCE MINNA	8905	256.40
02/27/97	HABIB BANK NIGERIA LIMITED	9009	50,339.47
03/03/97	MINISTRY OF FINANCE MINNA	9011	256.40
03/14/97	AHMED BABAYAWO ALHAJI	9040	50,000.00
03/18/97	NEPA PLC MINNA	9052	6,252.37
	TOTAL		112,361.04

APPENDIX E

```
MINISTRY OF AGRICULTURE & NATURAL RESOURCES

BANK CODE: 322

ACCOUNT NUMBER 504184

BANK CHARGES AS AT 03/21/97

BANK OF THE NORTH LIMITED MINNA.
```

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

APPENDIX F

MINISTRY OF AGRICULTURE & NATURAL RESOURCES

BANK CODE: 322

ACCOUNT NUMBER 504184

UNCREDITED CHEQUES AS AT 03/21/97

BANK OF THE NORTH LIMITED MINNA.

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

APPENDIX G

MINISTRY OF AGRICULTURE & NATURAL RESOURCES

BANK CODE: 322

ACCOUNT NUMBER 504184

BANK RECONCILIATION STATEMENT AS AT 03/21/97

BANK OF THE NORTH LIMITED MINNA.

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

	1,110,185.10

LESS

TOTAL PAYMENTS	113,862.54
BANK CHARGES	1,200.00

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

	1,107,483.60
LESS UNCREDITED CHEQUE	95,000.00

BALANCE AS PER BANK STATEMENT	1,012,483.60
	============

```
                    ┌──────────────┐
                    │    START     │
                    └──────────────┘
                            │
    ┌──────────────────────┤
    │               ┌───────────────┐
    │               │  TITTLE  PAGE │
    │               └───────────────┘
    │                       │
    │               ┌───────────────┐
    │               │  MAIN  MENU   │
    │               └───────────────┘
    │                       │
    │                    ╱ DO ╲
    │                  ╱  YOU   ╲
    │                ╱ WISH TO QUIT ╲     NO      ┌──────────────────┐
    │                ╲            ╱──────────────▶│ SELECT AN OPTION │
    │                  ╲ PROGRAM ╱                │  FROM THE MENU   │
    │                    ╲    ╱                   │  E.G RECEIPTS    │
    │                 YES  │                      └──────────────────┘
    │                      ▼                               │
    │               ┌──────────────┐              ┌──────────────────┐
    │               │    STOP      │              │ SELECT AN ITEM   │
    │               └──────────────┘              │ E.G. MODIFICATION│
    │                                             └──────────────────┘
    │                                                      │
    │                                                 ╱ RETURN ╲
    │                                               ╱    TO     ╲   NO  (PROCESS UPDATE)
    │                                               ╲   MENU    ╱──────────────┐
    │                                                 ╲      ╱                 │
    │                                              YES  │               ┌──────────────┐
    │                                                   │               │   UPDATE     │
    └───────────────────────────────────────────────────               │  DATABASE    │
                                                                        └──────────────┘
                                                                                │
                                                                           ╱ TO UPDATE ╲
                                                                         ╱     MORE      ╲   YES
                                                                         ╲   RECORDS    ╱──────────
                                                                           ╲         ╱
                                                                              │
                                                                             NO
```

BIBLIOGRAPHY

1. ADETORO,A.S.(1984)   RESEARCH TECHNIQUES FOR PROJECTS
                          PROPOSALS,REPORTS,THESIS AND
                          DISSERTATIONS.Published by Gaskiya
                          Corporations Ltd,Zaria,Kaduna State.

2. ALAIYEMOLA,E.M.O.(1986)RESEARCH METHODOLOGY.Paper presented to
                          H.N.D.1 Accountancy Students of The
                          Federal Polytechnic,Bauchi,Bauchi
                          State.(Unpublished).

3. AYO,C.K(1994)   COMPUTER LITERACY(Operations and
                          Appreciation)
                          Printed in Nigeria by Alanukitan
                          Commercial Press(NIG.)LTD. P.O.BOX
                          185,Egbe,kogi State.

4. DUNIKOSKI,R.H &MANDELLS,L.(1989)COMPUTER AND INFORMATION
                          PROCESSING TODAY.3rd Edition.West
                          African Publishing Company Kellog
                          Boulevard,St. Paul,U.S.A

5. HORNBY,A.S(1989)   OXFORD ADVANCED LEARNERS DICTIONARY OF
                          CURRENT ENGLISH.4th Edition.Oxford
                          University Press,Great Britain
                          Publishers.

6. LIPSEY,R.G(1983)   AN INTRODUCTON TO POSITIVE ECONOMICS,
                          6th Edition.Weindenteld&Nicholson Ltd,
                          London.

7. NWANKWO,G.O(1985)   THE NIGERIAN FINANCIAL SYSTEM,

                          Macmillan Publishers Ltd,Nigeria.

8. OSUALA,E.C(1982)   INTRODUCTION TO RESEARCH

                          METHODOLOGY.African,F.E.P

                          Publishers Ltd.

9. RAIMI,K(1997)   MANAGING DATABASES USING dBASE IV

                          (Unpublished).

10. WORD,F. OMUYA,J.O(1982) BUSINESS ACCOUNTING 1&2 West

                          African Edition Longman Group

                          Ltd,United Kingdom.