

Report On

“A study on the vendor payment activities and procedure system of Save the Children”

By

Md. Mohtasim Hussain

ID: 17104049

An internship report submitted to the BRAC Business School in partial fulfillment of the requirements for the degree of Bachelor of Business Administration

BRAC Business School

BRAC University

November, 2021

2021, BRAC University

All rights reserved.

Internship Report on “A study on the vendor payment activities and procedure system of Save the Children”

Submitted to

Mr. Mahmudul Haq
Associate Professor
BRAC Business School
BRAC University

Submitted by

Md. Mohtasim Hussain
ID- 17104049
BRAC Business School
BRAC University

Date of submission: 7th November, 2021



Save the Children

**“A study on the vendor payment activities and
procedure system of Save the Children”**

Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

Student's Full Name & Signature:

Md. Mohtasim Hussain
ID: 17104049

Supervisor's Full Name & Signature:

Mr. Mahmudul Haq
Associate Professor, BRAC Business School
BRAC University

Letter of Transmittal

Mr. Mahmudul Haq
Associate Professor
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission of Internship Report for course BUS400

Dear Sir,

With due respect, this is to inform you that I have prepared my internship report on the Save the Children in Bangladesh that you have assigned me to work for the course BUS400 under your direct supervision. I have tried my level best to prepare this report based on my personal learning and findings along with my experiences.

My internship program is of three months of which I have completed around two months till date. During my internship period I have gathered a lot experience and developed my skills and knowledge. It has enhanced my networking skills which is very helpful for my career growth in a good place. Working in this organization helps me to enhance my multitasking skills without any lacking in the work. All of my learnings and knowledge of my internship period is prepared in my report abiding by the rules and regulation of BRAC University. This is my humble request to you to accept my internship report.

Sincerely yours,

Md. Mohtasim Hussain

ID – 17104049

BRAC Business School

BRAC University

Date: 7th November. 2021

Non-Disclosure Agreement

[This page is for Non-Disclosure Agreement between the Company and The Student]

This agreement is made and entered into by and between Save The Children in Bangladesh and the undersigned student at BRAC University

Acknowledgement

To begin with, I want to thank Almighty Allah for his blessings on me to do so and to give me a chance to work with one the world's finest Non-Profit organizations. Secondly, I would like to express my sincere gratitude to my academic supervisor for his valuable guidance, **Mr. Mahmudul Haq Sir**, Assistant Professor, BRAC Business School, BRAC University who has helped me to successfully complete this report. I am grateful to him very much.

I want to thank all the officials of Save the Children Bangladesh who were involved in preparing this report. I would specially thank the Senior Officer – Payables of Treasury & Payables, Bithi Gorreti Costa, for helping me with her insights into the subject and supporting me and spending time behind this project apart from my regular work. I also wish to express my appreciation to Mohammed Hemaetul Islam who is the Manager of Treasury & Payables department at Save the Children for the expansion of his support and the sharing of his knowledge of the topic. Moreover, I would like the thank to all my colleagues especially the whole Treasury & Payables teams for helping me to create this report. I would like to express my gratitude to all the people who were involved both directly and indirectly in the preparation of this report and I apologize to the people whose names that I have not mentioned and their contribution is highly appreciated by me. Last but not the least I would like to thank BRAC university for making the Internship Program as a part of BBA graduation which helps me to gather experience regarding practical work life in an organization before starting my professional life.

Executive Summary

Vendor Payment is an important aspect of finance department. In every organization they have their own selected suppliers to provide them necessary things they need. Every has different procedure and activities in terms of providing payment to the vendors. Like this different NGO's follow different procedures. Save The Children in Bangladesh is a globally active non-government and non-profit organization which works for the development of the country and for emergency response programs. The organization is working for the welfare of our country and it is getting results for the country. The organization collects funds from the institutional donor and individual or corporate donor and utilizes them in a proper way to run programs in our country. They need a lot of vendors in order to execute their projects and for this they have different procedure to provide payment to their vendors. These procedures are explained in a detailed way in this report.

This paper presents a detailed overview of the Vendor Payment procedure and activities of NGO and its broad applications. Furthermore, it will help to identify the potential impact of Vendor Payment and its procedure and activities of an NGO in Bangladesh.

Keywords: Vendor Payment Finance; Vendor Payment procedure and activities; Vendor Payment in NGO; Treasury & Payables.

Table of Contents

Chapter	Table of Content	Page
	Declaration	01
	Letter of Transmittal	02
	Non-Disclosure Agreement	03
	Acknowledgement	04
	Executive Summary	05
	Table of Contents	06-07
Chapter 1	Overview of the Internship	08-13
	1.1 Student Information	08
	1.2 Internship Information	08
	1.3 Internship Company Supervisor’s Information	09
	1.4 Job Description	09-11
	1.5 Students Contribution to the Company	11-12
	1.6 Benefits to the Student	12
	1.7 Problems/Difficulties	12-13
	1.8 Recommendations for future internships	13
Chapter 2	Organization Part	14-27
	2.1 Introduction	14-15
	2.2 History	15-16
	2.3 Vision and Mission for the future	16
	2.4 Values of Save The Children	17

	2.5 Company Organogram	18
	2.6 Activities	19-27
Chapter 3	Extensive research on Vendor payment procedure and activities	28-71
	3.1 Origin of the report	28
	3.2 Reports Importance	29
	3.3 Objective of the Report	29-30
	3.4 Methodology	30-31
	Findings and Analysis	
	3.5 Regional Finance Structure	32-35
	3.6 Fund Generation	35
	3.7 Treasury & Payables Unit	36
	3.8 Vendors Information and Payment Procedure	37-54
	3.9 Expenditure Reports	54-57
	3.10 Petty Cash Information and Payment Procedure	58-64
	3.11 Internal Staff Bank Payment and Procedure	64-68
	3.12 Findings and Observation	68-69
	3.13 Recommendations	70-71
	3.14 Conclusion	71

Chapter 1


Overview of the Internship

1.1 Student Information

Name	Md. Mohtasim Hussain
Student ID	17104049
Program	Bachelor of Business Administration
Major/Specialization	Major in Accounting, Minor in Computer Information Management

1.2 Internship Information

Company Information

Period	July 2021 – October 2021
Company Name	Save The Children
Logo	 Save the Children
Department	Finance
Address	House No. CWN (A) 35, Road No. 43 Gulshan – 2, Dhaka -1212

1.3 Internship Company Supervisor’s Information

Name	Bithi Gorreti Costa
Position	Senior Officer – Payables
Email	Bithi.costa@savethechildren.org

1.4 Job description

As I have worked in the Treasury & Payables team, I learned about all the payment procedures and activities. I have worked in every step of the payment processes. In doing so I have incorporated few things which includes:

Power payment: Power Payment is the main payment software that is used in the organization which executes all the payment activities from the beginning to the end. The employees who are engaged with financial management of Save The Children in Bangladesh has their own Id’s in this software. A vendor’s payment request, approval, supporting documents are gathered in this software and processed. The vendor payment request gets transferred from On Desk platform to this software. After that one of the employees of Treasury & Payables unit receives the payment request in Power Payment. When multiple requests are submitted one of the employees of the unit divides it to all of the employees of the Treasury & Payables unit. As an intern, I had access to this software. I have reviewed vouchers in order to check that all the information is correct and all the required sectors are fulfilled. Moreover, I have checked different reports from here and prepared them.

Generating reports for various user: I have assisted in making the reports for various users. For example, voucher report, TAX report, VAT report, coupon report etc. all the reports are made to show the financial updates. I have done reports monthly as well as weekly. At the month closing they have to submit reports of all these.

Supporting documents checking: When a payment request comes in power payment software, it comes with supporting documents attached. These documents are needed to be checked as per company policy. They have document checklist and according to that different category of vendors require different supporting documents. As an intern I had to check and review all that supporting documents to see if the vendors have given all the required supporting documents or not. If they have given all the necessary documents then the request is sent for approval and if they don't provide all the documents then they are requested to provide the necessary documents or the request gets rejected.

Reviewing and checking the vouchers: It is an important aspect to complete the payment. Vouchers are the document where information of the vendors product or service, issue date, approvals from the hierarchy's, tracking number etc. are mentioned. As an intern, I have checked bill vouchers to check if proper transaction has been done and if there is any mistake in the calculation as well as I have checked if all the information is there and they are approved or not.

Voucher coupon: Save The Children in Bangladesh provide coupon to the vendors. This coupon stands for recording of the exempted VAT for the USAID projects. As an intern, I have learnt how to prepare voucher coupon. I have created voucher coupons for vendors where I have calculated the VAT amount and given all the necessary information needed in the coupon.

Entry transactions in the template: All the transaction of the month is recorded in excel spreadsheet. They have so many reports for different purposes. I have entered the transaction and all the necessary information that are needed in the spreadsheet. These transactions recording requires double checking of voucher tracking number, account code, COB number, cost center, analysis number, DEA code and SOF code.

Documentation: SCI has a policy of retaining transaction records for up to 5 years after the transaction has occurred. It's also crucial for future auditing purposes. Vouchers must be filed according to their serial numbers in order to do this. I had to file all of the vouchers throughout the last three months.

Vat & Tax calculation: Vat and taxes should be calculated for each bill in accordance with the VAT & TAX policy and government. VAT & TAX should be correctly computed and subtracted from the bill payment. As an intern, I have assisted in calculating VAT & TAX and in checking.

VAT & TAX certificate: VAT & TAX certificate needs to be delivered within three days of the issue date as per company policy. It is an important document that needs to be delivered within time. As an intern, I have checked and assisted in preparing the VAT & TAX certificate. I had to check the certificate that all the information is correct and write the BIN/TIN/VAT reg no of the vendors.

1.5 Students Contribution to Company

Internship program is the understanding and learning process for the undergraduate students before moving to the corporate world. It gives a chance to learn about the corporate environment before graduation. Save The Children allowed me to contribute in the Treasury & Payables department's vendor payment system

of the finance sector. I learned a lot of things during my internship period there about vendor payments procedure and activities. During my three months long internship period I have assisted in the followings:

- Assisted in processing and reviewing vendor billing
- Assisted in preparing and reviewing vouchers
- Assisted in calculating VAT & TAX
- Assisted in documentation
- Assisted in preparing VAT coupon
- Assisted in preparing reports for various users

1.6 Benefits to the Student

Internship program helps a student to learn about corporate environment in many ways that they cannot learn from theoretical knowledge. It helps them to gain raw practical knowledge and provides practical idea of corporate world. The benefits a student gets are given below:

- Developing professional network
- Learn about industry and market during the internship
- Develop professional basic soft skills
- Increases the portfolio in the job market for fresh graduates

1.7 Problems/difficulties

Working in Save The Children is an excellent opportunity for me as it is one of the leading NGO in Bangladesh. Despite getting help internally and externally from Save The Children in Bangladesh there were some limitations for preparing the report. The limitations are as following:

- As the internship period was fixed for three months, many aspects could not be discussed properly while preparing the report due to time constraints.
- The company has restrictions in terms of disclosing some confidential information. So, confidentiality of the data became a barrier while preparing the report.
- Sometimes employees from treasury and payables department remained very busy with the work during the rush hour activity or had to conduct work outside Dhaka city. Because of this collecting information from them became difficult.
- As it is a full-time internship it became tough for to prepare the report. The preparation required lots of hard work as well as the work load of the office was a lot. The common speed of preparing the report was decreased because of this.

1.8 Recommendations for future Internships

Internship is an important learning opportunity for the students after completing all the courses. It is very important for a student to gain practical knowledge for his job life. It is counted as the first experience of job life. It helps to gain a lot of skills during the internship period. As it is the first job experience, many students face difficulties in terms of maintaining the balance of work and personal life. However, I managed the balance of work and personal life. As it is a learning process for future internees, they will gain many skills as well as it will make them confident. Though doing an internship for the first time is hard because a student has to maintain a lot of things but they sure will gain the practical experience from it.

Chapter 2

Organization part

Company overview

2.1 Introduction

Save The Children is a globally active non-governmental organization. The organization works to promote children's rights, provides relief and assists children in developing countries. Every child, according to Save The Children, deserves a future. The organization was established in United Kingdom in 1919 in order to improve the lives of children through better education, health care and economic opportunities as well as providing emergency aid in natural disasters, war and other conflicts. Moreover, Save The Children is a global network of non-profit organizations which assists local partners in over 120 countries throughout the world as well as there are 28 other national Save The Children organizations as members. In Bangladesh, one of Bangladesh's largest children's rights organizations is Save The Children. The organization is working since 1970 in Bangladesh and they have reached around 15 million people each year. Their networking partners are more than 100 and they have staff over 800. They collaborate with other organizations, governments, non-profits and a range of local partners to achieve their purpose while retaining their independence from political or religious agendas. The organization is trying to provide children protected, developed, healthy and well-nourished life with food security and economically viable household. In addition, they are trying to assist the children globally with innovation, developed solutions and implementation of programs and policies that supports children. They grow and invest their resources strategically for resource mobilization, increase awareness around the world about children's. They are making their approach flexible in order to gain external perspective and insight. The organization's programs allow children's voices to be heard as well as they work to create a brighter future for the children. Furthermore, they respond to catastrophic disasters, implement cutting-edge development initiatives, and safeguard the safety of their employees. Their programs focus on Health, Population and Nutrition,

Education, Field Operations and Disaster Management etc. In our country, they are working in every division. Save The Children benefits our country with initiatives, specific focus on the poor and disadvantaged and attempts to replace these situations with fresh hope for the future.

2.2 History

Save The Children was established and funded by Eglantyne Jebb and her sister Dorothy Buxton on April 15, 1919, in London, England, to help the children in Germany and Austria-Hungary who were starving under the Allied blockade of Germany during World War I. The Famine Fight Council was founded in 1919 with the goal of exerting political pressure on the British government to lift the embargo. On April 15, 1919, however, the sisters were successful in distancing themselves from the Council's politics and establishing a separate "Save the Children Fund." The Fund was officially formed in May 1919 at a gathering in London's Royal Albert Hall to "give assistance to children suffering the ravages of war" and to generate funds for emergency aid to children affected by food and supply shortages during the war. With time it got support from different other organizations and also got a lot of donations. Jebb pioneered a number of innovative fund-raising tactics, including making Save the Children the first charity in the United Kingdom. Doctors, attorneys, and other professions were hired by Jebb to create huge advertising campaigns. Individual child sponsorship was launched by Save the Children in 1920 as a method to attract additional contributors. Save the Children had raised the equivalent of roughly £8,000,000 in today's money by the end of the year.

Save The Children was established in Bangladesh in 1970 and since then it has been working to assist the children. Through the execution of over 90 programs in all 64 districts of Bangladesh, Save the Children directly serves over 12 million children and adults. They have more than 800 hundred highly qualified employees and over 65 partner organizations that plays critical roles in ensuring high-quality programs to find out the needs and rights of children and their communities are delivered. Internal resources of Save the

Children member organizations as well as the resources of their governments, foundations and businesses helps to achieve even more for Bangladesh's children. In Bangladesh, they have five thematic sectors of program which are Child Rights Governance and Child Protection, Health- Nutrition-HIV/AIDS, Child Poverty, Humanitarian and Education. Save the Children is actively working to improve the monitoring, evaluation, accountability, and learning (MEAL) components of its work in Bangladesh in order to assure program quality.

2.3 Vision and Mission for the future

Vision

The vision of Save The Children is “In Bangladesh, all children are aware of their rights and develop to their full potential as engaged, valued citizens.”

Mission

The mission of Save the Children is to “To inspire breakthroughs in the way the world treats children, and to achieve immediate and lasting change in their lives. In Bangladesh, Save the Children is the main child rights organization, offering creative, high-quality programs and advocacy, particularly in times of crisis. To have the greatest influence on children, we shall make efficient use of resources and act with bravery, ambition, and honesty.”

2.4 Values of Save The Children

The core values of Save The Children are described below:

- **Accountability:** Accepting personal responsibility for effectively utilizing their resources, producing quantifiable outcomes and holding themselves responsible to sponsors, partners and most importantly children.

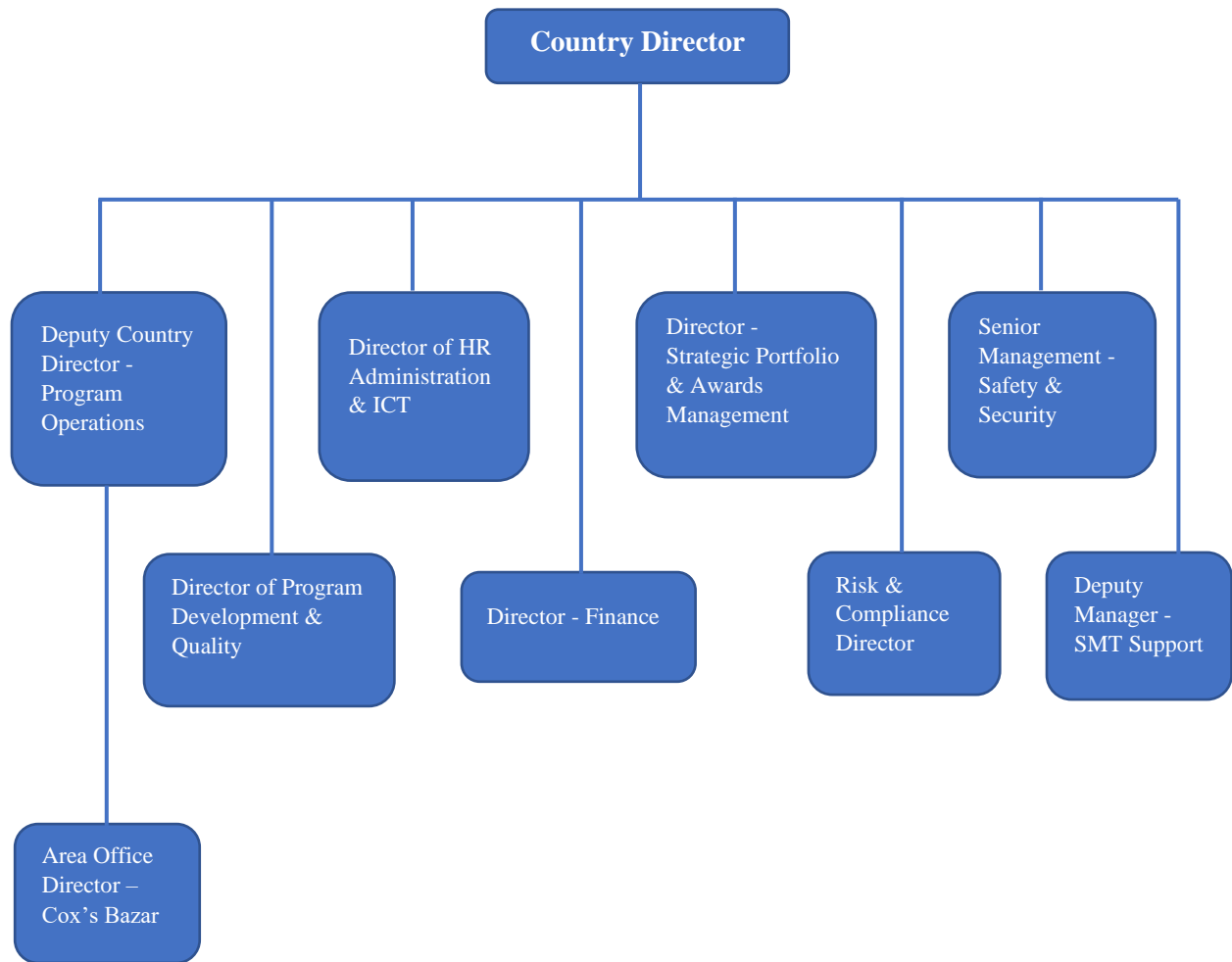
- **Ambition:** They expect a lot of from them and their coworkers, set high objectives for themselves and are dedicated to increasing the quality of all they do for kids.

- **Collaboration:** They accept and cherish one another, thrive on the differences and collaborate with partners to use their worldwide strength to help children.

- **Creativity:** They are building sustainable solutions for and with the children. They are open to new ideas, accept change and take calculated risks.

- **Integrity:** They strive to uphold the greatest levels of personal integrity and behavior. we never jeopardize our reputation and They always operate in the best interests of children and never jeopardizes their reputation.

2.5 Company Organogram



2.6 Activities

Save The Children was established in Bangladesh in 1970 and since then it has been working to assist the children. Through the execution of over 90 programs in all 64 districts of Bangladesh. Save the Children works in more than 120 countries to save children's lives, minimize their vulnerability, assure their happiness and health and assist them in realizing their full potential. Save the Children Bangladesh is always there for the children, working to improve their lives in a variety of ways. In Bangladesh, they have six core programs which are Child Poverty, Child Protection, Child Rights Governance, Education, Humanitarian and Health, Nutrition and HIV/AIDS.

Child Poverty	Child Protection	Child Rights Governance	Education	Humanitarian	Health, Nutrition and HIV/AIDS
Child-sensitive livelihoods	Appropriate care	Good governance delivering child rights	Child Sponsorship	Disaster preparedness	Maternal, newborn and reproductive health and nutrition
Child-sensitive social protection	Protection of Children from Violence	Monitoring & Demanding child rights	Early childhood care & Development	Risk reduction	Child health
Adolescent skills Development	Protection of children from harmful work	Public investment in children	Quality Basic Education	Climate change adaptation	Adolescent sexual and reproductive health
	Strengthen child protection system			Emergency Response	HIV/AIDS Program

Child Poverty

- **Child-sensitive livelihoods:** Save The Children focuses on improving the livelihood of the children. They are trying to secure the basic needs and services and give healthy food to the children so that they can remain safe, healthy and educated as well as able to attain their rights. They are being sensitive about improving the livelihood and for that they are implementing high quality nutrition interventions. They are working with a variety of stakeholders including the government, development partners, academic institutions and corporate sectors to form and enhance relationships. They have created an alliance with “Suchana” which will lead to improved nutrition. They are doing different programs for this as well as they are trying to develop the programs with time.

- **Child-sensitive social protection:** In order to increase a child’s social protection, the organization is doing different programs at local level. They are approaching the government with the results that they are getting by implementing different programs. The organization is practicing child involvement to get better results. They are extending their reach in urban areas as the programs are weak there. They are developing their alliances and partnerships with donors and strategic partners in order to participate in policy for the betterment of child-sensitive community-based norms and child-sensitive interventions in the National Social Security Strategy as well as safety nets such as VGD and VGF, Child Grant etc.

- **Adolescent skills Development:** The organization is focusing on improving the skills of children for the betterment of their future. They want to create empowered citizens by providing basic education, vocational training and improving soft skills to the disadvantaged kids. For example, they are creating different training and development opportunities for adolescent girls, children

engaged in hazardous work, street children and children working in agricultural sectors to break the cycle of poverty.

Child Protection

- **Appropriate care:** Save The Children initiates child protection programs which protects children from all forms of violence and exploitation including child marriage and violence regarding gender. They seek to guarantee that the most deprived groups of children get adequate, consistent and high-quality care from family members or care givers. They are empowering everyone so that they can protect their rights. Moreover, they are ensuring proper care for the deprived children. They are also trying to educate the service providers on how to assist disadvantaged children without prejudice and they are establishing safe atmosphere for the children with security programs.
- **Protection of Children from Violence:** The organization is working to protect the children from violence. They have partnership with child right organizations and working to ban physical and humiliating punishment in all settings. They are improving their monitoring and response mechanism so that they can prohibit physical punishment in schools. They are trying to enable nonviolent relationships with the children as well as intending to test projects to safeguard children from online sexual violence, abuse and exploitation. They plan to develop children's abilities to protect themselves from harm.
- **Protection of children from harmful work:** The programs they are conducting are helping to prevent children from doing harmful works. Parents are getting educated and becoming aware about the problems of these. The programs are creating income opportunities for families because

of which the children are getting opportunities for education and vocational training. They are working on different projects with government and development agencies for the removal of exploitative work.

- **Strengthen child protection system:** The organization is trying to make their child protection system strong at local level and for this they are developing Community Based Child Protection Committees according to the guidelines of Children Act 2013. Moreover, they are contributing to national child protection system in order to support the government.

Child Rights Governance

The Child Right Governance provide better legal protection, strategic policy formulation and investment for children in Bangladesh. They have partnerships with different institutions such as National Human Rights. Save The Children in Bangladesh are doing campaigns that works for the safeguard and fights for children's interests. This supports Child Directorate where government priorities and invests in children's lives. CRG monitors and demands child rights by emphasizing responsibilities under international protocol as well as by developing innovations like Kolorob. Moreover, they are investing in children by providing education, health, food and better environment for the betterment of the future through Governance and Protection models. They are reducing child poverty through their social protection initiatives. The organization is trying to guarantee that the adolescent girls are not left behind and for this they are collaborating with line ministers and development partners. Through their partnerships they are targeting the children who are deprived for increased involvement and resource allocation.

Education

- **Child Sponsorship:** Save The Children has designed child sponsorship programs by working with different organization, donors, local communities etc. for the betterment of the children. The programs were designed to help the children from beginning as well as to make better environment for them so that they can learn and grow. They also provide services to help to nurture healthy moms and healthy babies. The organization in Bangladesh has initiated a sponsorship program called “Shishuder Jonno” (For the Children) which works for the development of children who are deprived from basic needs and services such as health, education and livelihood.

- **Early childhood care & Development:** Save The Children prioritizes Early childhood care & development and for this they are in collaboration partnership with government, NGOs, private sectors and other communities. They ensure quality basic education to the most deprived children. In the past they organized programs like Home Based Early Learning Opportunity Centers and Home-Based Preschools. They made the children involved in indoor-outdoor play, songs etc. They were a leading organization in the area of ECCD programming with “Play School” in Nasrinagar. After that they developed other models.

- **Quality Basic Education:** Education plays an important role in terms of making a positive change for the future. Education helps to improve the economic condition of a family. Save The Children has an ambition for 2030 to remain in line with the SDG’s 4th goal for 2030. The organization is working with the primary schools to promote quality basic education through many approaches such as reading initiatives, literacy and numeracy boost, ICT in education etc. They are constantly trying to improve the quality of the education for the children. They are creating primary basic

education opportunities by accelerated models like “SHIKHON and SUSTAIN” for both urban and rural areas. Those who are most deprived they are getting targeted the most by the organization.

Humanitarian

- **Disaster preparedness:** Save The Children in Bangladesh is working with government, communities and children since 2005 in terms of being prepared before the happening of any disaster. Save The Children have improved themselves in terms of disaster management policies, developing new humanitarian professionals and ensuring education in emergencies for affected children. They have membership with SHONJOG, ARCAB, Urban Forum, Urban DRR, Climate change adaptation etc. They have different disaster management programs that provides attention during emergencies to children. They give their best to save children’s lives and secure a better life for them. They remain prepared for any kind of disasters.
- **Risk reduction & Climate change adaptation:** Save The Children are working to reduce the risks of disasters and adapting with climate change with time. Save The Children are taking initiatives across all the five thematic areas which is shifting the result significantly in terms of disaster risk reduction and climate change adaptation activities. One of the main topics in each theme component of this new CSP is resilience in livelihood, education, health etc. The humanitarian sector of Save The Children in Bangladesh is bringing sustainability for the resilience initiatives. They are directly working with development sectors, government agencies, INGOs and local partners. Aside from rural areas, the humanitarian sector will concentrate on urban areas focusing on working moms, children and communities to improve their readiness.

- **Emergency Response:** The humanitarian sector in Bangladesh already has working local partners and trying to improve their capacity on effective disaster risk management based on geographic regions in order to respond to a disaster more effectively and efficiently. Every year a lot of people are affected because of the disaster and a mass amount of them are children. Save the Children's initiatives improve individuals and institutions' capacity to respond to these dangers and create a safe environment for children. The pre-positioned partners will be members of a network of partners that will help to share information and improve coordination in crisis and regular situations. Save the Children is improving their and partner's staff for any kind of emergency and quality frame work so that they can meet up the standard benchmark by their initiatives.

Health, Nutrition and HIV/AIDS

- **Maternal, newborn and reproductive health and nutrition:** Save The Children developing their capacity building, improved planning and strengthening coordination between communities and healthcare service providers for the maternal, newborn and reproductive health and nutrition. They are working on different programs that addresses maternal and child nutrition provision of antenatal care and safe delivery, essential newborn care and treatment of sick newborns. Moreover, they manage different cases of common childhood illness. They are developing their reach in the areas where it is difficult to provide services as well as trying to provide service 24/7. They are training local citizens to become skilled birth attendants and improving facility-based treatments to complex cases. For sustainable change they are focusing on survival and growth of newborns and children by strengthening national health sector initiatives. They target to save every newborn baby and enhance the survival and quality of their life.

- **Child health:** Save The Children is working to enhance the health of people, families and communities over time, with a focus on women and children those who are disadvantaged and it is the overarching objective of Save The Children’s Health, Population, and Nutrition programs. They are concerned about a child’s health as they the future. With time they are developing strategies for systemic improvements as well as demonstrating health system solutions. This sector is focusing on improving the knowledge and health seeking practices among the household and society. They are approaching different strategies in order to ensure care of poor and the most deprived children’s health. They are focused on taking initiatives for the ones who are at risk of HIV to ensure a child’s better health. They want to make sure that every child takes birth in a healthy facility or by trained provider.
- **Adolescent sexual and reproductive health:** Save The Children aims to enhance the reproductive and sexual health of adolescents aged 10 to 19. For this they have initiated “KAISHAR” (Knowledge and Attitude Improvement of Sexual Health for Adolescents' Responsibility) program which improves adolescent health behaviors. Peer education, tool creation, provision of ARSH health services, and the construction of information outlets and seminars for gatekeepers are all essential initiatives within the KAISHAR program. Adolescents will continue to have access to reproductive and sexual health information including HIV/AIDS through current government, non-profit and community-based programs.
- **HIV/AIDS Program:** Since 1995, the BFO has been working on HIV/AIDS prevention in rural regions, promoting safer sex behavior to minimize teenage susceptibility as the major objective.

Save The Children is conducting different programs and events to aware the people about HIV/AIDS. Around 45 percent of new HIV infections are seen among children. Save The Children is initiating programs that provides support to orphans and endangered children who have been affected by HIV and AIDS as well as prevention for youth and those who are most at risk. More children and young people will have the information, resources and ability to protect themselves from HIV infection as a result of this program's preventive efforts.

Chapter 3

Project Part

3.1 Origin of the report

Bachelor of Business Administration (BBA) is a technical undergraduate degree and in BRAC Business School after completing all the academic courses it requires to complete an internship program in an organization for three months' time period. This internship program is counted as a course which is called BUS400. Doing this internship program for completing undergraduate degree provides a mix of theory and experience. For a BBA student training is mandatory to complete the undergraduate degree and to do so a student needs to work in an organization to improve practical experience. The main objective of this internship program is to prepare a student to experience practical work environment according to the students major or minor concentrated area. The internship program is like a full-time job and it gives the students an opportunity to work in a particular department. It increases the learning capability of a student for an organization. Alongside with this, a student has to prepare an academic internship report which will reflect the learnings and work experience of the internship phase. I got the chance to do my internship in a leading international welfare organization "Save The Children Bangladesh". This internship is a full-time internship and the working hours are from 8.30 am to 4.30 pm. The current location of the Country Office is House No. CWN (A) 35, Road No. 43 Gulshan – 2, Dhaka -1212, Bangladesh. I joined in the organization as a Finance and Accounts intern and working in the Treasury & Payables department. During my internship period it is required to prepare an internship report and the report is titled as **"A study on the vendor payment activities and procedure system of Save the Children"**.

3.2 Reports importance

Internship report is important to evaluate a student's learning and knowledge about the internship. In this the theoretical and practical knowledge is combined. This helps a student to prepare and train himself for the workforce. In our country there are a lot of students who are graduates but unemployed. They lack practical experience and this is an important element in order to achieve a job and gain professional knowledge of network. This is why it is important to complete an internship to graduate BBA degree in BRAC University so that a student can prepare himself for the practical work life.

3.3 Objective of the report

The report consists of two types of objectives. One is broad objective and the other one is specific objective. They are described below:

Broad objective

The purpose of this report is to analyze the vendor payment activities and procedure system of Save The Children in Bangladesh.

Specific objectives

The specific objectives are described below:

- Gaining practical idea about financial activities of the NGO.
- Gaining practical idea about vendor payment activities and procedure system of the NGO.
- Relating practical knowledge with theoretical knowledge.
- Learning a payment software called "Power Payment"
- Learning all the payment activities of the NGO.

- Working in the Treasury & Payables department and gain practical knowledge.
- Keeping a written record of the internship activities.

3.4 Methodology

Methodology refers to the methods that are used to carry out the work or perform tasks. It is process of showing how the data were collected, analyzed and interpreted. Two sources of information are used in the report. They are described below:

Framework outline
Identifying data sources
Collection of the data
Analyzing data
Preparing the final report

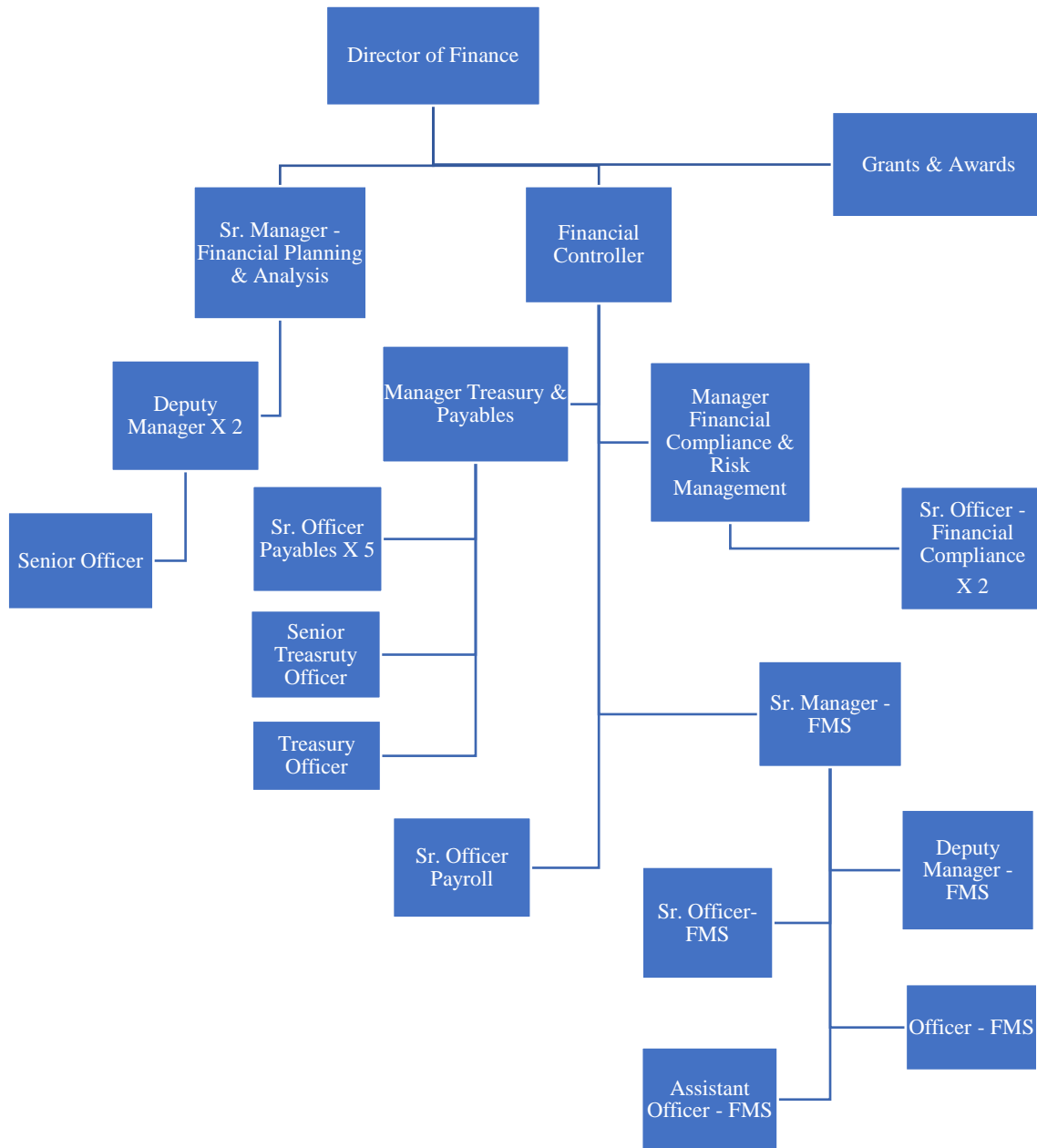
Primary Data Collection Sources:

- Daily practical routine desk work
- Raw data gathering from own supervision
- Making contact with the employees of the from the main office
- Working with the Treasury & Payables team
- Experience and information gathered from the seniors and the colleagues from the whole finance department.

Secondary Data Collection Sources:

- Internal server of Save The Children in Bangladesh.
- Website of Save The Children in Bangladesh
- Official files and folders of Save The Children in Bangladesh.
- Journal and reports from the internet

3.5 Regional Finance Structure and illustration



The office which is situated in Gulshan 2 is the country office of Save The Children in Bangladesh. The flow chart drawn above is the regional finance structure of the country office. The finance department has

many wings by which the whole financial works are conducted and operated. The finance director is the head of the finance department and he provides support and oversight of all the activities done by the wings. These wings are Grants & Awards, Treasury & Payables, Financial Planning & Analysis, Financial Compliance & FMS (Financial Management System). These wings are described below:

Grants & Awards: In Save The Children, Grants & Awards division has two sectors which are Grants and Sub-grants. Both of the sectors have different purposes. In the Grants sector, the donor directly donates to the organization to execute the projects. This sector is for managing grants, developing grants and donor compliance from the globally funded HIV/AIDS projects. It ensures that all the projects are executed according to the policies, rules and regulations of Save The Children in Bangladesh. Moreover, this sector prepares and overseas cost proposals, modifies donor contracts or budget, tracks communication with the donors etc. Monitoring, record keeping and preparing reports all of these are done by this sector. The organization is a donor-based welfare organization and it provides donations globally. Secondly, the Sub-grants sector executes their activities and projects by working with partner organizations. This sector monitors all the activities as well checks that all the projects, works and actions are conducted within the policies, rules and regulations of SCI. Moreover, this sector monitors and reports all the financial activities. They do the preparation of budgets, preparation of partner disbursements, partner performance reports etc. This Grants & Awards division accumulates funds from the donors and takes necessary actions. They provide proper financial information of the expenditure and reports all the necessary things to the donors in order to keep a good relation.

Treasury & Payables: The Treasury & Payables department deals with all the internal and external payments of Save The Children in Bangladesh. They have two sectors one is Treasury and the other one is Payables. The Treasury unit deals with bank payment and petty cash payment of the internal staffs of the

organization. On the other hand, the payables unit deals with vendor payment activities. All the vendor payments of this unit are done through bank payment. The department works for the documentation and cash management of the country office. They maintain all their works according to the SCI guidelines, policies, rules and regulation. Accounts & Treasury is also in charge of transferring funds to subordinate offices as well as monitoring and controlling of the funds. Furthermore, they keep records and documents all the payments.

Financial Planning & Analysis: The main purpose of this department is to prepare budgets, monitoring and government reporting. This division prepares master budget for all the country programs. It provides necessary NGOAB budgets, develops the budget preparation and keeps current data of budget availability. The budget holders get the monitored report and budget from this department. Moreover, the monthly budgets are generated from this department and then they are sent to higherups for checking.

Financial Compliance & Risk Management: This department ensures if the country operation is compiled with the NGOAB and grants audit standards as well as applicable TAX and VAT legislation. Aside from audit coordination, the department helps to make sure that the company is following all financial administrative and SCI rules. Moreover, the department works for fund clearance, audit completion and maintaining country policy guidelines for TAX and VAT. The department helps to create fiscal year budget and monitoring of expenditure regarding the budget. Furthermore, the department identifies risk management factors and assess their significance for the programs and operations. They prepare risk management plans and monitors changes for risk involvement. They ensure to follow the internal and external audit recommendations as well as takes actions to eliminate fraud and corruption. The help in terms of capacity building with the partners and support all the necessary activities that needs attention. In addition, the contribute to the on-going development and effectiveness of internal control systems.

Financial Management System (FMS): Among other things, the country office's FMS department is in charge of Financial Management of Agresso and Glacos as well as internal reporting and accounting. This helps to prepare master data for the fund management for the company. The department is responsible for evaluation and verification of data in accordance with the HQ guidelines and financial calendar. They report for months ending process with all the necessary documents. They also prepare donor reports, ensures compliance with local legislation and monthly control checklist. In addition, they prepare report as per schedule and supports the grants section.

3.6 Fund Generation

The organization is an international non-government organization as well as it is a non-profit organization. The organization generates its funds through its 30-member organization. For example, Save The Children in USA, UK, Sweden, Denmark etc. The organization mobilizes its resources in two ways. One of them is through institutional donor. This method of mobilizing resources through institutional donor requires participation in competitive processes and project proposal submission. Some institutional donors are USAID, DFAT, ECHO, FCDO etc. On the other hand, the other method of mobilizing resources is from individual or corporate donors. These funds or projects helps Save The Children to implement their projects in the community. Save The Children internationally is running two types of projects. One of them is development projects which includes Health, Nutrition, Education, Child Rights etc. Another one is emergency response programs which are disaster preparedness, climate change adaptation, relief distribution etc. Save The Children in Bangladesh gets their funds or resources from both the institutional donor method and individual or corporate donor method. To implement these funds for any projects requires approval from the NGO Affairs Bureau in Bangladesh.

3.7 Treasury & Payables Unit

As an intern, I have worked in The Treasury & Payables department which deals with all the internal and external payments of Save The Children in Bangladesh. The country office's financial management system follows the standard operating procedures and accounting policies of SCI. this department has two sectors one is Treasury and the other one is Payables. The Treasury unit deals with bank payment and petty cash payment of the internal staffs. On the other hand, the payables unit deals with vendor payment activities. All the vendor payments of this unit are done through bank payment. The department works for the documentation and cash management. They maintain all their works according to the SCI guidelines, policies, rules and regulation.

Payables Unit

The payables unit of Treasury & Payables department deals with all kind of vendor payments of Save The Children in Bangladesh. These are the external payments. There are five senior officers in this payables team. All of them together deals with all kinds of activities related to vendor payment. The vendor payment is only done by bank payment. All the vendor payments of the organization are done through Standard Chartered Bank.

3.8 Vendors Information and Payment Procedure

Vendor refers to the party who provides foods and services to the companies or customers in a supply chain. A vendor can operate both as a supplier of goods and a manufacturer. Organizations or customers buy goods or services from the vendors at wholesale prices in a large scale. The organization is a donor-based welfare organization and it provides donations globally. They have a lot of projects ongoing in Bangladesh and to execute all the programs and projects they require a lot of suppliers. Some supplier category of Save The Children in Bangladesh is given below:

- Residential workshop accommodation
- Laptop and desktop
- ICT application development
- Office stationery and consumables
- Media Coverage
- Internet service suppliers
- Fuel & CNG
- Corporate memberships
- Pharmaceuticals and medical equipment
- Printing material suppliers
- Office equipment
- Repair & Maintenance
- Security services
- Food supply
- Cleaning services
- Construction materials

Vendor selection process

Choosing a vendor requires some strategies in order to get better suppliers for the organization. Save The Children Bangladesh maintains different guidelines, strategies and processes to select their suppliers. They cross check every detail so that they don't get inefficient suppliers. They try to select suppliers who are better in their works and are fully operational, can deliver within time with better quality. They undergo with some terms and commitment with the suppliers to maintain better relationship. The vendor selection process and strategies are described below:

- **Circular:** To begin with, circulars are provided by Save The Children. These circulars are advertised in different mediums such as newspaper, social networking sites etc. In this circular they mention what kind of suppliers they need and what are the requirements and documents that are needed to be fulfilled.
- **Document submission:** After seeing the circular, the suppliers need to submit their required documents. All of these documents and claims of the supplier needs to be authentic and correct. If these files are anyhow falsified then they will be rejected. They have to provide legal documents to the organization.
- **Procurement team analyze:** The procurement team comes in work when all the suppliers submit the required documents that are needed. This team analyses all the submitted files and checks if they are legal, correct, authentic and matches the requirement of the organization. After analyzing all the suppliers, they will create a list of suppliers who matches all the requirements.
- **Physical verification:** After getting the list from the procurement team, physical verifications are conducted. A team from the organization goes to the vendors offices and cross checks every detail that they provided. They check if the documents are correct or not, quality, capability, capacity,

responsiveness, delivery. Confirmation from this physical verification is very important. According to the result of this team vendors will get the chance to be selected. This physical verification has some key priorities. They check that the quality of the products or services they will get from the supplies is fit for the purpose and meets all the requirements. The pricing of the vendors must be fair according to the market and they try to find the reasonable pricing vendors. Moreover, they check if they can deliver the products within time and if they have the capacity and capability of providing the products or services. They also check how much responsive the suppliers after getting an order. If these requirements are not fulfilled or the provided documents are falsified then the suppliers get rejected. The team checks every little detail in this physical verification process and after that they send a report to the organization about the vendors.

- **Supplier bidding:** After getting the report from the physical verification team the organization shortlists the vendors. These vendors are called to come to the organization and a bidding process is conducted. This bidding process is for getting the best reasonable price from the vendors. For this the vendors have to select a price for their product or services for the organization and puts it in an envelope. After collecting all the envelopes, a time is selected to open all the envelopes one after another. When the time comes and the envelopes are opened, the vendor who provide the best reasonable price gets selected to provide services or products to the organization. So, this is how a vendor gets selected for the organization.

Performance evaluation and relationship building

Save The Children Bangladesh evaluates their vendors in order to get the best services and products always. This evaluation helps them to maintain their reputation of being a better NGO. Through this evaluation they can keep a track of who are being standard and who are not providing good quality products over time. The performance evaluation criteria are described below:

- **Quality of the product or service:** They evaluate the quality over time. This tracking helps them to determine whether the quality is decreasing with time or increasing or maintaining the standard.
- **Delivery time:** Another criterion by which they evaluate the vendors is delivery time. They keep track of the timing of the delivery and evaluate them. This helps them to determine if they are maintaining the standard or not.
- **Capability and capacity:** They also evaluate the vendors by their capability and capacity. They check that over time are they able to keep maintain the capacity of their production and capable of providing the necessary quantity that is needed by the organization.
- **Responsiveness:** They evaluate their vendors based on their responsiveness. This helps them to determine active vendors.

The performance evaluation process helps to build better relationships with the vendors. Vendors who provide better services get priority and get a chance to become permanent supplier for that category. A positive relationship with the vendor helps to maintain a smooth supply chain management. This also increases the effectiveness and efficiency of the vendors. A better relation between the organization and a vendor helps to run every process smoothly.

Vendor Agreement

Vendor agreement refers to the signing of both parties on the exchange of goods and services for a certain amount and price. Like any other organization, Save The Children in Bangladesh also has vendor agreement procedure. A vendor has to sign an agreement with the organization with terms and conditions applied. The vendor agreement consists of some important information which are described below:

- **Product or service scope:** This part of information in the agreement contains what the vendor is providing to the organization and the amount. It will contain a full detail of the exchange of the service or product as well as the condition on which it will be delivered.
- **Contract length and duration:** This part of information in the agreement will contain the length of the contract and duration. For example, Dnet will provide internet services to SCI for three months so it is representing the contract length of the agreement. Again, the internet service will be given 24/7 which is the duration in the agreement.
- **Price and payment method:** The agreement consists of the pricing of the product or the services. The charged price will be mentioned in the agreement so that no problem arises later on. Moreover, the payment method and how it will be paid will also be written in the agreement. This is how everything goes smoothly while doing the payment.
- **Contract breach:** If someone doesn't follow the agreement then the contract will be breached and terminated. A clear description of contract breach is written in the agreement so that the vendors can get a clear idea of the agreement.

All of the information mentioned above is written in the agreement and after reading and understanding the full agreement both the parties finally put their sign in the agreement and makes the deal.

De-listing of vendors

Sometime vendors get de-listed from the organization and no products and services are taken from them in the future. The procurement team of Save The Children Bangladesh can de-list any vendor if they fall under the described criteria below:

- If the vendors misinterpret any of the information they provided.
- If the vendors provide any falsified documents.

- If they bribe the organization.
- If the quality of the vendor becomes poor.
- If they breach the contract of the materials.
- If they do unprofessional and dishonest activities.
- If they repeatedly show failure and incapability in terms of their performance.

Vendor payment process

The vendor payment process falls under the payable's unit of Treasury & Payables department. This unit handles all the vendor payment through bank payment. The vendor payment process of Save the Children Bangladesh has many steps before the payment is made. The process consists both digital and physical works to complete the process. As an intern in this organization, I have worked in the payables sector where I had the opportunity to learn and work on vendor payment process. The vendor payment process of Save The Children in Bangladesh is given below:

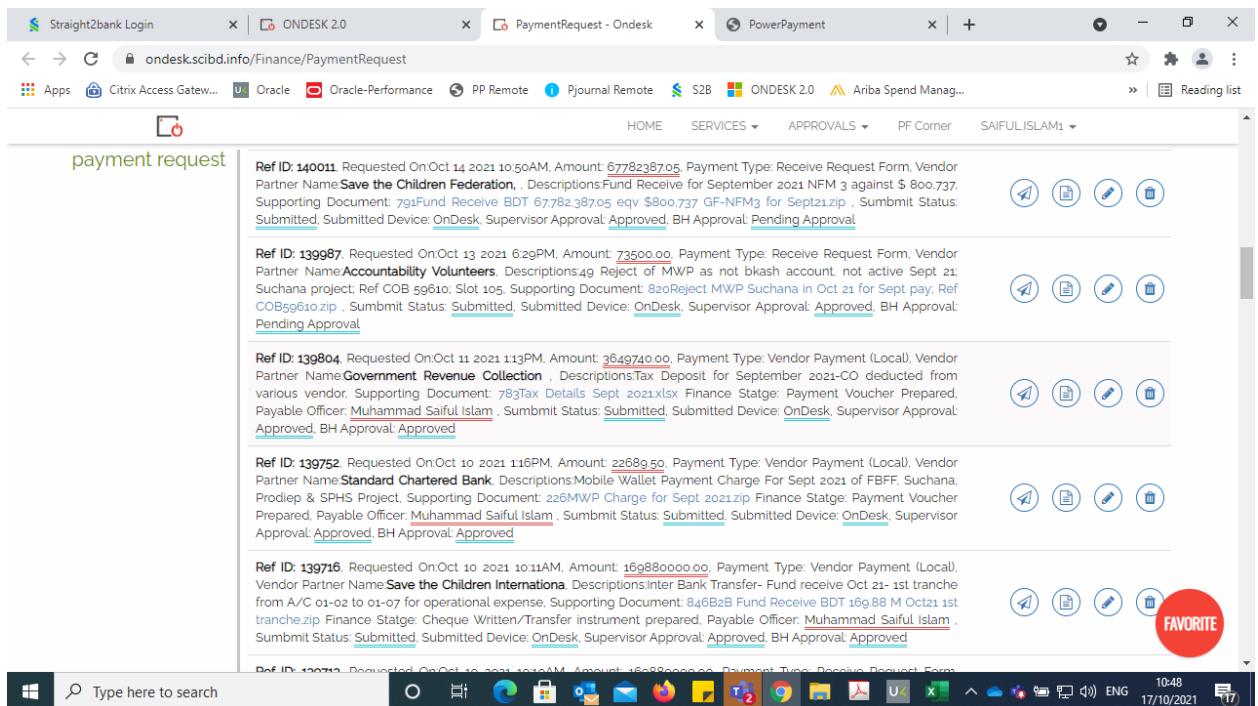




- **Requirement Preparation:** The first step of the vendor payment process is when a department, unit, sector or someone needs anything. According to that need they ask for that product or service to their department team. The team verifies if that required product or service is needed or not.
- **Purchase Request:** After that the team issues a purchase request of that product or service and provides all the documents with the request. This request contains all the details of the product or service that is needed. Then this purchase request is sent to the procurement department.
- **Procurement:** The procurement department handles all the initial purchase request in the first stage. All kinds of purchase request are sent to them for verification. The procurement department checks the purchase request and verifies if the product or service is really needed or not. They check the purchase request and all the supporting documents and send it for budget holders' approval.
- **Budget holders' approval:** The budget holders get the purchase request and all the supporting documents. They check the requirement and all the supporting documents and approves if everything is right. When the value of the product or service is under 80 thousand Taka the budget holders provide single quotation. Again, when the value is above 80 thousand Taka it requires 3 to 5 quotations from the budget holders.
- **Vendor selection:** After getting the approval from the budget holders vendor gets selector for that product or service. This selection has some key factors which are who is providing the best reasonable price now, who is available and can deliver within time. Vendors who match these criteria gets selected.

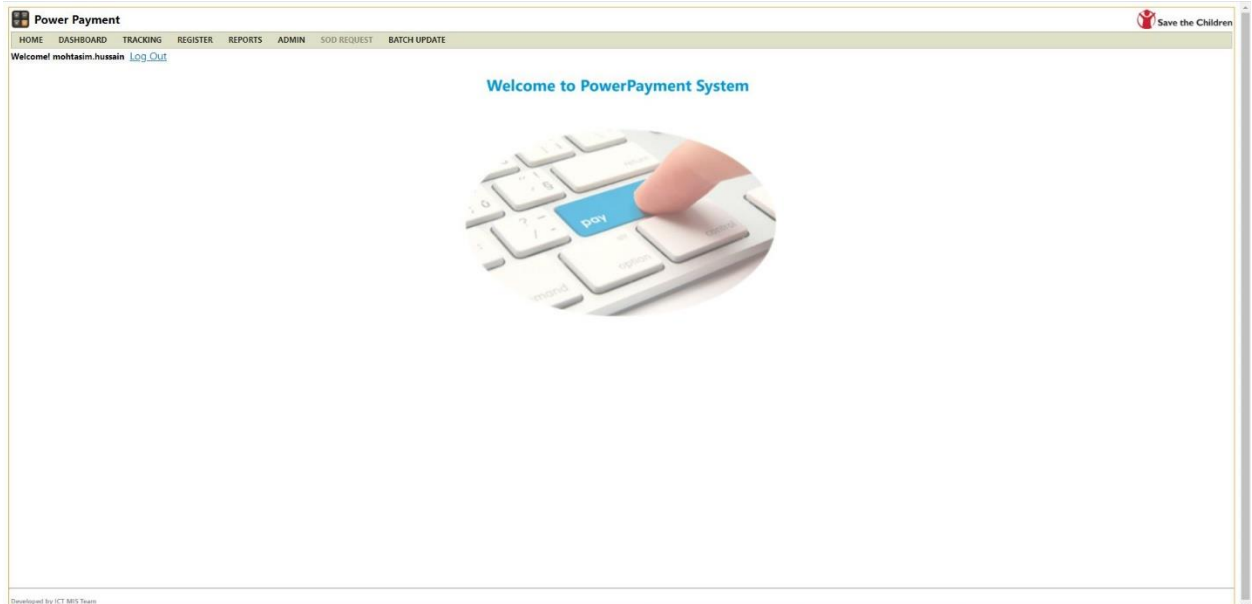
- **Purchase order:** After vendor selection a request for purchase order is issued and claimed from the department who needs the product or service.
- **Purchase order issued in Procurement software:** After the purchase order is claimed the procurement department issues a purchase order of the product or service. The purchase order contains the information of the price, quantity, budget holders' approval, issued date etc. After the issue of purchase order, the products or service are bought and delivered to the organization.
- **Quality checking:** After getting the delivery of the product or service, the procurement team does a short checking of the quality. If everything is okay and the product or service is delivered properly, a GRN is issued.
- **GRN:** The term GRN refers to the goods received note. A copy of this note is provided to the vendors and also to the department. This note is issued when the goods are received properly. This note works as a supporting document for further step.
- **Supplier Bill, VAT & Goods Chalan:** The supplier provides a bill receipt of the service or products they delivered as well as VAT & Goods challan. The main information of the bill is the price amount of the service or product. The VAT challan is a formal document that contains VAT & TAX information that has to be paid to the government. The supplier also provides a goods challan which is also called delivery chalan. This is a formal document that contains information regarding goods transferred from them to our organization. This is where the works of the procurement team ends.

- On Desk Payment request:** On Desk is a resource platform of the organization which contains all the information of the internal staff, external staff, vendors, partners, donors etc. This resource platform has all the details that is needed for the organization. In this platform the vendors can request for their payments as well as the procurement team can request for the vendors payment. After the works of procurement team is completed, they request for making the vendor payment in the On Desk platform. The Treasury & Payables unit gets the request and transfers it to the Power Payment software. A screenshot of On Desk request platform is given below:



- Power Payment:** Power Payment is the main payment software that is used in the organization which executes all the payment activities from the beginning to the end. The employees who are engaged with financial management of Save The Children in Bangladesh have their own Id's in this software. A vendor's payment request, approval, supporting documents are gathered in this software and processed. The vendor payment request gets transferred from On Desk platform to

this software. After that one of the employees of Treasury & Payables unit receives the payment request in Power Payment. When multiple requests are submitted one of the employees of the unit divides it to all of the employees of the Treasury & Payables unit. A screenshot of Power Payment platform and request dashboard is given below:



Power Payment Save the Children

HOME DASHBOARD TRACKING REGISTER REPORTS ADMIN SOD REQUEST BATCH UPDATE

Welcome! mohtasim.hussain [Log Out](#)

Dashboard (All)

Status: Pending Search By: Request No Searching Text:

Request No	Request Date	Submit Date	Requestor	Voucher Type	Vendor/Partner	Descriptions	Amount	Status	Note	Processed By	Action
135458	Jul 18 2021	Jul 19 2021	Md. Abdur Rouf	Vendor Payment (Local)	Government Revenue Collection Account	VAT deposit from 11 to 17 June 2021	300751.00	Payment Voucher Prepared		Muhammad Saiful Islam	Update
135470	Jul 18 2021	Jul 29 2021	Farhan Ahmed	Receive Request Form	World Food Program	Fund receive WFP CS- April 2021 Activity 1 and Activity 2.	7343431.12	Payment Voucher Prepared		Muhammad Saiful Islam	Update
135471	Jul 18 2021	Jul 29 2021	Farhan Ahmed	Receive Request Form	World Food Program	GFD and EVoucher for May 2021.	10153183.26	Payment Voucher Prepared		Muhammad Saiful Islam	Update
135475	Jul 19 2021	Jul 19 2021	Umme Salma	Vendor Payment (Local)	Government Revenue Collection Account	Vat payment for the month of July (9-15) 2021	3105.00	Payment Voucher Prepared		Muhammad Saiful Islam	Update
135477	Jul 19 2021	Jul 28 2021	A.T.M. Zannatul Nayeem	Expense Claim (Upto Tk. 10,000)		Travel expense for attending PPIUCD training in Dhaka. Please note that it was not possible to retur	6570.00	Payment Voucher Prepared	Voucher prepared	Manik Purification	Update
135479	Jul 19 2021	Jul 19 2021	Ramen Sarker	Vendor Payment (Local)	Government Revenue Collection Account	VDS Deposit Sylhet 11-15 July,2021	2525.00	Payment Voucher Prepared		Muhammad Saiful Islam	Update
135484	Jul 19 2021	Jul 19 2021	Muhammad Saiful Islam	Vendor Payment (Local)	Government Revenue Collection Account	VAT Deposit from 11-17 July 2021-CO deducted from various vendor	370927.00	Payment Voucher Prepared		Muhammad Saiful Islam	Update
135496	Jul 23 2021	Jul 23 2021	Muhammad Shariful Islam	Vendor Payment (Local)	Accountability Volunteers	Unconditional Cash Assistance for Forecast bases early action for flood project_Lot # 01_Annex-02_FB	904576.00	Payment Voucher Prepared		Muhammad Saiful Islam	Update
135497	Jul 23 2021	Jul 23 2021	Muhammad Shariful Islam	Vendor Payment (Local)	Accountability Volunteers	Unconditional Cash Assistance_Lot # 02_Annex-02_FBF_Khukni_Sirajanj_98 BNF	299488.00	Payment Voucher Prepared		Muhammad Saiful Islam	Update
135498	Jul 23 2021	Jul 23 2021	Muhammad Shariful Islam	Vendor Payment (Local)	Accountability Volunteers	Unconditional Cash Assistance_Lot # 03_Annex-02_FBF_Kajuri_Sirajanj_200 BNF	611200.00	Payment Voucher Prepared		Muhammad Saiful Islam	Update
135499	Jul 23 2021	Jul 23 2021	Muhammad Shariful Islam	Vendor Payment (Local)	Accountability Volunteers	Unconditional Cash Assistance for forecast Based Early Action for flood_Lot # 04_Annex-02_FBF_MMS_20	611200.00	Payment Voucher Prepared		Muhammad Saiful Islam	Update
135501	Jul 23 2021	Jul 23 2021	Muhammad Shariful Islam	Vendor Payment (Local)	Accountability Volunteers	Unconditional Cash Assistance_Lot #05_Annex-02_FBF_MMS_149 BNF_Dawlatpur_Sirajanj	455344.00	Payment Voucher Prepared		Muhammad Saiful Islam	Update

- **Supporting Documents Checking with Approval:** After receiving the request the employees of Treasury & Payables unit check all the supporting documents that are provided by the vendors and from the procurement team. They have different document required for different category of vendors. Every category requires particular supporting documents. They check all the supporting documents and then approves the request.

A list of some supporting document checklist is given below:

<u>Types of Payment</u>	<u>Document Required</u>
Vendor Payment (Goods)	<ul style="list-style-type: none"> • Invoice Authorization Form • Invoice/Bill • GRN (Goods) • Delivery Challan • PO/Work Order • Purchase Request (PR)
Vendor Payment (Services)	<ul style="list-style-type: none"> • Invoice Authorization Form • Invoice/Bill • SCN (Services) • Delivery Challan • PO/Work Order • Quotation • Purchase Request (PR)
Vendor Payment – Waiver method	<ul style="list-style-type: none"> • Invoice Authorization Form • Invoice/Bill • GRN (Goods) • Delivery Challan

	<ul style="list-style-type: none"> • PO/Work Order • Waiver Note • Purchase Request (PR)
Vendor Payment – Followed full procurement process	<ul style="list-style-type: none"> • Invoice Authorization Form • Invoice/Bill • GRN (Goods) • Delivery Challan • PO/Work Order • Comparative Statement • Purchase Request (PR)
Transportation & shipment bill	<ul style="list-style-type: none"> • Invoice Authorization Form • Invoice/Bill • SCN (Services) • Delivery Challan • PO/Work Order • Comparative Statement • Purchase Request (PR)
Medicine	<ul style="list-style-type: none"> • Invoice Authorization Form • Invoice/Bill • GRN (Goods) • Delivery Challan • PO/Work Order • Comparative Statement • Purchase Request (PR)

- **VAT & TAX Deduction:** After checking all the necessary supporting documents VAT & TAX are Calculated for the vendors. They follow the rules of VAT & TAX to deduct VAT & TAX. Save The Children in Bangladesh follows the Value Added Tax & Supplementary Duty Act, 2012 and the Value Added Tax & Supplementary Duty Rules, 2016 to deduct VAT at sources. They have to deduct VAT and record all the VAT amounts. After that they provide vat certificates to the vendors and the NGO Affairs Bureau. Some VAT deduction at source for services are given below:

Service Code	Name of Service	Rate of Deduction 2021-2022
S001.10	AC Hotel	15%
S001.10	Non-AC Hotel	7.5%
S001.20	AC Restaurant	10%
S001.20	Non-AC Restaurant	5%
S003.10	Motor car garage & workshop	10%
S 007.00	Advertising firm	15%
S 008.10	Printing press	10%
S031.00	Repair and maintenance	10%
S032.00	Consultancy and supervisory firm	15%
S034.00	Audit and accounting firm	15%
S 037.00	Procurement provider	7.5%
S 040.00	Security service	10%

According to the National Board of Revenue (NBR), many USAID funded projects are exempted from VAT. Save The Children in Bangladesh also has USAID projects running that are exempted

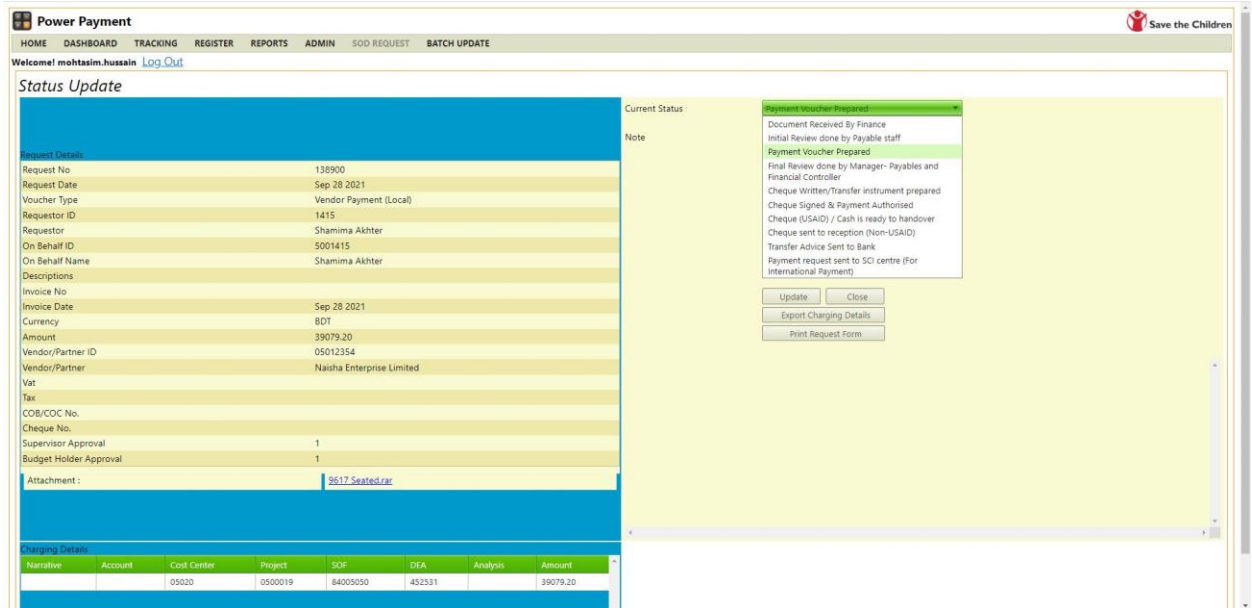
from VAT. They don't charge any VAT amount for these projects. They provide VAT coupon for these exempted VAT amounts. VAT coupon are an official document of recording VAT exempted amounts. The USAID VAT exempted projects are given below:

1. Mameni MNCSP
2. MPCS R&R The Ashroy Kendra
3. MPDS R&R The Ashroy Kendra
4. SBCC Activity
5. MCGL
6. COVID-19 Crisis Trough Health Care, Wash
7. Emergency Response to the 2020 Flood.

Save The Children in Bangladesh deducts TAX according to the government act and rules. They deduct all the TAX amounts and record it. After that they provide TAX certificates to the vendors and the NGO Affairs Bureau. The criteria of TAX payers' income tax rates are given below:

<u>Income TAX steps</u>	<u>TAX Rate</u>
On the first Taka 300,000 of total income of assesses	0
On the next Taka 100,000 of total income	5%
On the next Taka 300,000 of total income	10%
On the next Taka 400,000 of total income	15%
On the next Taka 500,000 of total income	20%
On the rest of the balance of total income	25%

- Voucher Prepared:** After deducting VAT and TAX a payment voucher is prepared. This voucher shows that all the documents are checked and VAT & TAX are calculated and deducted. This voucher is prepared after review all the things again. The voucher requires approval of the manager and financial controller after being prepared. A screenshot of voucher preparation in Power Payment Software is given below:



- Approval:** The prepared voucher is sent to the manager and financial controller for the approval process. They have some criteria regarding this approval. When the payment amount is under 1 lac taka it requires the approval of the manager only. On the other hand, when the payment amount is above 1 lac it requires approval from both the manager and the financial controller. They also check if all the process is maintained well, all the supporting documents are correct and each document is provided and search for any mistakes and after this they provide the approval.

- **Agresso Recording:** After getting the approval from the manager and the controller the employees from the Treasury & Payables unit records the transaction entries in Agresso. Agresso is an accounting software where they record all of their transaction.
- **Payment initiation S2B:** After the completion of recording the transaction entries in Agresso the payment is initiated in S2B. Then the payment is initiated by someone from the unit through Standard Chattered Online banking method. There he searches for the vendors account and records his payment of the necessary expensed amount in the S2B software.
- **Batch Processing:** Batch processing is where multiple payment transactions are grouped together or created as a bunch. It helps to make multiple payments easier and it also saves time. Because of this process the senior officer of the unit does not have to make payment of the vendors one at a time. For example, they bunch 30 payments together and makes the payment of those 30 vendors at a time.
- **Signatory Approval:** After making the batches, the batch requires approval from two of the signatories. They check if everything is properly done or not. They check if the bunch has the approval from manager and the controller, if the payment amounts are correct or not etc. If there is no problem, they provide approval for the payment to be done.
- **Payment Done:** After getting the approval from the signatories, the senior officer of the unit finally provides the payments to vendors.

So, this is how the vendor payment process is executed step by step. All of these steps are necessary to make the payment for a vendor.

3.9 Expenditure Reports

Payment Expenditure

As I have done an internship in Save The Children in Bangladesh, I have worked in the Treasury & Payables department where I have worked for vendor payment procedure and activities. The organization has a lot of transactions for vendor payments. I have gathered payment status data of vendor payments from 1st July 2020 to 30th June 2021. The data shows that from 1st July 2020 to 30th June 2021 the organization has spent 7,415,745,565 Taka for local vendor payment and 89,816,153 Taka for international vendor payment. In

total the organization has spent 7,505,561,718 Taka for vendor payment. The data is graphically presented below:

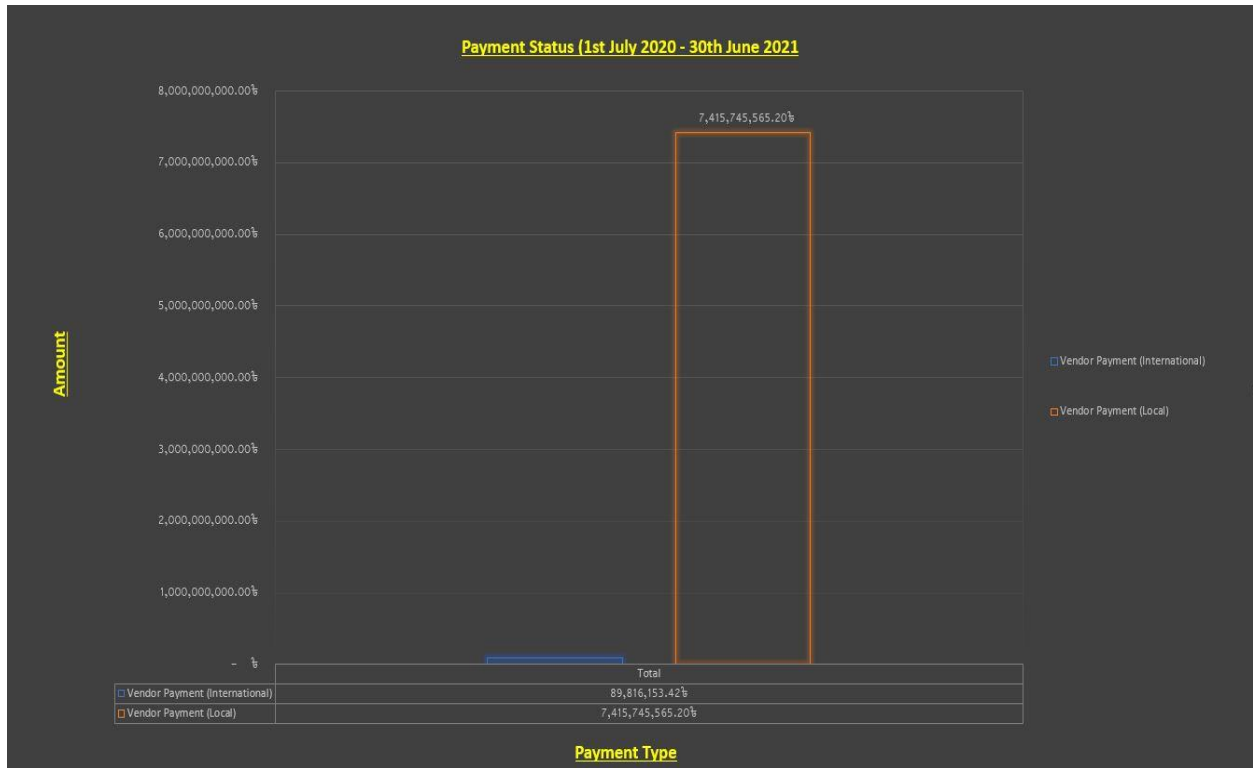


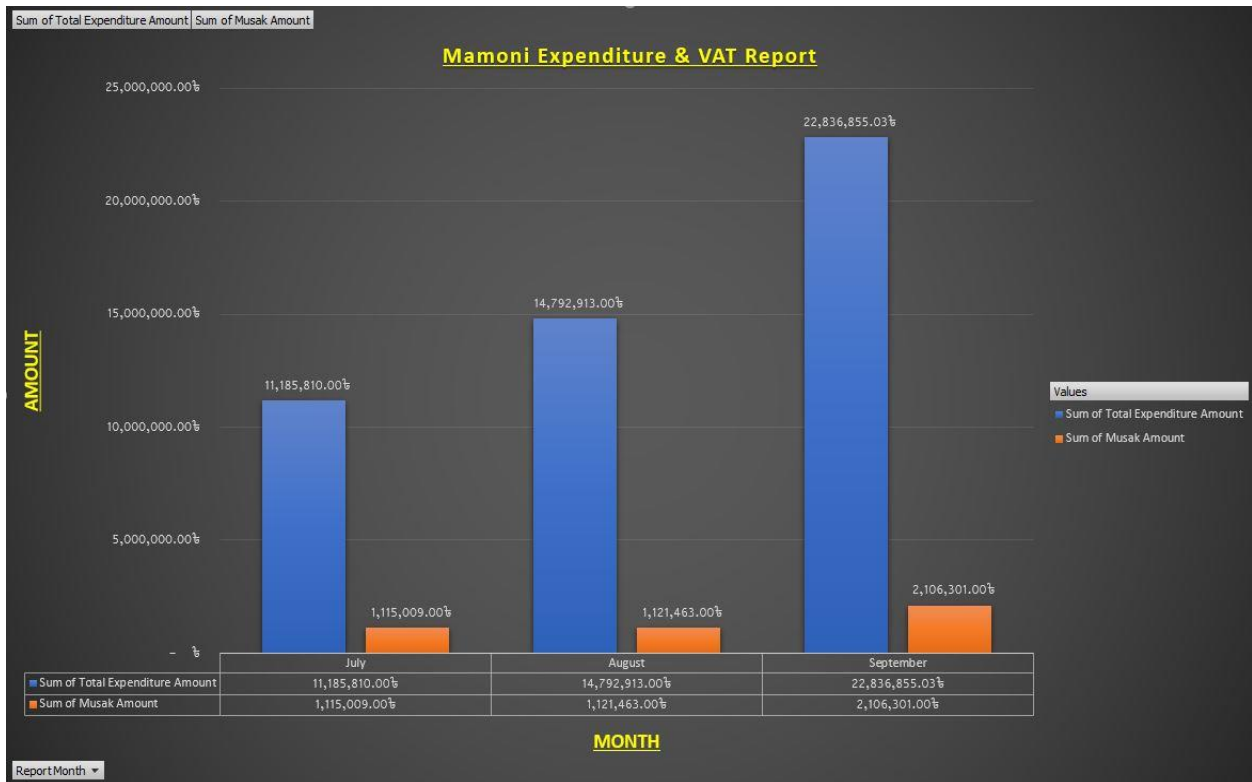
Fig: Payment Status (1st July 2020 – 30th June 2021)

VAT Exemption Report

Save The Children in Bangladesh has many projects running for the welfare of the country. According to the National Board of Revenue (NBR), many USAID funded projects are exempted from VAT. Save The Children in Bangladesh also has USAID projects running that are exempted from VAT. They don't charge any VAT amount for these projects. Among those projects' expenditure and VAT amount of two projects are given below:

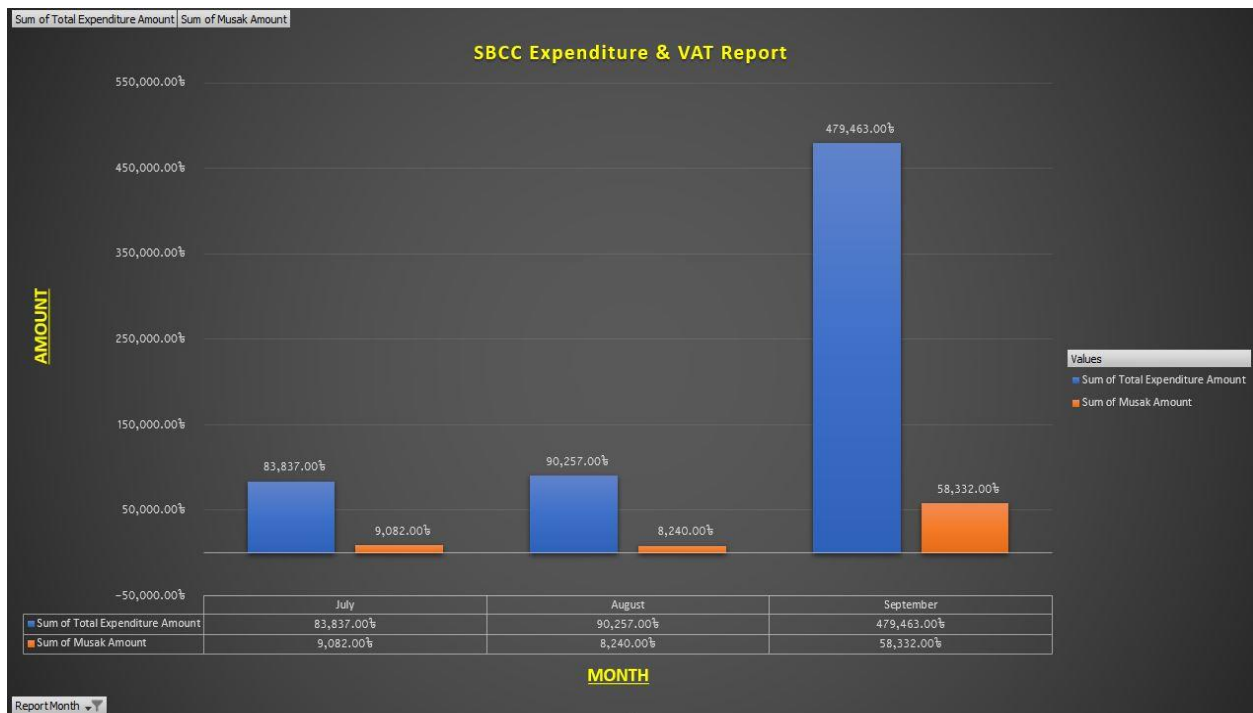
Mamoni MNCSP

Mamoni MNCSP is a USAID project currently running in Save The Children in Bangladesh. I have gathered three month's expenditure and VAT exemption data of this project. According to the data, in July the expenditure amount behind this project was 11,185,810 Taka and exempted Vat amount was 1,115,009 Taka. Again, in August the expenditure amount behind this project was 14,792,913 Taka and exempted Vat amount was 1,121,463 Taka. Furthermore, in September the expenditure amount behind this project was 22,836,855 Taka and exempted Vat amount was 2,106,301 Taka. As the situation of COVID is generalizing the work of the project is increasing and the expenditure is increasing. The organization does not have to give these Vat amounts to the government as they are exempted so these amounts from the funds which is around 4,342,773 Taka in total for three months that are getting saved and used later for further works.



SBCC

SBCC is a USAID project currently running in Save The Children in Bangladesh. I have gathered three month's expenditure and VAT exemption data of this project. According to the data, in July the expenditure amount behind this project was 83,837 Taka and exempted Vat amount was 9,082 Taka. Again, in August the expenditure amount behind this project was 90,257 Taka and exempted Vat amount was 8,240 Taka. Furthermore, in September the expenditure amount behind this project was 4,79,463 Taka and exempted Vat amount was 58,332 Taka. The organization does not have to give these Vat amounts to the government as they are exempted so these amounts from the funds are which are 75,654 in total for three months that getting saved and used later for further works



Treasury Unit

The treasury unit of Treasury & Payables department deals with bank payment and petty cash payment of the internal employees of Save The Children in Bangladesh. There is one senior officer and one officer in this treasury team. The senior officer mainly deals with the petty cash as well as bank payment of the internal staffs and the officer mainly deals with the bank payment of the internal staffs. All the employees of Save The Children have to come to this unit to claim their expenses, adjustment and taking advance regarding any Save The Children related works. Bank payment of the organization is only done by Standard Chartered Bank.

Payment types

There are two types of payment claims for the treasury unit of Save The Children in Bangladesh. It is applicable for both petty cash and bank payment of internal employees. The internal employees of the company can request payments from these two types. They are described below:

- **Expense Claim:** Expense claim means when the expenditure has already been done by the internal employees from their own money for any company related works and after that they come to this unit with all the necessary supporting documents to claim the money that has been expensed for the purpose. This process is easier than the other one but when the expense is of very large amount they have to go for the other process. If they show proper supporting documents of the expenses, they get the money easily without any interruption. The supporting documents plays a vital role in this process.
- **Advance money:** In advance money process, an amount of money is given to the employee as an advance after preparing an estimated budget for the company related works. For example, if there is an event or campaign in Dhaka city or outside Dhaka city, an estimated budget is prepared from the Financial Planning & Analysis department and after that the budget money is given to the

employee. When the work is done the employee provides all the necessary documents regarding the expense that has been occurred during the work. The advance expense amount needs to be adjusted in this process as the actual expense mostly either exceeds the budget amount or lower than the budget amount. So, the advance amount needs to be adjusted all the time.

3.10 Petty Cash Information and Payment Procedure

Petty cash refers to the keeping of a short amount of company cash in hand in order to deal with certain minor expenses of the company. To keep the cash secured it requires a locker. For example, office supplies of small purchases can be bought from these cash amounts. In Save The Children there is a petty cash system for the internal staffs and for company's small purchases. The petty is used when the expense amount is within 10000 Taka. If the amount crosses this limit, then the payment for the expense will not be given from the petty cash. There is a locker to keep this petty cash amount and only the senior officer of the treasury unit can access this locker and deals with the payment. This petty cash is used when there is a need of smaller transportation cost as in fuel cost of the drivers of the office, local transportation cost, office supplies, smaller event or campaign cost etc. This petty cash fund cannot be used for any personal expenses of any employees of the company. This can only be used for company purposes.

There are some important key points that needs to be maintained for the petty cash unit:

- Petty cash can be accessed only when the amount is under 10000 Taka.
- The petty cash limit is 4 lacs Taka that is put in the locker and it is fixed according to the Save The Children policy.
- Minimum 80000 thousand Taka has to be in the stock of petty cash. When the senior officer will see that the amount is coming around this value, he needs to request to fill the petty cash stock again and at that time it will be filled to complete 4 lacs Taka.

- The senior officer has to record the petty cash expenses properly.
- All the requirements are needed to be checked properly before making any payment from the petty cash unit.
- The senior officer has to keep track of the daily transaction history.
- The senior officer has to make cash balance history.
- The senior officer has to do proper Glacos entry.
- The petty cash can only be accessed by the senior office and some higher ups as they only have the key of the locker. Without the presence of the senior officer, it requires approval to be opened.

Cash reconciliation

Cash reconciliation refers to the checking procedure of the cash if the cash that is in the safe agrees with value recorded in the accounts. The financial compliance and risk management department audits the physical cash with the recorded amount in the accounts in Save The Children. The review is not done from the Treasury & Payables department to maintain segregation of duties. The compliance and risk department investigate if the reconciliation of cash balance does not match. Sometimes the reconciliation does not match because of incorrect recordings. When this happens, they check if all the transactions are recorder or not, if the transactions are recorded against the correct cash account or not etc. After checking all these if there is still a problem it goes for further investigation to the country finance director, financial controller and manager.

Petty cash payment procedure

- **On Desk Request:** On Desk is a resource platform of Save The Children in Bangladesh. At first, the employee requests the expense request of expense claim or advance in this On Desk platform. The treasury unit gets the request in On Desk and transfer it to the Power Payment Software.

- **Power Payment:** Power Payment is the main payment software that is used in the organization which executes all the payment activities from the beginning to the end. An employee’s payment request, approval, supporting documents are gathered in this software and processed. The payment request of the employee is transferred from On Desk to this Power Payment software for further processing. The senior officer receives the payment request of the employee.
- **Supporting Documents:** After receiving the payment request from the employees in the software all the necessary documents are checked properly. The senior officer checks if the all the required documents are given or not. If they are given then he provides the approval and if the documents are not given then the employees are requested to provide all the documents and if they can’t provide the request gets rejected.

A list of some supporting document checklist is given below:

<u>Types of Payment</u>	<u>Document Required</u>
Expense Claim for Field Trip (Drivers)	<ul style="list-style-type: none"> • Approved expense claim • Travel expense report • Original bill/invoice (fuel, parking, accommodation) • Approved transport request form • E-mail communication (if needed)

Expense Claim for Field Trip (Except Drivers)	<ul style="list-style-type: none"> • Approved expense claim • Travel expense report • Original bill/invoice (hotel, rent-a-car etc.) with paid seal • Money receipt or acknowledgement all type of payment • Travel approval • E-mail communication (if needed)
Advance issue for field visit (Staff)	<ul style="list-style-type: none"> • Approved advance request form • Travel Approval
Advance Return for field visit (Staff)	<ul style="list-style-type: none"> • Approved advance return form • Travel Expense report • Travel approval photocopy • Original invoice/bill (hotel, business meal, rent a car etc.) with paid seal • Boarding pass • Money receipt or Acknowledgement (Hotel, Rent a Car or any payment)
Advance issue for field trip (Driver)	<ul style="list-style-type: none"> • Approved program advance issue form • Approved Transport request form • Ref. Email (if any)

<p>Advance adjustment for field trip (Driver)</p>	<ul style="list-style-type: none"> • Approved program advance return form • Travel Expense report • Approved Transport request form • Original bill/invoice (fuel, parking, accommodation) • Photocopy of all type of electronic bill
--	--

- **VAT & TAX Calculation:** After checking all the necessary supporting documents VAT & TAX are Calculated for the employees. They follow the rules of VAT & TAX to deduct VAT & TAX. Save The Children in Bangladesh follows the Value Added Tax & Supplementary Duty Act, 2012 and the Value Added Tax & Supplementary Duty Rules, 2016 to deduct VAT at sources. All the Vat amounts are deducted and recorded. They also deduct TAX according to the government act and rules. They deduct all the TAX amounts and record it. After completing the calculation of VAT and TAX the next step arises.
- **Voucher Preparation:** Voucher is prepared after deducting the VAT & TAX. The voucher consists of many information. It shows that all the documents are checked and the necessary steps are done. This voucher is prepared after reviewing all the things again. The voucher requires approval of the manager and financial controller after being prepared.
- **Approval:** After preparing the voucher it is sent to the manager and the financial controller for the approval process. They will check if all the supporting documents are checked, all the information provided are correct and all the steps are followed or not. If everything is properly done and there are no mistakes, they will provide the approval.
- **Cash Payment:** After the completion of the approval of the manager and financial controller the payment will be done to the employee by the senior officer from treasury unit. If the payment is for expense claim, then the employee will be given the expense that has occurred. On the other hand,

if the payment is for advance taken then the advance will be adjusted. For adjustment, if the occurred expense is lower than the estimated budget the employee will return the remaining cash to the treasury unit and if the occurred expense is higher than the estimated budget then the employee will be given the due amount from the treasury unit.

- **Glacos Entry:** After the cash payment is completed, the senior officer will record all the necessary information and transaction entries in the Glacos entry system of Save the Children. Glacos is an offline excel spreadsheet where they record all of their offline transactions and necessary information.

3.11 Internal Staff Bank Payment and Procedure

Aside from petty cash payment the treasury unit deals with bank payment of the internal staffs of the organization. Mainly the officer of treasury unit deals with the bank payment of the internal staff and the senior manager collaborates in it. When the payment of the internal staff is above 10000 taka it requires bank payment method. The organization makes all kinds of payments through Standard Chartered Bank as it their one and only approved bank. Some of the employees have account in Standard Chartered bank and some has in other banks. The bank payment is done for all the banks. Company works like project works, events, campaigns, field trips etc. all of these bigger costing areas are covered with this bank payment.

There are some important key points that needs to be maintained for the petty cash unit:

- Bank payment will be done when the amount is above 10000 Taka.
- The officer has to record all the bank transactions properly.
- All the requirements are needed to be checked properly before making any payment.
- The officer has to keep track of the daily transaction history.
- The officer has to do proper Glacos entry.

Internal staffs bank payment procedure

- **On Desk Request:** On Desk request is similar to the request pattern of petty cash request. the employee requests the expense request of expense claim or advance in this On Desk platform. The treasury unit gets the request in On Desk and transfer it to the Power Payment Software.
- **Power Payment:** The treasury unit follows the same pattern of Power Payment request transfers for petty cash and bank payment requests. The payment request of the employee is transferred from On Desk to this Power Payment software for further processing. The officer receives the payment request of the employee.
- **Supporting Documents:** Every employee has to provide necessary supporting documents regarding their payment request. These documents are checked properly to see if all the required documents are submitted or not. After the checking the officer provides approval for the next step and if there are mistakes then either the documents are asked to submit again or else the request gets rejected.

A list of some supporting document checklist is given below:

<u>Types of Payment</u>	<u>Document Required</u>
Expense Claim for Field Trip (Drivers)	<ul style="list-style-type: none">• Approved expense claim• Travel expense report• Original bill/invoice (fuel, parking, accommodation)• Approved transport request form• E-mail communication (if needed)

Expense Claim for Field Trip (Except Drivers)	<ul style="list-style-type: none"> • Approved expense claim • Travel expense report • Original bill/invoice (hotel, rent-a-car etc.) with paid seal • Money receipt or acknowledgement all type of payment • Travel approval • E-mail communication (if needed)
Advance issue for field visit (Staff)	<ul style="list-style-type: none"> • Approved advance request form • Travel Approval
Advance Return for field visit (Staff)	<ul style="list-style-type: none"> • Approved advance return form • Travel Expense report • Travel approval photocopy • Original invoice/bill (hotel, business meal, rent a car etc.) with paid seal • Boarding pass • Money receipt or Acknowledgement (Hotel, Rent a Car or any payment)
Advance issue for field trip (Driver)	<ul style="list-style-type: none"> • Approved program advance issue form • Approved Transport request form • Ref. Email (if any)
Advance adjustment for field trip (Driver)	<ul style="list-style-type: none"> • Approved program advance return form • Travel Expense report • Approved Transport request form

	<ul style="list-style-type: none"> • Original bill/invoice (fuel, parking, accommodation) • Photocopy of all type of electronic bill
--	--

- **VAT & TAX calculation:** After checking all the necessary supporting documents VAT & TAX are Calculated for the employees. Save The Children in Bangladesh follows the Value Added Tax & Supplementary Duty Act, 2012 and the Value Added Tax & Supplementary Duty Rules, 2016 to deduct VAT at sources. All the Vat amounts are deducted and recorded. They also deduct TAX according to the government act and rules. They deduct all the TAX amounts and record it. After completing the calculation of VAT and TAX the process moves on to the next step.
- **Voucher Preparation:** After Calculating the VAT & TAX amount the voucher preparation process starts in power payment. it shows necessary information of the steps that are done. It is prepared after reviewing all the steps again. After the voucher is prepared it requires approval from the manager and financial controller.
- **Approval:** This step arises when the preparation of the voucher is complete. The voucher is sent to the manager and the controller for the approval. They check all the supporting documents and try to find if there is any mistake. They provide approval if everything is correct. There are two criteria of this approval process. When the payment amount is under 1 lac Taka it requires the approval of the manager only. On the other hand, if the payment amount is above 1 lac Taka, then it will require approval from both the manager and the financial controller.
- **Payment initiation in S2B:** After getting the approval of the manager and controller the payment transactions of the employees are recorded in the S2B. The officer initiates record the payment initiation in the Standard Chartered online banking method. There he searches for the employee and records his expense amount in the software.

- **Batch Processing:** After the payment is recorded in the S2B software, several payments like this are grouped together or created as a bunch. This batch processing helps to make several payments at a time.
- **Signatory Approval:** After the batch processing is done, the batch requires approval from the signatories to execute the payment. The signatories check all the information and gives approval for the payment.
- **Payment done:** After getting the approval from the signatories, the officer of the unit finally provides the payments to vendors.
- **Glacos entry:** After the payment is completed, the officer will record all the necessary information and transaction entries in the Glacos entry system of Save The Children. It is an offline excel spreadsheet for recording all the transaction and information.

3.12 Finding and Observation

Save The Children in Bangladesh is a non-government and non-profit organization which runs development and emergency response programs for the welfare of the country. As an intern I have observed some issues regarding vendor payment procedures. It is a leading nonprofit organization in Bangladesh. However, in my opinion, there are some problems that needs attention and solved for better performance. During my internship period I observed many things and the findings are described below:

- In the vendor payment process the work load is very high. They have several projects running in Bangladesh. They have to make payments for a lot of vendors regularly for different projects. Because of this they have huge pressure of workloads which leads to escalate a day's payment to next day.

- The vendor payment process is a very lengthy process. It needs to follow a lot of steps before making the payment and because of this it requires a lot of time to make the final payment execution.
- The COVID situation has decreased the progress of the workings as they have to do both online and offline working. Working in these both situations has become difficult for the employers in terms of vendor payment.
- Due to COVID situation the submission of hard copy of supporting documents was not possible. Because of this they don't have hard copies of supporting documents for their annual recording.
- There is a lack of providing supporting documents from the vendors as well as internal employers. Because of this the payment process of that particular employee or vendor gets delayed.
- Sometimes technical problem arises in the software which are Power Payment, On Desk, Agresso, Glacos, S2B. Because of these technical problems the employees have to stop their works.
- Sometimes the employees or the vendors requires emergency payments in advance or in general to start the work as quickly as possible. But because of the organization's policy any kind of payment or advance cannot be given without proper approval and the systematic process. As a result, it delays the work a bit.

3.13 Recommendation

Save The Children is a leading organization in Bangladesh. It is one of the top NGO in Bangladesh for the welfare of the country. According to my observation and findings I would like to suggest some recommendation. The points are given below:

- As the work load is very high, they can hire some junior position employees for the payable's unit. This will help them to reduce the work load and their work rate will increase.
- As their procedure for making vendor payment has many steps, if they can reduce some steps or merge them it will help them to finish their work quickly.
- The COVID situation is currently improving in a slow rate. The employees can come to the office regularly to make their work situation easier.
- As the suppliers and the internal employees couldn't submit the hard copies because of the COVID lockdown situation they can submit it now on a weekly basis. It will help them for their annual recording.
- They can improve their documentation procedure as they have to keep recording up to 5 years. This will help them get the proper supporting documents from the vendors and employers. Cross checking of the documents on a regular basis will also help them in this situation.
- They can upgrade their software's and improve the software maintenance services. It will help them in terms of any type of software issues. As a result, they don't have to stop their work.

- They can open an emergency approval system for the emergency vendor payment or any advance payment. This will help them in emergency situations.

3.14 Conclusion

Save The Children in Bangladesh is a globally active non-government and non-profit organization which works for the development of the country and for emergency response programs. The organization is working for the welfare of our country and it is getting results for the country. Our country is getting benefited day by day because of the programs that Save The Children conduct in Bangladesh. The organization collects funds from the institutional donor and individual or corporate donor and utilizes them in a proper way to run programs in our country. Our country is developing day by day and getting benefited. In order to execute their projects properly they focus on their finance department a lot and try to minimize their costing as low as possible so that the remaining funds can be used for another projects. But they don't compromise the quality of the welfare projects. It was a great opportunity for me to get an internship in this organization. This internship helped me to grasp the knowledge about how non-profit organization works. In addition, through this internship I could learn how vendor payment procedures are executed at an organization level. It enhanced my learning and knowledge regarding financial activities, payment activities and procedure, different software etc. Moreover, it helped to connect my theory knowledge to practical knowledge as well as I got the experience of an experienced team and effective team work. Thus, I had an incredible experience in terms of working with Save The Children's Treasury and Payables department and got the chance to improve myself for the future job fields.

References

Save the Children International. Save the Children International. (2021). Retrieved 6 November 2021, from <https://www.savethechildren.net/>.

Our History | Bangladesh | Save the Children. Bangladesh.savethechildren.net. (2021). Retrieved 6 November 2021, from <https://bangladesh.savethechildren.net/about-us/our-history>.

Save the Children - Wikipedia. En.wikipedia.org. (2021). Retrieved 6 November 2021, from https://en.wikipedia.org/wiki/Save_the_Children.

Save the Children Empowering Girls in Bangladesh. GlobalGiving. (2021). Retrieved 6 November 2021, from <https://www.globalgiving.org/projects/women-empowerment-bangladesh/reports/?pageNo=1>.

Digital, S. (2021). *Facebook Title*. Resource Centre. Retrieved 6 November 2021, from <https://resourcecentre.savethechildren.net/>.