

Regulation A11: Finance

Revised: November 2020

Approved: November 2020

1. Legal Status of the Students' Union

- 1.1 The Union's Financial Regulation aims to clarify procedures relating to the management of the finances of the Robert Gordon University Student Association (the "Union") for the benefit and protection of the Union and its members, Elected Officers and staff. Through efficient day-to-day conduct of financial matters, the Union shall abide by legal requirements in auditing, monitoring and reporting to further the Union's charitable objects.
- 1.2 The Union is a separate legal entity from Robert Gordon University (the "University"), and the Trustee Board shall have oversight over separate finance and governance processes from the University.
- 1.3 The Union is an unincorporated association and a registered Scottish charity with the Office of the Scottish Charity Regulator ("OSCR") with charity number SC016639.
- 1.4 The financial regulations for the University specify their recognition of the status of the Union as follows:
- "The Student Association is a separate legal entity from the university but is recognised to fulfil a valuable role in relation to the university's students. The Board of Governors, as part of its normal budget setting arrangements, shall determine the level of grant to be paid annually to the student association. In so doing the Board will require that specific conditions of grant are met by the Association. The Student Association is responsible for maintaining its own bank account and financial records and preparing its own annual financial statements. In accordance with an agreement between the university and the Student Association, the university's internal auditor shall have access to records, assets and personnel within the Student Association in the same way as other areas of the institution."*
- **Extract from Clause 25.4 of RGU Financial Regulations**
- 1.5 The Union and Trustee Board shall consider and abide by all regulations set by OSCR, the University's Board of Governors as well as those stipulated in the Education Act (1994).
- 1.6 Annually the Trustee Board shall review and present the years accounts for audit as well as for review by OSCR and the University's Board of Governors.
- 1.7 The Union is registered for Value Added Tax ("VAT") purposes with the VAT number of 267748803 and the charity is not liable for corporation tax.

2. Responsibilities for Finances

- 2.1 Robert Gordon University Board of Governors
- 2.1.1 The Education Act (1994) outlines the responsibilities of university governing bodies on management of finances, and the Board of

Governors shall annually provide a grant to the Union and reserves the right to apply conditions to any funding provided.

- 2.1.2 The Union shall annually present accounts from the previous financial year, as well as a budget for the current financial year for approval from the Board of Governors.
- 2.1.3 The Board of Governors shall from time to time delegate the monitoring of the Union finances.

2.2 Robert Gordon University Student Association Trustee Board

- 2.2.1 The Trustee Board shall have full responsibility and oversight for the governance and management of the Union's finances, and shall be required to regularly review and monitor the accounts to assure legal compliance and successful financial management.
- 2.2.2 The Trustee Board shall establish a Finance Committee that shall meet throughout the year to review the accounts, monitor day-to-day matters as well as make decisions on financial matters such as auditing, banking, investments or otherwise.

2.3 Sabbatical Executive Committee and Union Management

- 2.3.1 The Sabbatical Executive Committee, comprised of the Sabbatical Presidents and the Chief Executive Officer of the Union, shall be responsible for the day-to-day transactions and monitoring of budgets.
- 2.3.2 All transactions must have the approval of members of the Sabbatical Executive Committee who will be responsible for authorising cheques, transfers and subscriptions.
- 2.3.3 The Chief Executive Officer shall be responsible for ensuring adequate training on financial procedures and regulations is in place with all Elected Officers and Union staff.
- 2.3.4 Sabbatical Officers must consult with the Chief Executive Officer before undertaking any transactions, and likewise, the Chief Executive Officer must consult at least one Sabbatical Officer when authorising transactions.

2.4 Staff and Officers

- 2.4.1 All staff, Elected Officers and Trustees are required to be aware of and abide by any regulations or procedures concerning finances. Any non-compliance could lead to disciplinary action and further penalties.

3. Sources of Funding and Expenditure

3.1 The Union shall receive income from, but shall not be limited to:

- 3.1.1 annual grant received from the University;
- 3.1.2 donations or grants from external funders or supporters;
- 3.1.3 commercial income from advertising or sponsorship;
- 3.1.4 surplus from trading operations.

3.2 The Union shall incur expenses from the following, but shall not be limited to:

- 3.2.1 staff costs, including Sabbatical Presidents;
- 3.2.2 operational costs, such as insurances, training, equipment;
- 3.2.3 funding for student groups such as societies and sports clubs;
- 3.2.4 events and campaigns.

4. Financial Year and Budgeting

- 4.1 The financial year for the Union is from the 1st August to the 31st July each year.
- 4.2 Prior to the start of a new financial year, the Chief Executive Officer in consultation with the Sabbatical Executive Committee shall review financial performance from the current and previous years, and use this information to develop a draft budget for the coming financial year.
- 4.3 The Sabbatical Executive Committee, comprised of the Sabbatical Presidents and Chief Executive Officer of the Union, shall consult with appropriate Standing Forums, Elected Officers and Staff to understand the strategic priorities for each budget area, and fully understand the financial needs and opportunities for areas of the Union's operations.
- 4.4 The draft budget, along with any strategic funding proposals, shall be considered by the Executive Committee and Trustee Board to align budgets with strategic direction.
- 4.5 Where required, the Executive Committee, Trustee Board or Chief Executive Officer may present the draft budget or any strategic funding bids to external parties, such as the University, with aims to achieve increased or changed funding.
- 4.6 The final budget, once reviewed by the Executive Committee and Trustee Board, shall be presented to the University's Board of Governors for approval.
- 4.7 Approved budgets for each area shall be monitored monthly, with management accounts regularly prepared and reviewed.
- 4.8 At the end of the financial year, end of year accounts shall be prepared and externally audited for approval by the Trustee Board and signed by the Chair and Vice Chair, Board of Governors and members at a General Meeting.
- 4.9 At the end of the financial year, the budgets allocated to each area, including to the societies and sports clubs shall expire and remaining funds shall be collated as part of the Union's surplus.
- 4.10 Any funds raised by student activities through membership, events or sponsorship shall be retained in the client account and may be accessed in the next financial year.

5. Bank Accounts

- 5.1 The Union operates two bank accounts:
- 5.1.1 the Current Accounts; and
 - 5.1.2 the Client Account.
- 5.2 The Union holds two credit cards, which are issued to:
- 5.2.1 the Chief Executive Officer; and
 - 5.2.2 the Head of Sport.
- 5.3 The Union operates financial transactions through electronic banking, card transactions, cheques or standing orders, with all receipts and payments recorded and managed.

- 5.4 Student activities are not permitted to open bank accounts, and all financial transactions will be carried out on their behalf by the Union. The Union shall only allocate funding, or manage transactions for student activities which are in compliance with regulations, and any breaches may result in accounts being frozen or funding suspended.
- 5.5 Cash handling and banking procedures must be adhered to by all staff, officers or members and are set by the insurers and the Chief Executive Officer, and it shall be the responsibility of the Chief Executive Officer to ensure appropriate training is provided to ensure banking procedures are adhered to, such as escort requirements for cash deposits.
- 5.6 The Union may establish a Petty Cash facility which shall be administered by the Finance Officer and Chief Executive Officer and regularly reviewed to ensure appropriate receipts and paperwork are recorded.
- 5.7 The Union may issue Floats which shall be administered by the Finance Officer and Chief Executive Officer, with requests submitted in advance and the money counted and signed in and out.
- 5.8 The Finance Officer and Chief Executive Officer shall ensure that banking and credit card statements is reconciled, reviewed and signed off monthly.

6. Authorisation

- 6.1 All payments and transactions must be authorised by appropriate signatories, usually two signatories, one of whom must be the Chief Executive Officer or a Trustee (including Sabbatical Trustees).
- 6.2 Authorised individuals who shall be on the bank mandate for cheques and signatories list would include:
- 6.2.1 Sabbatical Presidents;
 - 6.2.2 Chief Executive Officer;
 - 6.2.3 University Trustee;
 - 6.2.4 External Trustee;
 - 6.2.5 Head of Sport.
- 6.3 The authorisation limits for transactions are:
- 6.3.1 Less than or equal to £150: The Chief Executive Officer shall have authority to issue payments, so long as all records are kept and figures are accurately accounted for in the management accounts;
 - 6.3.2 Less than or equal to £3000: Two signatories, one of whom must be the Chief Executive Officer, Head of Sport, University Trustee or an External Trustee.
 - 6.3.3 Greater than £3000: Two signatories, one of whom must be the University Trustee or an External Trustee.
- 6.4 Payments by cheque, should be physically signed by two authorised signatories.
- 6.5 Payments by bank transfer, should be compiled as a summary and either physically signed or authorised in writing or electronically by two signatories.
- 6.6 Payments by standing order or online subscriptions should be approved either by summary documents being physically signed or authorised in writing or electronically by two signatories.

7. Trading Income

- 7.1 All trading income whether from commercial facilities, events or entertainment must be recorded daily on appropriate paperwork with detailed information on the date, source, and figures for cash, cheque, voucher or debit or credit card transactions.
- 7.2 The Finance Officer and Chief Executive Officer shall be responsible for recording sales income and settling any outstanding floats.

8. Purchasing Process

- 8.1 Staff and Elected Officers shall be able to request purchasing of products and services, but must abide by the purchasing processes, and ensure all required documentation and authorisation is achieved.
- 8.2 When undertaking purchases, buyers must seek the best deals when negotiating with suppliers. All purchases must be reviewed by the buyer with approval gained from the Chief Executive Officer, or Sabbatical Executive Committee. Buying decisions may need to be justified to the Trustee Board, therefore buyers should consider the following factors:
- 8.2.1 comparison of prices with similar suppliers;
 - 8.2.2 discounts or reductions offered;
 - 8.2.3 quality of product or service;
 - 8.2.4 supply and delivery timings;
 - 8.2.5 additional costs such as delivery; and
 - 8.2.6 ethical considerations.
- 8.3 Suppliers may offer gifts or hospitality to Staff or Officers which should not exceed £100, and not be treated as bribery. Personal favours should not be accepted from suppliers, and any promotional good or loyalty points shall be the property of the Union. Staff, Elected Officers and Trustees must not accept any incentives from suppliers that may influence their decision, and decisions should be based on the quality and price of the product or service.
- 8.4 Once a product or service has been approved for purchase or received a successful quotation or tender, the buyer may initiate the purchase with the supplier. They shall be able to complete a Purchase Order with authorisation from the Chief Executive Officer or Sabbatical Executive Committee. The buyer must then complete the required next steps with the Finance Officer to begin the Payment Process.
- 8.5 Once a product is delivered, the buyer must check for quantity and quality and ensure the delivery note is signed and passed on to the Finance Officer. If the product or service is deemed unsatisfactory or there are items missing from the order, the supplier should be contacted and the delivery note marked.

9. Tendering Process

- 9.1 Major purchases or contracts shall require a quotation and tendering process to ensure value for money and a detailed comparison of options.
- 9.1.1 Purchases under £3,500: May require quotations at the discretion of the Chief Executive Officer;

- 9.1.2 Purchases from £3,500 - £10,000: Shall require three written quotations to be obtained, which shall be decided on with the buyer and Chief Executive Officer or Sabbatical Executive Committee;
- 9.1.3 Purchases over £10,000: Shall require a formal tendering process with at least three tenders being received, which shall be decided on with the buyer and Chief Executive Officer or Sabbatical Executive Committee.
- 9.2 It may be possible to undertake negotiations after a tender has been considered but before contracts are signed with a view to improving price, deliver or otherwise, so long as it would not disadvantage other tenders or damage confidence in the Union's tendering process. Any changes to the tender should be justified and demonstrate a positive impact.
- 9.3 In the case that a product or service is specialised, and it is not possible to obtain three quotations or tenders, the Trustee Board has discretion to accept a reduced number of quotations or tenders.
- 9.4 In the event that a purchase or sale is valued at greater than £3,500 or is critical to Union operations or shall be maintained for longer than a year, it shall be required to have a formal written contract to protect the Union and determine both parties' responsibilities.

10. Payment Process

- 10.1 Once appropriate authorisation has been gained, Staff and Elected Officers, or student activities shall be able to undertake one of the following processes for payment of goods or services.
- 10.2 Expenses Claim
 - 10.2.1 Individuals may make payments from their personal funds and collate necessary receipts or proof of transactions to claim expenses from the Union.
 - 10.2.2 Individuals must complete an Expenses Claim Form and submit this to the Union to be processed, usually within seven working days.
 - 10.2.3 Appropriate authorisation should be received prior to payment, and the Union reserves the right to refuse claims which had not been authorised and do not meet necessary purchasing requirements.
 - 10.2.4 Expenses shall be returned to individuals in cash, cheque or bank transfer and processed by the Chief Executive Officer or Finance Officer.
- 10.3 Card Payments
 - 10.3.1 Individuals may make payments using the Union's banking or credit cards, with authorisation from the card holder.
 - 10.3.2 All card payments must be recorded with proof of purchase and details in the appropriate payments folder.
- 10.4 Online Payments
 - 10.4.1 Payments may be processed using the Union's online payment service through PayPal. Account details shall be held by authorised individuals, and any payments must have appropriate approval.
 - 10.4.2 All PayPal payments must be recorded with proof of purchase and details in the appropriate payments folder.

10.5 Bank Transfers

- 10.5.1 The Union can facilitate payments through bank transfers either directly with the bank or through online banking portals.
- 10.5.2 Details for bank transfers including the supplier account details and payment amounts must be included in an invoice provided to the Chief Executive Officer or Finance Officer.
- 10.5.3 Transfers shall only be processed by appropriate individuals and will be subject to necessary authorisation limits.
- 10.5.4 Details of bank transfers shall be recorded and processed on the Union's accounts.

10.6 Cheques

- 10.6.1 Payments can be issued using cheques and signed by the authorised signatories held with the bank.
- 10.6.2 Details for any cheque payments, including the account details and payment amounts, must be included in an invoice or expenses claim provided to the Chief Executive Officer or Finance Officer.

10.7 Standing Orders

- 10.7.1 In the situation where a purchase is a subscription or repeat order, the Union may set up standing orders with the bank account or PayPal.
- 10.7.2 Payments should be authorised by the Chief Executive Officer or Sabbatical Executive Committee as well as initially approved by the necessary signatories and the buyer should provide proof of purchase or subscription regularly, either through monthly invoices, annual statements or payment receipts.

10.8 Invoicing

- 10.8.1 Payments being issued by the Union shall require an invoice from the supplier detailing the details of the purchase, the supplier details, payment amount and payment details. Once there is confirmation that the goods or service match the order, the payment will be made to the supplier on or before the due date.
- 10.8.2 Payments being received by the Union shall be collected once the Union has issued an invoice to a customer, with standard payment terms of thirty days, but may be changed to fourteen days or pay now if required.
- 10.8.3 The Finance Officer and Chief Executive Officer shall monitor all invoices issued to customers and manage debts owed to the Union.
 - 10.8.3.1 After 30 Days: Unpaid invoices will be added to the aged debtors list and a reminder will be issued to customers;
 - 10.8.3.2 After 60 Days: A second reminder will be issued to the customer stating that if the payment is not received within seven working days, then the debt will be passed on to a debt recovery agency;
 - 10.8.3.3 After 90 Days: The unpaid invoice shall be added to the bad debts list and the Finance Officer on the authorisation of the Chief Executive Officer without further notice to the customer shall raise an action with a debt recovery agency to recover monies due.

11. Finance of Student Activities

- 11.1 The Union shall be responsible for the banking and management of all student activity funding. No student activity is permitted to use or set up an external bank account.
- 11.2 The Staff of the Union shall be responsible for managing the accounts for societies, student groups, student networks and the sport budget. Each activity, with the exception of sports clubs, must elect a Treasurer to keep records of the activity's income and expenditure. The Union will work with the President and Treasurer of each activity to maintain records and process payments.
- 11.3 Societies, student groups and student networks will be given two accounts with the Union.
- 11.3.1 The Budget Account is the activity's primary spending account which is used for the general running of the society with funds such as membership and Union allocated budget and it must be spent by July every year.
- 11.3.2 The Client Account is the activity's savings account which can be used to deposit sponsorship, donations or fundraising for future use as this account can be carried over from year to year.
- 11.3.2.1 An activity client account shall be closed, and all remaining funds collated as part of the Union's surplus, after a period of inactivity for two consecutive financial years. Funds collated in this way shall be ringfenced for the development of the student activity classification to which the defunct student activity belonged.
- 11.4 Sports clubs will have separate sport budget where all membership, grant income, fundraising or sponsorship will be deposited and expenses allocated to clubs on a needs basis. This budget shall be managed by the President (Sport and Physical Activity) and supported by Union Staff and RGU SPORT.
- 11.5 Each student activity shall have designated members who shall be authorised to approve all financial transactions on behalf of the activity. The Union must receive up-to-date contact information and sample signatures for each individual, and any changes must be agreed by the activity's committee.
- 11.6 Authorised committee members, Union staff and Sabbatical Officers will be responsible for completing all the required paperwork for financial transactions and ensuring no expenditure may be made without sufficient funds present in the activity's account.
- 11.7 Individuals must provide receipts or invoices for all expenditure, and can get an up-to-date account balance from the Union Finance Officer.
- 11.8 Student activities shall receive funding usually through one or more of the following sources:
- 11.8.1 Membership Income: which may be collected by the activity or the Union and must be paid into the Union with the necessary membership forms;
- 11.8.2 Sport Grant: which will be provided to the sports budget from the University to subsidise sporting activity and will be allocated to sports clubs on a needs basis for competitions, equipment, travel or otherwise;
- 11.8.3 Union Grant: which will be allocated to the societies only by the Union after consideration of a Grant Request Form;

- 11.8.4 Fundraising: which is expected from student activities to support charitable causes and must be undertaken following the Union's fundraising guidelines, and fundraising is expected from societies and sports clubs to cover their operations;
 - 11.8.5 Sponsorship: which must be ratified by Union Staff and Sabbatical Presidents before any contracts are signed with external individuals or companies. Any sponsorship agreements, whether financial or in kind, must not be a conflict of interest and must abide by charity laws.
- 11.9 Student activities shall be able to spend their funds usually through the following methods:
- 11.9.1 Expenses Claims: where the authorised member of the student activity pays for the expense themselves, and then collates the receipts and completes an Expense Claim Form and returns this to the Union;
 - 11.9.2 Invoices: where the good or service is ordered and the supplier provides an invoice, which the Union shall then pay on behalf of the student activity.
 - 11.9.3 Purchases: where the student activity may work with Union staff to pay directly for items using the Union's banking methods.
- 11.10 Societies will be able to apply for a grant from the Union to support their activities during the year. The rules around the distribution of funds shall be that:
- 11.10.1 Societies will need to submit the required documents before a grant can be issued which shall include an inventory and an annual report with details of the previous year's activities, total membership and committee members.
 - 11.10.2 Societies must submit a Grant Request Form, detailing their planned activities for the year, their projected expenditure, projected income and request for funding.
 - 11.10.3 All Society Grant Requests shall be considered by the Society Finance Committee, which shall usually include:
 - 11.10.3.1 President (Communication and Democracy);
 - 11.10.3.2 Vice President (Societies);
 - 11.10.3.3 Chief Executive Officer; and
 - 11.10.3.4 Student Development & Volunteering Coordinator.
 - 11.10.4 The Society Finance Committee shall consider the following criteria when assessing society funding requests:
 - 11.10.4.1 available Union funding;
 - 11.10.4.2 previous grant allocations;
 - 11.10.4.3 number of active student members;
 - 11.10.4.4 realistic projected figures;
 - 11.10.4.5 planned fundraising activity;
 - 11.10.4.6 training of committee members;
 - 11.10.4.7 date of submission of application;
 - 11.10.4.8 standard of annual report;
 - 11.10.4.9 evidence of good financial management;
 - 11.10.4.10 plan of activities for coming year;
 - 11.10.4.11 interaction with the Union and other groups;
 - 11.10.4.12 attendance at Societies Forum and events;
 - 11.10.4.13 charitable or community work undertaken by the society.
 - 11.10.5 Funding for societies is not guaranteed and is issued on the assumption that the society and its members abide by the regulations and policies of the Union. The Sabbatical Executive Committee have the power to

withhold a budget or inflict a penalty to societies which breach stated rules. Societies may appeal this decision to the Executive Committee.

- 11.11 Student networks may be allocated funding by the Sabbatical Executive Committee from the Union budget on a needs basis. Student networks may work with the Sabbatical Executive Committee to discuss budgeting and present proposals; however, funding will be allocated separate to the society funding and respective of the Union's overall budget.
- 11.12 Sports clubs shall not be allocated budgets each as expenditure for clubs is allocated on a needs basis to provide kit, equipment, competition and facilities to clubs. Spending must be approved by the President (Sport and Physical Activity) with authorisation from the President of the sports club.
- 11.13 Student groups shall be allocated an amount of the Union budget for their activities which will be decided by the Sabbatical Executive Committee. Student groups shall be able to submit funding proposals or work with the Union on funding, but the decision shall remain with the Sabbatical Executive Committee.

12. Stock and Pricing

- 12.1 Shop supervisors are responsible for adequate arrangements for the control of stock, with monthly stock takes.
- 12.2 Price levels for products and services sold by the Union will be decided by the Chief Executive Officer, alongside the Sabbatical Executive Committee.

13. Security

- 13.1 Keys to safes or other similar containers are to be carried on the person of those responsible at all times. The loss of such keys must be reported to the Chief Executive Officer immediately.

14. Insurance

- 14.1 The Chief Executive Officer will ensure all necessary insurance is maintained to cover all statutory requirements and ensure there is adequate cover for the replacement of assets and capital items. The insurance shall be reviewed regularly and put out for tender every three years and changes shall be reported to the Trustee Board.

15. Subscriptions and Donations

- 15.1 The Union may subscribe to membership or affiliate with organisations with similar aims and objectives or organisations that carry out work which is in whole or part similar to that of the Union with approval from the Trustee Board.
- 15.2 The Union may issue donations to charities or organisations which it has fundraised for, or that aligns with the Union's aims and objectives.

16. Shareholdings and Investments

- 16.1 The Union will seek approval from the Trustee Board and the University's Board of Governors before entering into any shareholding or investment agreements.

17. Intellectual Property Rights

- 17.1 The Union retains the right to any Intellectual Property Rights deriving from the work of staff during the performance of their paid duties.

18. Assets

- 18.1 The Assets of the Union, including those of the societies, sports clubs, stock and otherwise, shall be managed by the Chief Executive Officer who will ensure the care and security of assets.
- 18.2 The Finance Officer and Chief Executive Officer shall ensure there is a Fixed Asset Register listing the value of all capital items purchased by the Union valued at over £1,000 for a duration of three to five years depending on the nature of the asset.
- 18.3 Capital items on the Fixed Asset Register will be depreciated over their expected useful life. Once a year, all assets should be verified for their existence and location and any necessary adjustments made.
- 18.4 The Trustee Board shall have to approve of any assets being written off or disposed of.

19. Accounting Records

- 19.1 The Finance Officer, supervised by the Chief Executive Officer shall be responsible for accurate record keeping and consolidation of all financial transactions. The Finance Officer shall produce monthly management accounts, as well as regular statements and end of year accounts.
- 19.2 Each month it shall be required to ensure that all bank accounts, credit cards and expenditure is reconciled, all entries have been made into appropriate accounting software and records, commercial income and stock take figures are updated and month end procedures are completed.

20. Audit

- 20.1 The Union's financial statements will be subject to an annual audit by a firm of auditors appointed by the Trustee Board.
- 20.2 The audited accounts will be approved by the Trustee Board and signed by the Chair and Vice Chair of the Trustee Board.
- 20.3 The audited accounts will be presented to the Annual General Meeting of the Union.

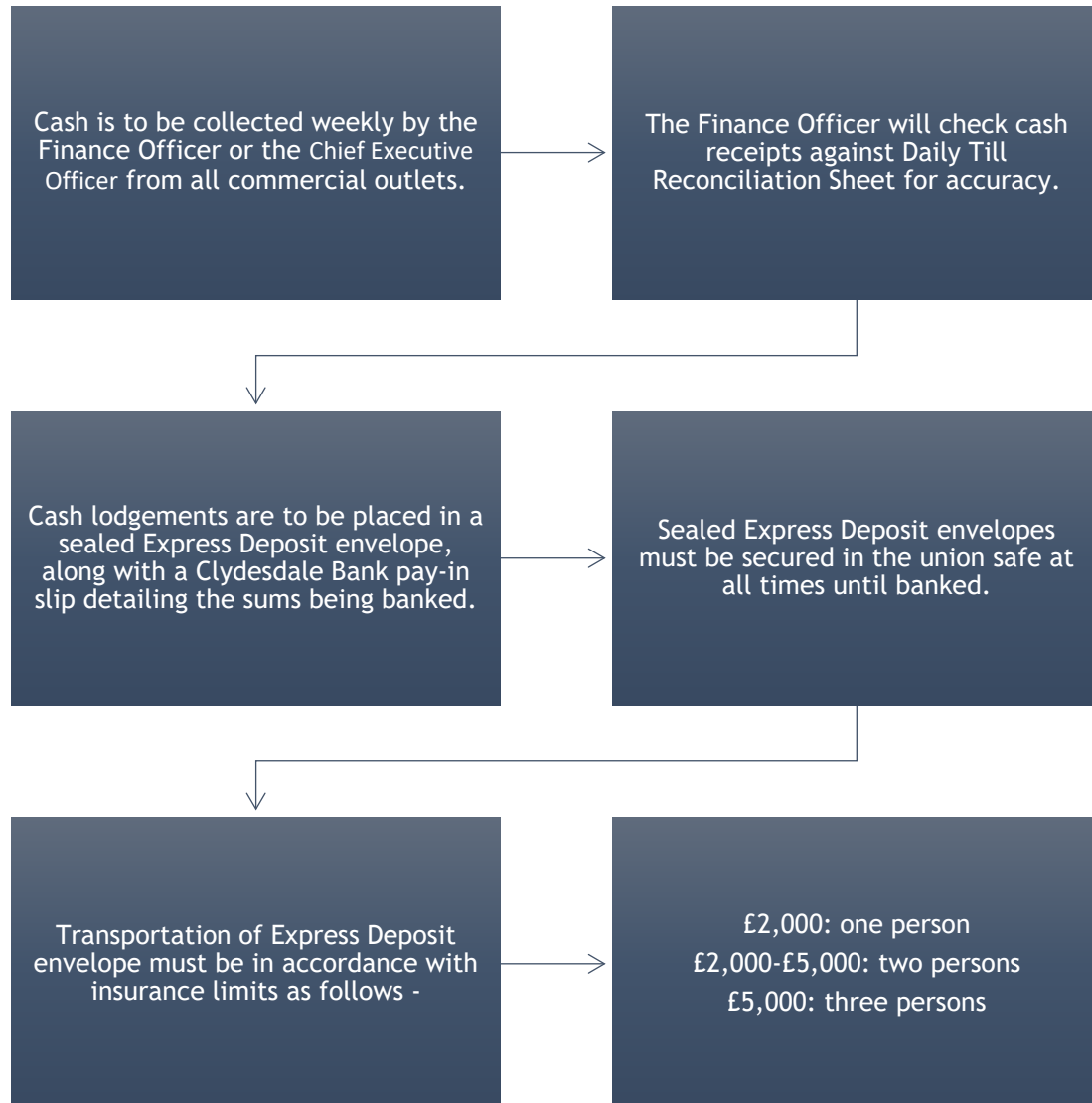
21. Amendment to Financial Regulations

- 21.1 The Union's Financial Regulations shall be amended by any quorate meeting of the Trustee Board, although the Sabbatical Executive Committee or Executive Committee shall have the right to propose changes, however no amendment shall be made which would impede or interfere with the effective running of the Union as a charity.

Appendix 1. Banking Procedure

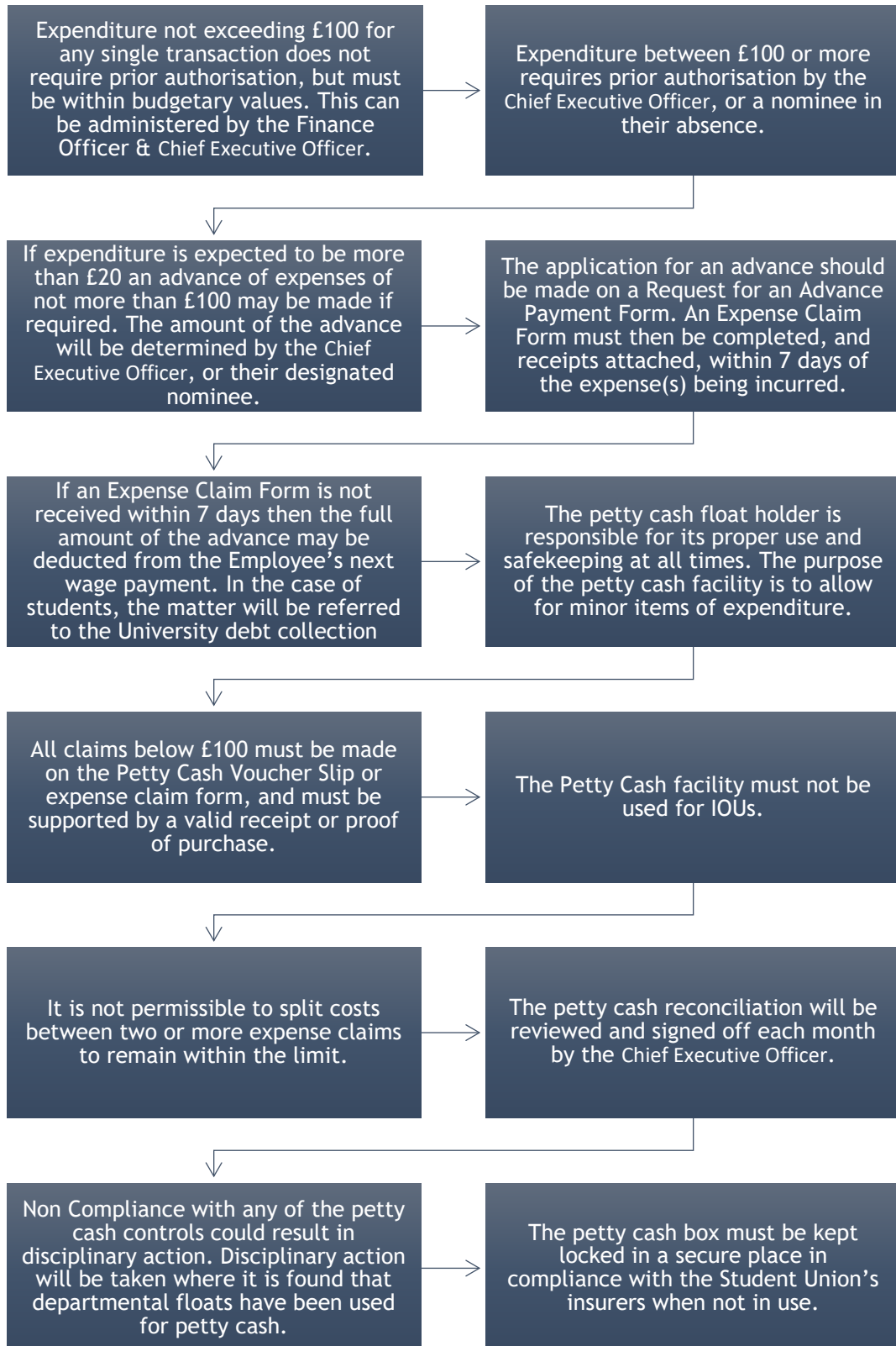
The Students Union deposits cash/cheques at the Clydesdale Bank via the branch Business Banking Section using Express Deposit envelopes.

It is essential that preparation of cash for banking is carried out in a secure area. When deposit envelopes are being carried around the building members of staff transporting the envelopes must ensure that they are accompanied at all times.



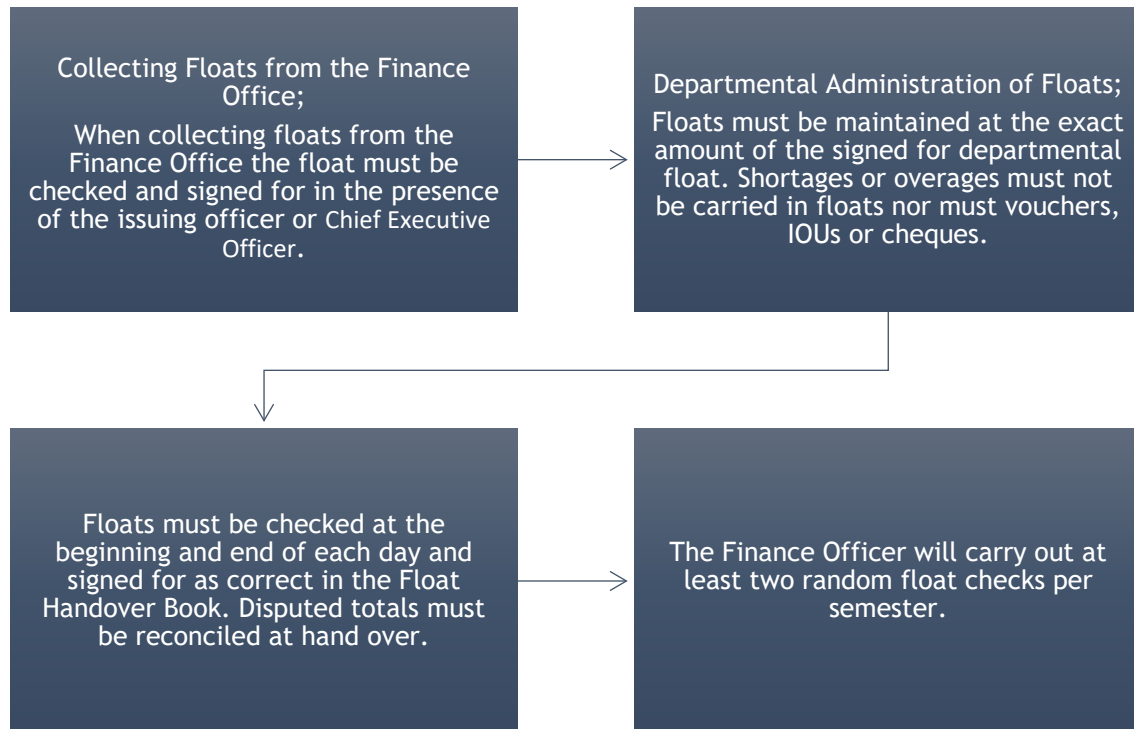
Appendix 2. Petty Cash Procedure

A Petty Cash facility is administered by the Finance and Administration Officer and Chief Executive Officer.



Appendix 3. Floats Procedure

Float requirements will be administered by the Finance and Administration Officer. Float Requests should be submitted on the Float Request Form and will be approved by the Chief Executive Officer.

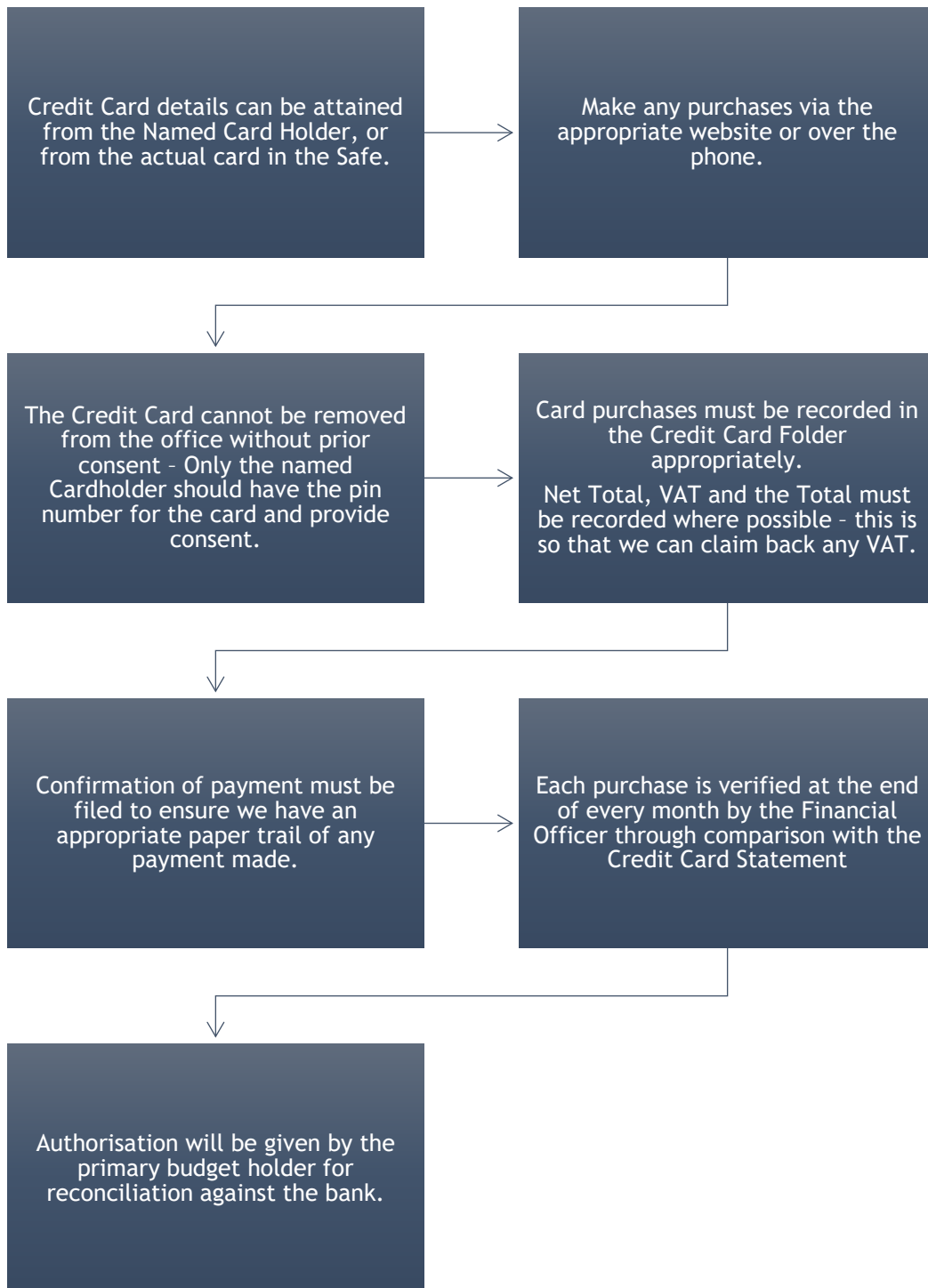


Appendix 4. Trading Income Procedure

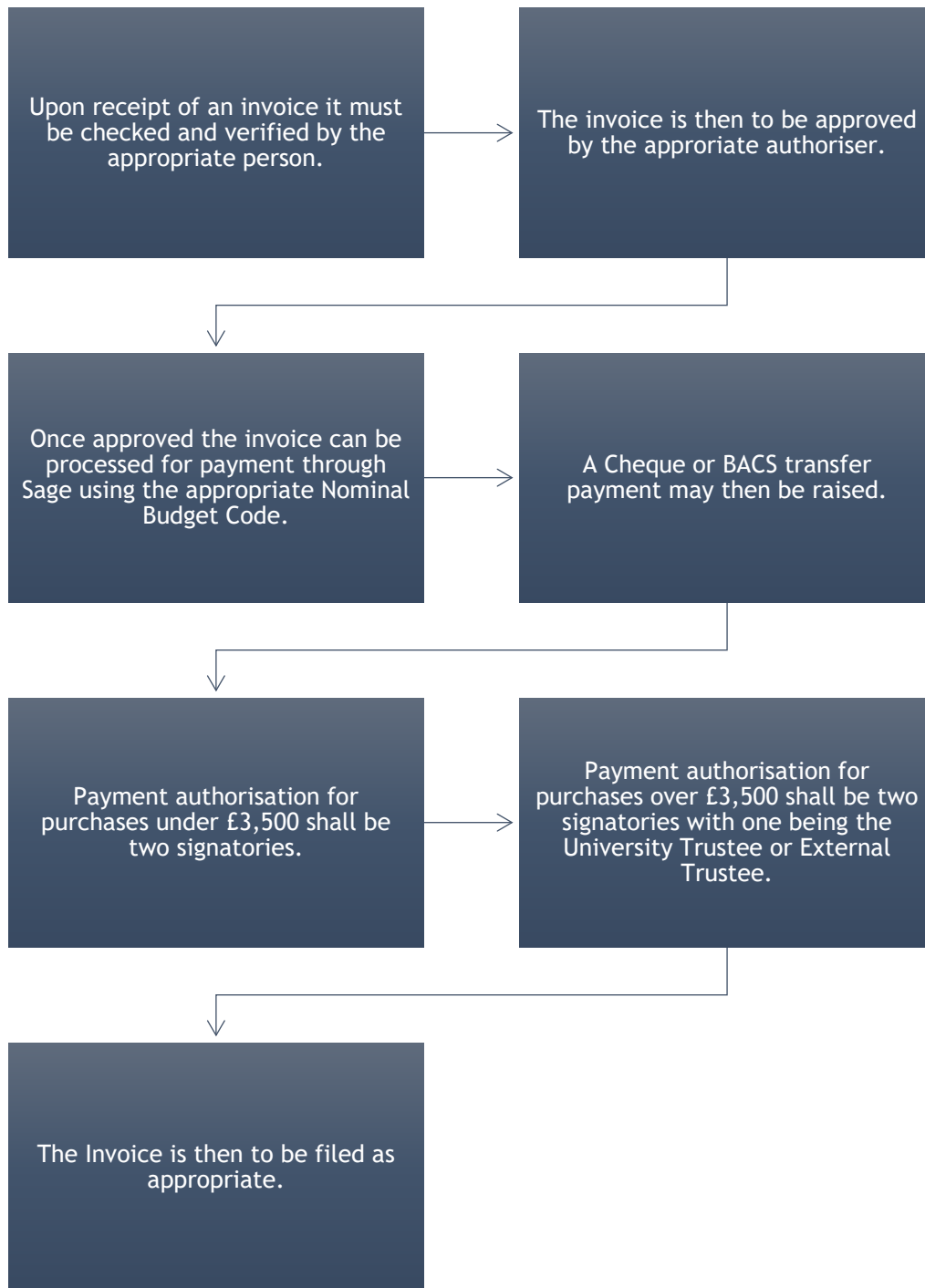
Each time a till is cashed up for any reason the Daily Till Reconciliation Sheet must be completed in full as follows:



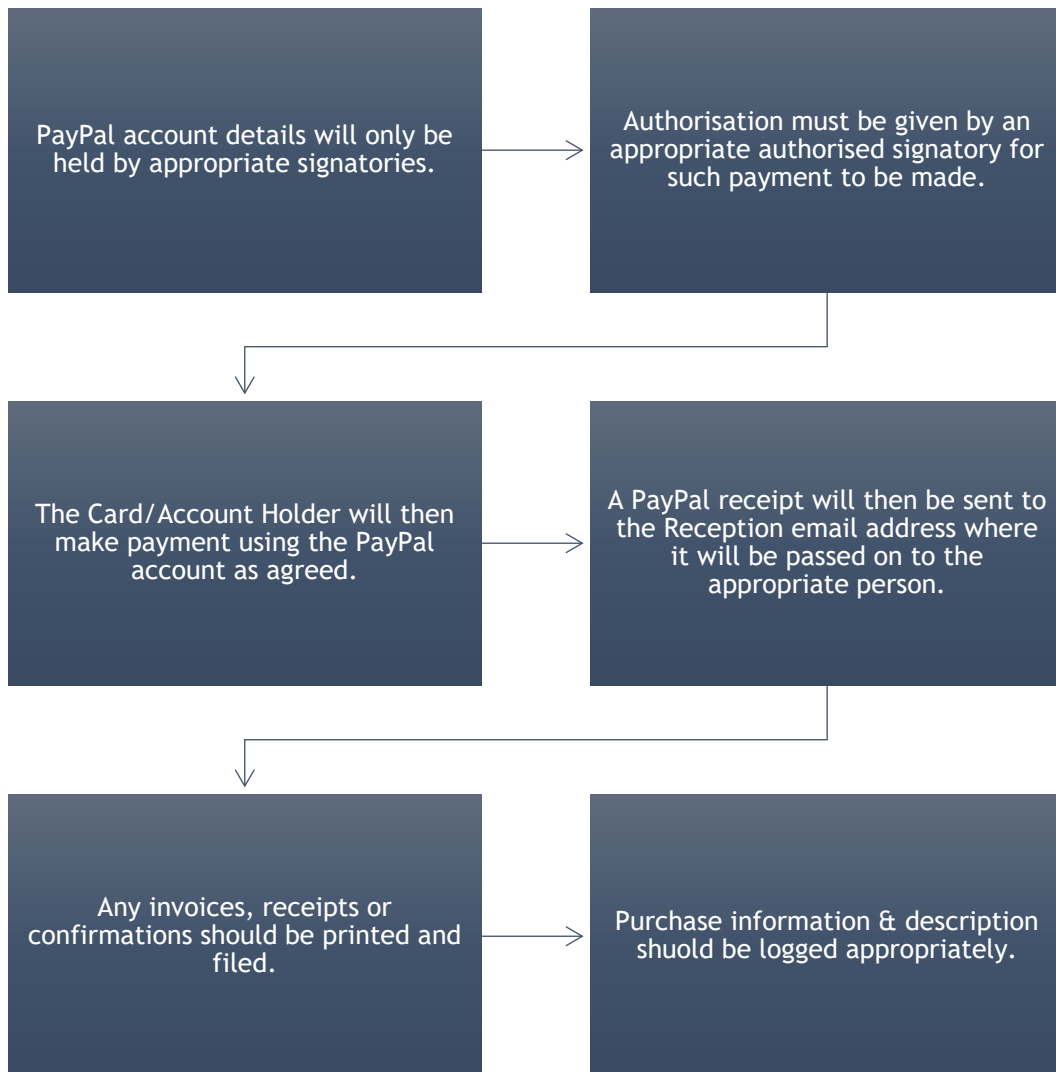
Appendix 5. Credit Card Purchasing Procedure



Appendix 6. Invoice Purchasing Procedure



Appendix 7. PayPal Purchasing Procedure



Appendix 8. Expenses Claiming Procedure

