

Ozark Action, Inc. Financial Procedures



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Ozark Action, Inc.

Financial Procedures

These procedures have been created using the program guidelines that provide the strictest and best quality internal controls from each of the different funding sources within OAI.

I. KEY TO PERSONNEL REFERRED TO IN FINANCIAL PROCEDURES

Executive Director	Housing Division Director
Fiscal Director	Head Start Director
Corporate Services Director	Fiscal Technician (2)
Equal Opportunity Officer	Receptionist (2)
Community Services Director	Support Services Assistant
Floater (2)	

II. Financial Management

Ozark Action, Inc. is a not-for-profit organization and its accounting system follows generally accepted accounting principles (GAAP) as set forth by the Financial Accounting Standards Board unless superseded by program regulations. Its subcontractors are required to follow the same practices.

Ozark Action, Inc. books of accounts are maintained on a modified accrual basis. All assets, liabilities, fund balances, and expenditures are posted and maintained in the computerized accounting system. Separate detailed accounts are maintained for each contract. Monthly trial balances are prepared, dated, and reviewed by fiscal staff for each account before contract reports are sent to the appropriate funding source.

It will be a requirement of any sub-contracts let that sub-recipients have financial administrative controls equally as stringent as those outlined here. These controls will be verified by reviews by program monitors and audits.

The financial report will be presented to the board each board meeting on the budgets, expenditures, and new grants or changes to the budget that has occurred since the previous meeting. Each year, a new budget will be presented to the board for approval. The new budget will be based on grants or dollars known at that time and will change as new grants or contract modifications are made during the year. This submission and approval of the budget(s) will be noted in the board meeting minutes.

A. Allowable/Disallowable Costs

OAI will conform to the standards established in the allowable and unallowable costs as defined in the OMB Circulars. Cost allocation will be based on the benefit derived to each program in accordance with OMB Circulars.

Allowable Program costs must meet the following general criteria:

1. Be necessary and reasonable for the proper and efficient administration of the program, be allocable to the program and, except as provided herein, not be a

general expense required to carry out the overall responsibilities of the Governor or a governmental sub-recipient. Costs charged to the program shall be accorded consistent treatment through application of generally accepted accounting principles appropriate to the program.

2. Be authorized and/or not prohibited under State or local laws and regulations.
3. Conform to any limitations or exclusions set forth in these principles, federal laws or other governing limitations as to types or amounts of cost items.
4. Be consistent with policies, regulations and procedures that apply uniformly to both federally assisted and other activities of the agency.
5. Not included as a cost of any other federally financed program in either the current or a prior period.
6. Applicable credits such as rebates, discounts, refunds and overpayment adjustment, as well as interest earned on any of these, shall be credited as a reduction of costs if received during the same funding period that the cost was initially charged. Credits received after the funding period shall be treated as program income.

B. Internal Controls

Staff given access to the accounting software is required to use a password. The system requires that password to be changed every 90 days.

Fiscal Department personnel consist of:

1. Fiscal Director
2. Fiscal Technician
3. Fiscal Technician

Corporate Services Department personnel consist of:

1. Corporate Services Director
2. Services & Safety Assistant
3. Receptionist (2)
4. Floaters (2)

Fiscal & Corporate staff will be cross train to cover for other staff members, if necessary.

Payroll process is explained in detail in cash disbursement section of procedures.

Ozark Action, Inc. never makes cash payrolls. All blank payroll and accounts payable checks are kept in locking file cabinets.

The OAI Fiscal Department uses blank check stock that is consecutively numbered by the computer. Checks are not signed in advance. Checks that are printed by the computer have the amounts written in by the computer and a non-negotiable copy is kept on file. All checks require two hand-written signatures. Persons authorized to sign checks receive supporting documentation together with checks to be signed. Checks are printed with a "VOID after 60 days" limit.

C. Voided or Stop Pay Checks

If a check is lost or stolen the payee will sign a standard consent form. This form will also indicate if the original check is cashed, criminal proceedings will be initiated. See copy of attached form within this section.

1. Voided Checks: Checks that are voided are marked VOID across the face of the check and the signature portion cut out. Voided checks are filed with reconciled bank statements. Pay registers, timesheets, or invoices, are pulled and the check copy marked VOID and the new check copy attached if check is replaced.
2. Stop payments: Stop payments on checks are not issued until the check is at least two (2) weeks old from date of issuance for accounts payable and payroll. Fiscal staff will check online banking to see if check has cleared the bank. If check has not cleared, payment is stopped. A new check is issued the next business day. A stop payment letter is faxed to the bank and signed by the Fiscal Director authorizing stop payment. Information included in stop payment letter includes account number and name, check number, date check was written, payee and amount of check. Notation of stop payment is made in the cash journal, payroll register, timesheet, or invoice; and the fiscal staff person will then attach the notation to a replacement check copy. A copy of stop payment letters is retained and filed by the fiscal staff.

D. Bank Accounts

All receipts are deposited in the bank with FDIC coverage and the bank collaterally secures cash balances exceeding FDIC coverage. The Fiscal Director will contact the bank quarterly to request an up-to-date listing of pledged securities if it has not been received. Pledged securities list is kept on file by the Fiscal Director. All bank accounts will be interest bearing.

The bank reconciliations are done monthly by Fiscal Staff and approved by Executive Director. The process for bank reconciliation is discussed in the cash disbursement section.

1. Separation of Duties: The fiscal staff and corporate services staff are assigned specific steps of the deposit, check writing, cash record and reconciliation process to insure 4 different individuals are involved in each account. See chart on Page 22.
2. The Board of Directors of Ozark Action, Inc. approves staff as authorized check signers. Upon their approval, signature cards are obtained from the bank, signed and returned to the bank. Fiscal Director retains a Copy of signature cards. Authorized check signers are updated annually and listed at the end of these procedures.

E. Bonding/Crime Coverage

Ozark Action, Inc. has bonding coverage of \$1,000,000 covering the directors and officers of the agency and a crime policy covering all other agency employees. The following people are involved either in cash receipts and deposits, mail, check signers, senior staff or preparation of and issuance of checks (there could be changes to the list throughout the year to meet staffing needs or to be in compliance):

Executive Director
Fiscal Director
Corporate Services Director

Equal Opportunity Officer
Housing Division Director
Head Start Director

Fiscal Technician(s)
Rental Assistance Manager
Services & Safety Assistant
Head Start Secretary
Community Services Representative (s)

Parent Involvement/Vol. Coordinator
Receptionist (2)
Staff Resources Coordinator
Community Services Representative II
Housing Division Coordinator

F. Personal Loans

The writing of checks or cash payments made from program, corporate or petty cash funds to an OAI employee or enrollee for personal use is strictly prohibited. Any fiscal department staff receiving a request will immediately report request to Executive Director.

G. Cash Management

Cash for each program is requested separately according to the funding source guidelines. If excess cash exists, adjustments are made to the Cash Requests or funds repaid to funding source.

1. WIA, CSBG and Weatherization: Funds are requested on a reimbursement basis monthly (or as needed).
2. Head Start: Funds are ordered on-line only after the total amount of checks to be printed is determined. Funds are refunded if not disbursed within 24 hours.
3. HUD (Section 8): Funds are received in advance and the amount is determined by HUD.
4. Shelter Plus: Funds are received in advance based on prior month's expenditures.
5. LIHEAP: Funds are received in advance as specified in the contract.
6. OCDC: Funds are received as rent during the month by apartment site managers or at OAI Central office when rent payments are mailed. NO funds from cash management will be given to the apartments to cover bills during the month without Executive Director approval.

H. Cash Receipts Process

1. The Corporate Services Department will receive all checks for the agency and will do the following:
 - a. Locate the check log summary folder which will be kept in the Corporate Services Directors office. Determine which log receipt summary sheet the item should be reported on. The summary sheets are account specific.
 - b. Record the date check was received.
 - c. Initial of person logging check.
 - d. Source of funds.
 - e. Program that the check or cash is designed to be deposited into.
 - f. Note either cash, check or money order (write down the check or money order on log).
 - g. Amount of check.

Once the above information is completed on the cash receipts summary log sheets, the Corporate Services Department forwards the entire folder to the Fiscal Department. The Fiscal Department staff person receiving the folder will review the log summary sheets comparing the cash, checks, money orders and any

supporting documentation in the folder. If items are correct, the Fiscal staff receiving the check will initial and date the summary log sheet and return the folder to the Corporate Services Department. If any inaccuracies are found both departments will review, correct and initial.

Fiscal staff will stamp each check "FOR DEPOSIT ONLY" using a rubber stamp and write the bank account number on the back of each check under FOR DEPOSIT ONLY. Staff will then prepare deposit slips and put in a bank bag. The Fiscal staff will then notify the Corporate Services Department that the deposits are ready to be taken to the bank. Upon return from the bank, the deposit bag will be returned to the appropriate fiscal staff.

After the Fiscal Staff have made data entries, a trace report number is entered on Debit/Credit Form and a date entered into the appropriate cash journal page.

The date checks are deposited will be written on a debit/credit form by fiscal staff. The debit/credit form is completed, posted and filed by the fiscal staff.

The Corporate Services Department will keep the Cash Receipts Summary Log to record future checks. The cash receipts summary log will be compared to bank statement during bank reconciliation by the person doing this monthly process.

I. Direct Grant Receipts/Deposits

Fiscal staff will compare automatic deposits with cash request submitted to funding source to determine if correct amount has been received. If there are any discrepancies, the Fiscal Director will contact the funding source.

J. Travel

1. **Single Day Travel:** All employees will log in beginning and ending odometer readings from their worksite on their travel sheets giving destination. Mileage to and from residence will not be paid by the agency. Both the employee and supervisor sign the travel sheet after being checked for accuracy. It is then delivered to the Fiscal Department for cost distribution. The mileage reimbursement form is completed and submitted for payment at the end of each month. In the absence of the odometer reading, Fiscal Staff will determine the normal mileage between points of travel from Missouri state map, computer map or past travel records.

Board and Council members will be paid mileage from their homes to where agency business is necessary. Board and Council members will complete a travel voucher form. Travel voucher form contains the date, place, and total miles driven (round trip) to the meeting. Member signs and puts address on form. Corporate Services Director approves Ozark Action Board, and the Head Start Director will approve Policy Council payment and forwards travel vouchers to appropriate staff for cost distribution and processing.

2. **Overnight Travel:** All employees of Ozark Action, Inc. who are required to travel on overnight trips must obtain prior permission. The immediate supervisor must sign an Overnight Travel Form, with seminar verification or agenda attached. The Executive Director must then sign this form prior to travel. When all signatures are received, the employee is authorized to travel and/or receive a

travel advance. Travel advances are only permitted if in excess of \$30.00. Original signatures are required from the employee traveling before payment will be made for an advance or any payment made upon return.

The Executive Director and designated Program Directors will approve all overnight travel submitted by staff requesting advances to the Fiscal Department for processing. The Executive Director, Program Director, or Fiscal Director will indicate which fund will be charged.

Upon return, employee completes Overnight Travel form and attaches motel receipt. Fiscal Staff will then figure the amount due, if any. When employees owe money to the agency due to an overnight travel or cancellation of training when an advance was provided to the employee, the employee has two weeks from the date of return/cancellation to refund dollars owed back to the agency. If the employee has not refunded the agency within this timeframe, the employee, department director, and executive director will be notified by email and the amount due will be deducted from the employee's next payroll check.

Any amount due to an employee will be paid in the next cycle of bills by the fiscal staff for the program that is being charged. If the advance exceeds the amount due, the difference will be paid by the employee (within two weeks of travel) and deposited into the fund originally paid from. Prior to any advance or refund, the Fiscal Director will verify the calculation of figures for accuracy. The Overnight Travel Form is filed under the employee's name in the vendor file by fiscal staff.

3. Reimbursement - All employees will be reimbursed for official authorized travel as follows:

a. The actual cost of lodging, including tax, if paid by the traveler, will be reimbursed and a receipt for such lodging must be provided.

b. A \$36.00 per diem will be paid to the traveler for meals and miscellaneous expenses (\$46.00 per diem for St. Louis, Kansas City and cities outside the State of Missouri). A day is defined as twenty-four hours, 12:00 Midnight to 12:00 Midnight and is divided into four quarters: 12:00 Midnight to 6:00 a.m.; 6:00 a.m. to 12:00 noon; 12:00 Noon to 6:00 p.m.; and 6:00 p.m. to 12:00 Midnight. Payment will be \$9.00 (\$11.50) per quarter and if the time of departure is more than 30 minutes prior to the end of a quarter day or time of return is more than 30 minutes after the beginning of a quarter day, payment will be made as for a quarter day.

c. Meals - As described above, per diem will cover expenses incurred for meals. However, if meals are to be included in the cost of seminar or training registrations, a copy of the registration form explaining what meals are provided must be attached to the appropriate travel voucher (Single Day Travel Reimbursement Form or Over-night Travel Form). Credit for meals will be given at the following rates: Breakfast \$8.50 (\$10.00); lunch \$8.50 (\$12.00); and dinner \$19.00 (\$24.00). Expenses on single-day travel, such as meals, may be approved by the supervisor if a meal is not provided during a meeting or during an out of town work related meeting or event.

d. Transportation Costs - Receipts are required for commercial fare, taxicab fare, auto rentals, parking, etc. Transportation costs that are not work related, i.e., shopping, travel to restaurant, etc. are not reimbursable. Other miscellaneous costs without receipts will be considered on a case-by-case basis. The Department Director and the Executive Director must approve these costs. (Tips for luggage handling where you don't have a choice; metro expenses, etc.)

e. Mileage Reimbursement - When an employee is required to use their own automobile, in-area and out-of-area mileage will be reimbursed at \$.40 cents per mile. Actual odometer readings from home or work site (whichever is shorter) will be required. Traveler's signature on Travel forms certifies that logs were by a licensed driver in an insured vehicle.

K. Staff Payroll

Allocation of staff payroll is as follows: staff responsible for program activities is charged as a direct cost to the appropriate programs based upon the actual hours worked in each program. Wages to supervisory staff of these employees will be based on the allocations submitted by employees during each payroll period and will be calculated at the average percent per program area during that payroll period.

1. Whenever new employees are hired or employees transfer between programs, the Corporate Services Department completes the employee data sheet and enters the information into computer.
2. Payroll is processed bi-weekly unless required to be weekly by Davis-Bacon. Timesheet deadline is Friday at 9:00 a.m. (unless Friday is a holiday and the timesheets will then be due to payroll by 9:00 a.m. on the preceding day) in the Fiscal department, following the end of the pay period, which ends on Saturday. Timesheets received after this deadline will be paid the next pay period.
3. Employees complete their own timesheets entering hours worked, annual, personal and sick leave used.
4. Employee and supervisor both sign timesheet, verifying accuracy
5. Employee or supervisor will forward timesheet to Corporate Services Department. If errors are found, timesheet is returned to supervisor for correction.
6. The Corporate Services Department will enter timesheet into the computer. If annual and sick leave is designated on timesheet, the Annual or Sick Leave used is posted when time sheet is entered. After all timesheets are entered, payroll verification is run. The computer system automatically calculates net pay. Once verification is complete and corrections are entered, all paperwork is given to the fiscal department for completing the payroll process and cutting payroll checks.
7. The fiscal staff completes the process of producing and printing payroll checks.
8. Fiscal staff will create a payroll check acknowledgement page(s) for check distribution.

9. Fiscal staff will then run an Account Detail (ACDT) report and trial balance to compare totals with the payroll register to charge each program for their allocated share of payroll.
10. For staff checks not mailed to their home addresses or direct deposited, supervisors will pick up checks in the Fiscal Department and sign a Payroll Check Acknowledgement Form for checks received. Upon returning to the program department, the supervisor will have staff sign a copy of Payroll Check Acknowledgement Form for receipt of their check. This form copy will be retained by the program department. Staff may request that their checks be direct deposited (electronically deposited) to their personal account by completing a direct deposit form and forwarding to the Corporate Services Department. The Corporate Services Department will then complete a data for this payroll change.
11. The Fiscal Technician will attach a non-negotiable copy of the employee's check or direct deposit letter to their timesheet and then file in the appropriate employee file.
12. Program Directors must submit written request for any anticipated overtime to the Executive Director for prior authorization. If overtime occurs the Executive Director must approve payment and authorize the Fiscal Director to proceed with payment.

NOTE: Enrollee payroll will follow the same basic procedures. The only difference is that with cross-training, the Corporate Services Department or Fiscal Department can process and cut enrollee checks. Enrollees are not eligible for sick leave, personal leave, annual leave, tax sheltered retirement or direct deposit. Enrollee data sheets are completed by case manager and turned in to fiscal by noon Friday of pay period. Enrollee timesheets are due in payroll by Wednesday at 10:00 a.m. following the end of that pay period.

L. Procedure for Reconciling Bank Statements

The Corporate Services Department will sort the bank statements when they are received in the mail and will forward all statements to the Fiscal Director unopened.

The Fiscal Staff will record the date of receipt of the bank statement on the bank reconciliation form. The information that is contained on the bank reconciliation form includes the account name and number, month, date received, name of person reconciling statement, and date reconciled.

The Fiscal Staff will open bank statements for each program account as assigned. The bank statement reconciliation process is computerized.

The Fiscal staff will enter checks that have cleared by check number. As the check is entered, the screen will display the check amount for verification. After all checks have been entered, a post reconciled check report is produced listing all checks that were entered. This removes the checks from the check file that have not cleared the bank. A historical check report is run listing checks that have not cleared the bank. Checks are listed by the check number showing the payee; date of check and the amount of the check. A total is also printed at the end of the report. The amounts of the outstanding checks are entered on the bank reconciliation form.

Deposits are then compared to the cash disbursements/receipts journal to determine if all deposits are accounted for or if deposits are entered into the cash disbursements/receipts journal after the bank has closed its accounting period. Interest deposits are posted to the fund earning the interest. Federal interest reporting requirements are followed for each program.

To determine bank balance: Add any outstanding bank deposits to the ending statement balance and subtract total outstanding checks. Compare balance with balance in cash disbursements/receipts journal. Both balances should agree. If not, repeat the process.

After both balances agree, the cash journal sheet(s), the signed bank reconciliation form and the bank statement are forwarded to the Executive Director for approval and filed in the Fiscal Director's office in account-specific books.

Any outstanding checks nearing the sixty-day limit for honoring checks are brought to the attention of the Fiscal Director. Fiscal Staff are responsible for notifying payees by letter of any check nearing sixty days old asking them to contact Fiscal Department regarding the status of the check. After notice is sent and no response is received, payment is stopped and the appropriate fiscal staff will send out a final letter requesting a response before a check can be reissued.

M. Accounts Payable

The Corporate Services Department opens invoices received by mail or hand delivered. Upon receipt of merchandise ordered with a purchase order, the Corporate Services Department staff attaches the invoice to the purchase order and notes on the purchase order the date merchandise was received and initials. The Corporate Services Department staff will then forward invoices to the Fiscal Staff for payment. Invoices having a purchase order attached have already been signed by the Executive Director and/or Department Directors approving purchase. The Executive Director, Department Directors or designated department staff approve invoices received without a purchase order, for payment.

After invoices have been signed and approved for payment, invoices are forwarded to the Fiscal Staff for payment and forwarded to the Fiscal Director for verification of cost distribution. Fiscal Staff prepares an invoice for payment, which contains:

1. Vendor Name
2. Description of Invoice
3. Date of Invoice
4. Gross amount of invoice
5. Then adds the following information:
 - a. Vendor Number
 - b. Special Check Runs (if applicable)
 - c. Cost Distribution Numbers
 - d. Amount to be charged to specified account number
 - e. Total of all amounts charged to specified funds

Vendor numbers are assigned by Fiscal Staff. The Fiscal Staff enters the assigned vendor number, name of the vendor, address, and Federal I.D. number into computer. The Fiscal staff uses this vendor list in the computer to look up vendor numbers in preparing invoices for payment. The check generation process is done, checks are written and check registers are printed and verified for accuracy. The fiscal staff will then present checks and the debit/credit form to check signers for signatures.

The fiscal staff will stuff checks into envelopes and take to the Corporate Services Department to run through the postage meter and take to the post office prior to 5:00 p.m.

Fiscal Staff will then file the debit/credit form with check register attached, with a Trace Report number noted.

Fiscal staff will then post to the computerized cash journal from Debit and Credit form to track disbursements and cash flow. Fiscal Staff will attach a non-negotiable copy of each check to the invoice and file invoices in the alphabetical vendor file for that program year.

N. General Ledger

Entries to the general ledger for making deposits; accruals; contract amounts; subcontractor transfers; or corrections are made by the fiscal staff through journal entries. A journal entry form is prepared listing the following information:

1. Program Number;
2. Date form filled out and posted;
3. What type of transaction - deposit, correction, etc.
4. Account Number - Obtained from chart of accounts;
5. Amount - amount to be entered into account;
6. Description - description of transaction;
7. Prepared by - person preparing form;
8. Entered by - person entering into computer;
9. Trace report number;

After journal entries are made for a deposit or contract amount, fiscal staff should immediately post in the cash journal from the information on the Debit and Credit form.

Journal entries will be made by fiscal staff and approved by Fiscal Director. Fiscal Staff making journal entries are limited by security level in accounting software.

O. Expenditure Limitations

Ozark Action, Inc. will adhere to all funding source guidelines, budget changes, and agency policies and procedures, etc. The Fiscal Director will monitor all Program Expense Reports monthly.

Prior to calling the Board Meeting to order, the Chairman (or acting Chairman) will review the travel and mileage sheets, timesheets and other related materials concerning the Executive Director as well as financial information concerning agency transactions. Once reviewed, he will sign and approve the forms submitted. The Board Treasurer will also review the financial information concerning agency transactions. Once reviewed and questions answered, the Treasurer will signed and approve the information presented.

OCDC purchases for the apartments will not be allowed by site managers, maintenance or housing staff unless preapproved by either the Housing, Fiscal Director, or Executive Director.

P. Cost Allocation System

Administrative services to programs include, but are not limited to, management supervision, purchasing and procurement, building maintenance, computer support, and accounting, receptionist, and personnel services.

Primary indirect administrative costs also include such non-personnel cost items as office supplies, telephone, postage, building and equipment maintenance and repair, training, travel, insurance, bonding, audit and legal costs. Costs for staffing and non-personnel costs directly attributable to each program are considered as direct costs and charged as such to the program.

Indirect costs are those that cannot be directly attributable to the program, but that are necessary for responsible, efficient program implementation.

Indirect expenses are charged to the Administrative Pool. Indirect costs charged to each specific contract are based on the program staff salary and fringe benefits actually expended each pay period using a rate not to exceed the approved indirect cost rate.

Fee for Service is calculated and charged monthly per contract agreements.

Specific methods for internal billing are described as follows.

Q. Rent

Expenses used to calculate price per square foot are depreciation of OAI buildings and equipment, maintenance of buildings and grounds, insurance, utilities, and phone service. These expenses are for a one-year period. Expenses are recalculated at the end of each month.

Each program's direct space is divided by total direct space to determine program's percent of space utilization.

Program space percentage is multiplied by total costs to determine cost per program. Programs are invoiced at the end of the month. If program space changes occur during the year due to programs moving to different locations within the building, rent is recalculated according to new space occupied.

The Fiscal Staff will prepare a rent invoice and submit to the director of each program for review and approval by signature. The director of each program will return the rent invoice to the fiscal staff for payment.

R. Mail Process

The Corporate Services Department will be responsible for sorting and distributing unopened mail to departments. At the end of each workday the Corporate Services Department will process mail through the postage meter and ensure mail is taken to the post office prior to 5:00 p.m. daily.

1. Postage

All mail is processed through the postage meter. Each program account is assigned a postage account code, which is entered into the postage meter by the Corporate Services Department. Postage account codes will be added or deleted due to new programs or termination of programs. This is only done after being approved by the Fiscal Director, the Corporate Services Director and the Executive Director.

Individual program account mailboxes are located in the mailroom. The Corporate Services Department will process mail daily by entering the correct program code into the postage meter prior to processing mail. At the end of the month, the Corporate Services Department will obtain from the postage meter an account list showing the program account code, pieces of mail, and amount of postage for each program account processed. These monthly totals are cleared out of the postage machine and program account totals are zeroed out.

Each month, from this account listing, the Corporate Services Department will prepare a postage invoice and attach the postage tape which is forwarded to Fiscal Technician for invoicing to program directors for approval and payment.

2. Postage Meter Usage

A usage fee for the postage meter has been calculated using depreciation and maintenance contract cost for one year. These costs are recalculated on a yearly basis at the end of each OAI fiscal year (June 30). Total expenses are divided by the number of pieces of mail processed through the meter in a year giving cost per item processed. Each program is charged a usage fee based upon the number of pieces of mail processed monthly. Postage meter usage costs are included on the postage invoice.

3. Requests for Postage Meter Funds

The Corporate Services Department will be responsible for monitoring the balance of postage in the meter periodically. One week prior to needing more postage, the Corporate Services Department will present an invoice requesting a check to purchase postage for the meter. The invoice will go to the Executive Director for approval. Once approved, the Corporate Services Department will forward the approved invoice to Fiscal Technician for payment of postage out of the OAI Corporate Fund. Fiscal Technician will attach the check to the invoice and obtain two authorized check signatures. The fiscal staff will mail check with the postage deposit stub. The Corporate Services Department will be responsible for drawing down on postage as needed.

S. Telephone Bills

1. Regular telephone service is included in the rent.

2. Fax Charges

Telephone faxes are logged by staff listing the date of the call, the number called and program to be charged. These logs are collected monthly by the Fiscal Staff and reconciled with telephone invoice.

The Fiscal Staff prepares a list of all calls by program to ensure accuracy and balances with the telephone invoice. This invoice is submitted to the Fiscal Technician who then forwards the telephone invoice to Executive Director for approval. The fiscal technician will prepare invoices for programs from the telephone invoice and distributes to each program for payment. Invoicing is done monthly.

3. Long Distance Calls

Upon placing a long distance call, the person placing the call enters a numeric code that has been assigned to them by the Corporate Services Director. Upon receipt of the monthly telephone invoice, calls are listed by code number allowing Fiscal Technician to invoice programs according to code numbers. Invoices are approved by the director of each program and returned to Fiscal staff for reimbursement to OAI Corporate Account. Invoicing is done monthly.

T. Copy Machine and Copy Machine Maintenance

Individual program codes are programmed into the copy machine by the Corporate Services Department when programs are to be added or deleted. The Executive Director must pre-approve these additions or deletions.

Copy maintenance charges are charged in accordance with contract between OAI and IKON Office Products, Inc.

Each month, the Corporate Services Department will obtain an account listing of the program codes and the number of copies made on each program code from each of the machines that require a reading. This information will then be forwarded to the Fiscal Director. The Fiscal Director or Fiscal Technician will then prepare program invoices for the copy machine and copy machine maintenance charges. The Fiscal Director will submit program invoices to the director of each program for approval by signature. Directors return approved invoices to fiscal staff for payment.

Copy machine cost is the expense of supplies plus depreciation, if any. This cost is figured annually and divided by the total copies made. The Fiscal Staff prepares copy machine cost invoice for programs and presents to director of each program for approval. Program Directors return properly signed invoices to fiscal staff for payment from program funds to the OAI Corporate Account.

U. Program Income

Ozark Action, Inc. usually derives no program income from Contracts/Grant funds. Should program income be derived, it will be utilized within the Contracts/Grant guidelines for which it was earned.

V. Stand-In Costs

Ozark Action, Inc. will take strong management precautions to avoid disallowed costs. Should disallowed costs be incurred, these will be required to be paid by the sub-contractor, which incurred them through unrestricted funds. Should OAI itself incur disallowed costs, these will be paid through unrestricted funds.

Stand-in costs will only be used to replace disallowed costs if these costs were:

1. Reported as uncharged program costs under the same title, cost category and in the same year in which the disallowed costs were incurred; and
2. Incurred in compliance with laws, regulations and contractual provisions governing Grants/Contract.

W. Financial Monitoring by Department/Program

During the yearly monitoring, the areas that are specifically reviewed in testing of internal accounting and administrative controls are:

1. Tracing report to books.
2. Reviewing trial balance and bank reconciliations.
3. Reviewing petty cash management, if funded by Program Funds.
4. Computes excess cash (if advance funding given).
5. Assures FDIC/FSLIC coverage and collateral security are adequate.
6. Reviews cash receipts procedures.

7. Reviews purchasing and procurement procedures and inventory records in compliance with OMB Circulars and funding source guidelines.
8. Determines adequacy of bonding.
9. Reviews internal control and separation of duties.
10. Determines if program income exists and is being accounted for and reported in accordance with applicable standards.
11. Reviews payroll and cash disbursements.
12. Reviews accounts payable and cost allocation system.
13. Verifies staffs are following the Guide for Determining Costs Applicable to Grants/contracts Procurement System Guidelines.
14. Reviews all contracts.
15. Regularly examines expenditures by testing transactions against the cost categories and cost limitations specified in the Grants/contracts applicable regulations.
16. Certifies the procurement transactions and documentation for compliance with the Procurement System Guidelines.
17. Determines if stand-in costs exist and are being accounted for and reported in accordance with applicable requirements.

Each of these areas is discussed in detail with the persons directly responsible for performance of the duties in these areas. Written results of monitoring visits are provided Ozark Action (usually within 15 days of the visit) and are reviewed, along with related corrective action plans. The Governing Board will be advised of the Monitoring Outcomes during scheduled Board meetings.

Corrective action is verified by the Monitoring Entity itself; within 30 days of corrective action plan and subsequent monitoring will follow-up on corrective action plans.

Each program may send its own monitor at any time by calling ahead to schedule the time required.

X. Fiscal Auditing

Ozark Action, Inc. undergoes an independent single agency wide audit annually, conducted in accordance with the provision of OMB Super Circular. The OMB Super Circular found at 2 CFR 200 replaces prior guidance in OMB Circulars A-21, A-50, A-87, A-89, A-102, A-110, A-122 and A-133. Federal Single Audit requirements are now found in Subpart F of OMB Super Circular. Upon receipt of the audit report the Executive Director will forward a copy of the audit and Data Collection Form SF-SAC to Funding Source. Should questioned costs related to Grants/contracts be identified in the report, these will be negotiated with Funding Source by the Executive Director. Should these questioned costs be concluded to be disallowed, these costs will be repaid to the Funding Source, using unrestricted funds held by the Corporation.

Y. Personal Faxes/Copies/Long Distance Charges

Employees of the agency may use the agency equipment on a reimbursement basis as follows:

- For local and toll free faxes there will be no charge, unless there is a printed confirmation page. If this occurs, there will be a \$.10 charge for this page.
- All outgoing long distance faxes will be a \$1.00 per page.
- All incoming personal faxes will be \$.10 per page.
- Copies \$.10 per page.
- Long Distance Charges/Collect Calls are not allowed except in an extreme emergency in which the program director must approve that the employee could

use the agency long distance. The employee must write down the date, phone number and time of call. The employee must have their director initial approval of this call and this information would be given to the fiscal department. The amount of the charge for this type of call will be based on what the agency was charged for the call.

Employees must immediately log any faxes in the fax room or write down how many pages or copies on the day such event occurred. They must then give this information to the Corporate Services Department along with the amount owed for such occurrence. For long distance charges, the fiscal department staff will notify the employee when the phone bill is received for payment of any personal calls based on the information that was provided concerning the use of the agency long distance service. Once the employee is notified of the amount due it must be paid immediately to the Corporate Services Department who will follow the Cash Receipts Process that was described in Section II. 2. H.

III. Property Management (Ozark Community Development Specific)

A. Financial Policies

1. Receipts

All funds received will be recorded in the tenant files immediately. The Site Manager or the Property Manager will deposit all funds received into the designated account the day of receipt. A record of the day's transactions will be forwarded to Ozarks Community Development Corporation (OCDC) at the end of business for the day. Ozark Action, Inc., as Fiscal Agent for OCDC, will enter all transactions into their detailed fund accounting system. Designated fund numbers will keep all computer records separate for each rental property.

2. Disbursements

The Housing Director must approve invoices prior to payment by the Fiscal Agent. Expenses must have approval by the Owner prior to obligation of the funds. The Site Manager will forward invoices to the Housing Director for approval. All properly signed invoices received by the end of the business day on Friday will be paid the week. The Fiscal Agent will keep all paid invoices, along with a non-negotiable copy of the checks issued.

3. Petty Cash

Each rental property will have \$50.00 in petty cash to cover immediate needs:

- Under \$20.00
- Over \$20.00 requiring immediate payment.

Site Manager must keep receipts for all disbursements as they occur. Both Site Manager and Maintenance staff will verify receipts and cash on hand total \$50.00. The Site Manager will forward receipts and petty cash reconciliation form to the Property Manager for approval. The Property Manager will in turn deliver the approved documents to the Fiscal Agent for reimbursement from the designated account. Reimbursement request should be submitted by Friday of the 3rd week of every month.

4. Payroll

The Fiscal Agent will process payroll. All deductions and reporting (including W-2's) will be handled by the Fiscal Agent. All apartment staff must follow the deadlines

outlined for payroll. Checks or Direct Deposit slips will be issued and mailed by Friday following the end of the pay period.

5. Accounts Receivable

Tenants will be given 30 days after move out to pay any and all outstanding charges. All amounts due from previous tenants will be the responsibility of OCDC for collection after 30 days. All uncollected amounts will be written off as bad debt. Any funds collected after they have been written off will be posted to reduce the bad debt expense.

B. Housing Development Administrative Policies

As Fiscal Agent for Ozarks Community Development Corporation, Ozark Action, Inc. will use a detailed fund accounting system. We will use one bank account for each property. At no time will the balance in a property account be allowed to fall below the balance of the Security Deposit line. Should accounts payable exceed the cash available (excluding Security Deposits); funds will be moved from an unrestricted account and posted as a loan to the property account. (See Attached example)

C. Fiscal Agent Agreement

See attached Agreement.

FISCAL AGENT AGREEMENT

THIS AGREEMENT IS MADE AS OF THE FIRST DAY OF JULY EACH YEAR BETWEEN OZARKS COMMUNITY DEVELOPMENT CORPORATION (OCDC) AND OZARK ACTION, INC (OAI).

OCDC APPOINTS OAI AS FISCAL AGENT TO RECEIVE, MANAGE AND DISBURSE ALL FUNDS. OAI ACCEPTS THE FINANCIAL RESPONSIBILITY OF USING DUE DILIGENCE IN THE RECEIPT, MANAGEMENT AND DISBURSEMENT OF ALL OCDC FUNDS.

THIS AGREEMENT SHALL BE IN EFFECT FOR A PERIOD OF ONE (1) YEAR, BEGINNING ON THE 1ST DAY OF JULY 2017 AND ENDING ON THE 30TH DAY OF JUNE, 2018 AND IS THEREAFTER AUTOMATICALLY RENEWABLE FOR SUCCESSIVE ONE-YEAR TERMS. THIS AGREEMENT MAY BE CANCELLED BY EITHER PARTY GIVING WRITTEN NOTICE TO THE OTHER 60 DAYS PRIOR TO THE DATE OF EXPIRATION.

OCDC BOARD CHAIR

DATE

OAI BOARD CHAIR

DATE

DIRECT DEPOSIT AUTHORIZATION FORM

I hereby authorize Ozark Action, Inc. to initiate entries to my checking/savings account(s) at the financial institution(s) listed below. This authority will remain in effect until the company is notified by me in writing to cancel it in such time as to afford Ozark Action and the financial institution(s) listed below a reasonable opportunity to act upon it. The deadline for submitting this authorization will be Noon, the Friday before the next payroll disbursement. If submitted after that time, the authorization will be delayed for one complete pay period. If you do not wish to participate in this service, please indicate below; otherwise, complete all necessary bank information. Along with the bank information entered below **attach a check copy or a voided check to this form**; for savings accounts, attach a **SAVINGS** deposit slip.

Note: Any deposit errors must be returned to Ozark Action, Inc. within **24 hours** of discovery. Any funds not returned to Ozark Action, Inc. will be deducted from subsequent payments.

Employee Name

Social Security Number

_____ At this time, I do not wish to participate in this service. (Please sign below.)

<i>Account #1</i>	
_____ Name of Financial Institution	
_____ Routing Number	_____ Account Number
_____ Amount/Percent to be Deposited*	
*Leave blank if depositing to one account. If depositing to more than one account the amount cannot exceed the total of the employee's check or the percent must equal 100.	

<i>Account #2</i>	
_____ Name of Financial Institution	
_____ Routing Number	_____ Account Number
_____ Amount/Percent to be Deposited*	
*Leave blank if depositing to one account. If depositing to more than one account the amount cannot exceed the total of the employee's check or the percent must equal 100.	

Please sign this authorization and return it to the Corporate Services Director as soon as possible.

Signature

Date

VENDOR _____

OZARK ACTION, INC.
710 EAST MAIN
WEST PLAINS, MO 65775
"AN EQUAL OPPORTUNITY EMPLOYER"
OVER-NIGHT CLAIM FOR TRANSPORTATION AND PER DIEM

NAME OF TRAVELER _____

PROGRAM _____

DATE	DEPARTURE		POINTS OF TRAVEL TO	ARRIVAL	
	HOUR	FROM		DATE	HOUR

What is the purpose of this trip? _____

Are you the driver of this trip? Yes No
 Are you driving a company vehicle? Yes No

Are you requesting a travel advance? Yes No

PLEASE ATTACH MEETING AGENDA

Please sign here before submitting this claim to be approved: By signing this form, I understand and agree that I will have two weeks from the date of return or date of cancellation of the training for the purpose of this trip to refund the agency any monies due. If I do not refund the agency within this timeframe, I understand that I will be notified by email along with the department director, and executive director that any refund due the agency will be deducted from my next payroll check.

EMPLOYEE SIGNATURE: _____ DATE: _____

SUPERVISOR SIGNATURE: _____ DATE: _____

PRIOR APPROVAL: _____ DATE: _____

FOR ACCOUNTING DEPARTMENT USE ONLY TRANSPORTATION (ATTACH ALL RECEIPTS)

Travel Advance \$ _____

_____ days @ _____
 Total per diem: \$ _____
 Meals provided: _____

Meals Provided Odometer Reading:
 Breakfast: _____ Beginning: 0
 Lunch: _____ Ending: 0
 Dinner: _____
 Total Miles: _____ @ .40 = \$ _____ 0.00

Room Cost (attach bill): _____

Total Transportation: \$ _____

Air: _____

Rail: _____

Bus: _____

Auto: _____

Parking: _____ Other Costs/ describe below: _____

ALL MILES WERE USING VALID DRIVERS
LICENSE IN AN INSURED VEHICLE.

Explain any additional mileage between points of travel.

Passenger List: _____

Roommate Name: _____

Total Misc. Expense \$ _____

Total \$ _____

Total Advance Drawn \$ _____

Total Amount Due/Refund \$ _____

REMARKS: _____

***** MUST ATTACH MEETING AGENDA *****

Meeting times: _____ to _____

See attached email & agenda _____ to _____

_____ to _____

Personal time during travel to and from meeting location

CAN NOT increase per diem.

I certify that the amounts claimed and attached are correct to the best of my knowledge.

DATE _____ ACCOUNTING SIGNATURE _____

DATE _____ TRAVELER'S SIGNATURE _____

Separation of Duties

	LOG RECEIPTS	CHECKS	DEPOSITS	RECONCILE
Amy Foster		WX HUD HDC APARTMENTS	Prepare deposits and JE for: WIA PAYROLL HUD CORP HDC OTHER WX HEADSTART APARTMENTS	
Kathy Hickson		Workforce Payroll CORP OTHER HEAD START		
CORPORATE SERVICE STAFF	ALL RECEIPTS Backup-Fiscal Staff: Amy Foster or Lisa Roark	Workforce		Back Up for Bank Statements
Lisa Roark		Workforce	Backup for posting JE for Dailey deposits: WIA PAYROLL HUD CORP HDC OTHER WX HEADSTART APARTMENTS	ALL BANK STATEMENTS

OZARK ACTION, INC.
710 E. Main St.
WEST PLAINS, MO 65775
PHONE: (417) 256-6147
FAX: (417) 256-0333

LOST OR STOLEN CHECKS

CHECK NUMBER: _____
CHECK AMOUNT: _____
DATE CHECK WRITTEN: _____
PAYEE: _____

THE CHECK REFERENCED ABOVE HAS NOT BEEN CASHED BY THE PAYEE BECAUSE:

- _____ IT WAS NEVER RECEIVED
- _____ IT WAS LOST BY THE UNDERSIGNED
- _____ IT WAS ACCIDENTALLY DESTROYED BY THE UNDERSIGNED

IF I LOCATE THIS CHECK, I WILL RETURN IT TO OZARK ACTION, INC.

PLEASE REPLACE THIS CHECK WITH THE UNDERSTANDING THAT IF I LOCATE AND TRY TO CASH THE ORIGINAL CHECK; I WILL BE SUBJECT TO PROSECUTION.

PAYEE SIGNATURE

DATE

Please verify your mailing address below:

PHONE NUMBER

DEBIT/CREDIT FORM

DATE: _____

BANK ACCOUNT: _____

FUND#: _____

DEPOSIT AMOUNT: _____

SOURCE: _____

CHECK: _____

DISBURSEMENT AMOUNT: _____

CHECK: _____

POSTED TO COMPUTER

YES _____ NO _____

BATCH # _____

CM _____

WHO GETS WHAT INVOICES?

Invoices should be signed and coded (if applicable) before being given to the following accounting staff for payment:

		Program Director
Amy Foster	HUD invoices	Terry
	WX invoices	Terry
	Housing Development invoices	Terry
	Apartment invoices	Terry
Kathy Hickson	Head Start	Kathleen
	CSBG	Angie
	ECIP	Angie
	Misc small programs	Angie
	Admin Pool	Bryan
	Fee for Service	Bryan/Terry
	Workforce (Invoices)	Scott
Sheryl Roberts	Payroll (Timesheets)	All Supervisors
Lisa Roark	Corp invoices	Bryan
	Payroll related invoices	Sheryl/Bryan
	Workforce (Timesheets)	Lisa or Ruthie

NOTE:

Amy, Kathy, and Lisa are the ones actually paying these invoices. Lisa pays invoices when assisting staff or during their absence.

Head Start invoices are coded before they are brought down to the fiscal department.

If any additional assistance is needed in coding, the fiscal staff will assist.

The fiscal director will be coding Corp invoices and giving them to one of the staff for payment.

DEADLINES

1) PAYROLL

STAFF CHANGES (DATAS)
TO PERSONNEL

4:30 P.M. THURSDAY

TIMESHEETS

ALL STAFF TIMESHEETS

9:00 A.M. FRIDAY

Enrollee Timesheets

10:30 A.M. WEDNESDAY

**PLEASE FAX DATA &/OR TIMEHEETS TO MEET DEADLINES - CHECKS
WILL BE RELEASED UPON RECEIPT OF ORIGINALS**

*****TIMESHEETS TURNED INTO PAYROLL AFTER 9:00 A.M. ON FRIDAY
WILL BE PAID IN THE NEXT PAY CYCLE.**

INVOICE DEADLINES

2) ACCOUNTS PAYABLE

INVOICES TO ACCOUNTING
WX

9:00 A.M. TUESDAY

HDC(AMERICAN DREAMS,
MTN VIEW & HARTVILLE)

4:30P.M. TUESDAY

OCDL - APARTMENTS

4:30P.M. FRIDAY

HEAD START

4:30 P.M. TUESDAY

HUD

5:30 P.M. WEDNESDAY

WORKFORCE

10:30 A.M. WEDNESDAY

CSBG/ECIP/ADMIN POOL ETC

Tuesday Release

4:30 P.M. FRIDAY

Thursday Release

4:30 P.M. TUESDAY

**3) FRIDAY HOLIDAYS WILL CHANGE MONDAY DEADLINES
TO 9:00 AM ON THURSDAY**

WHEN ARE CHECKS RELEASED?

Each department has its own deadline for turning invoices into accounting.

After checks are processed, they will normally be released as follows:

CORP	Mailed or Released	Thursday	3:30 P.M.
			11:30
	Released to Supervisor	Thursday	A.M.
Payroll	Mailed	Thursday	3:30 P.M.
WX	Released or Mailed	Tuesday	3:30 P.M.
HDC (Am Dreams, MV, Hartville)	Released or Mailed	Wednesday	3:30 P.M.
HUD	Released or Mailed	Thursday	3:30 P.M.
Workforce	Released or Mailed	Thursday	3:30 P.M.
Head Start	Released or Mailed	Wednesday	3:30 P.M.
Apartments	Released or Mailed	Monday	3:30 P.M.
CSBG/ECIP/ADMIN	Released or Mailed	Tuesday and/or Thursday	3:30 P.M.

Miscellaneous Programs will be paid based on the department for which they are in and deadlines will be assigned when programs are established.

Checks to employees working in the Central Office will be released to their department, unless other instructions are stated on the invoice. All other checks will be mailed unless other instructions are stated on the invoice.

If written notice is received before 12:00 noon on Wednesday, a payroll check normally mailed can be held for pickup. Written notice is required to allow a spouse or specified individual to sign for an employee's check.

If some problem arises causing a delay, the department involved will be notified of a new release date and time.

THANK YOU FOR YOUR COOPERATION!

BANK ACCOUNTS

ACCT TYPE	AUTHORIZED SIGNERS
<p>1 Checking <u>PAYROLL</u> <u>GENERAL FUND</u></p>	<p>LANA STUART (Mon-Fri) CLAUDIA RYAN (Mon - Thurs) KARLENE CARSON (Mon - Thurs) ANGIE BERRY (Mon - Thurs) KAY EDING LISA VIGDAL VICKY CALLAHAN CINDY COWENS TERRY SANDERS SHEILA SMITH (Mon - Thurs) MOLLY THOMPSON HEATHER SMITH CHRIS JOHNSON</p>
<p><u>WORK CONNECTION</u> <u>CSBG/ECIP</u></p>	<p>LANA STUART (Mon-Fri) CLAUDIA RYAN (Mon - Thurs) KARLENE CARSON (Mon - Thurs) TERRY SANDERS SHEILA SMITH (Mon - Thurs) MOLLY THOMPSON HEATHER SMITH CHRIS JOHNSON</p>
<p><u>HEAD START</u></p>	<p>ANGIE BERRY (Mon - Thurs) KAY EDING LISA VIGDAL VICKY CALLAHAN CINDY COWENS TERRY SANDERS SHEILA SMITH (Mon - Thurs) CHRIS JOHNSON HEATHER SMITH MOLLY THOMPSON</p>
<p><u>HOUSING DEVELOPMENT</u> <u>HOUSING</u> <u>WSA/WX</u> <u>LICKING APARTMENTS</u> <u>WEST PLAINS APARTMENTS</u> <u>AVA APARTMENTS</u> <u>THAYER APARTMENTS</u></p>	<p>LANA STUART (Mon-Fri) CLAUDIA RYAN (Mon - Thurs) KARLENE CARSON (Mon - Thurs) ANGIE BERRY (Mon - Thurs) KAY EDING LISA VIGDAL VICKY CALLAHAN CINDY COWENS CHRIS JOHNSON HEATHER SMITH</p>
<p>2 Checking <u>RENTAL INCOME</u> <u>(at Town & Country Bk) AVA</u> <u>(at Town & Country Bk) LICKING</u> <u>(at Howell County Bk) THAYER</u></p>	<p>LANA STUART (Mon-Fri) KARLENE CARSON ANGIE BERRY VICKY CALLAHAN KAY EDING LISA VIGDAL</p>

3	WP - SECURITY DEPOSITS Reserves AVA - SECURITY DEPOSITS THAYER - SECURITY DEPOSITS LICKING - SECURITY DEPOSITS LICKING - TAX & INSURANCE LICKING - RENTAL ASSISTANCE PROG	sv sv sv sv sv	BRYAN ADCOCK LISA ROARK TERRY SANDERS **ONLINE TRANSFER BY: LISA ROARK BRYAN ADCOCK
	LICKING - RESTRICTED RESERVES	ck	RURAL DEV & 1 OF LIST BELOW: KARLENE CARSON ANGIE BERRY VICKY CALLAHAN
4	CASH MANAGEMENT		**ONLINE TRANSFERS BY: BRYAN ADCOCK LISA ROARK KATHY HICKSON
5	RESTRICTED ANNUAL LEAVE		BRYAN ADCOCK LISA ROARK
6	COKE FUND		BRYAN ADCOCK LISA ROARK SHERYL ROBERTS RUTHIE LEE
7	OAI CAT		LANA STUART AMY FOSTER HEATHER SMITH

** ONLINE transfers can only be made from one OAI account to another OAI accounts.

revised 7/19/2011

revised 7/1/2012

revised 3/26/2013

revised 7/23/2013

revised 3/25/2014

revised 3/12/2015

revised 4/25/2016

revised 5/3/2017