

Mercy Hands for Humanitarian Aid

Program Management Manual

Introduction

This manual was developed to reduce the risks of poor program performance – reduced impact, fraud, reputational damage, and lost opportunity. Good program management saves time, increases impact and accountability, and mitigates misunderstanding among Mercy Hands’ departments and personnel. It can free country teams from costly mid-implementation “fixes”; spare us from reinventing the wheel; ease mid-program staff transitions; and liberate time to pursue ideas, innovate and build strategic partnerships. Through our programs we are held accountable to communities, donors and the world.

Responsibility

It is the responsibility of the Director of Finance to ensure that all Mercy Hands staff, at all levels and locations, follow these guidelines. The Director of Finance has the authority to enforce these guidelines and to design appropriate monitoring and evaluation mechanisms.

Phases of Program Management Cycle and Minimum Standards Checklist

Program phases are convenient divisions within a program lifecycle where primary work focus changes. Persons responsible for management of the program may be different at different phases. Minimum Standards within Mercy Hands require the completion of certain tasks during each phase as per the Minimum Standards Checklist.

Definition of Phases of Program Management

- **Program Identification and Design:** During this phase, teams and stakeholders work together to identify program ideas; collect assessment data; analyze the assessment data; develop the program logic; create proposals or preliminary program scope statements with summary budgets and high level program plans.
- **Program Set Up and Planning:** During this phase, the Program Work Plan is prepared. The Program Work Plan is a map of the program, identifying the detailed activities, budget and the schedule required to deliver the direct program results. **Program Implementation:** During this phase, the program is launched and implementation takes place. Program launch involves setting up the basic program files, team structure and communicating the work plan. Implementation involves managing, adjusting and tracking activities, communications, quality, risk, organizational capacity and coordinating the roles and responsibilities of stakeholders.
- **Monitoring and Evaluation (M&E) Process:** Throughout a program, it is monitored and evaluated as necessary. Processes conducted as part of M&E compare program performance to the original proposal objectives and indicators, as well as to the Program Work Plan. Variances found against plans allow for adjustment during any phase of the lifecycle of the program.
- **End-of-Program Transition:** During this phase, the end of program transition strategy as articulated in the Program Work Plan is updated and executed, while other close-out and transitional processes are carried out.

Key Aspects of the Program Management Lifecycle at Mercy Hands

- Mercy Hands encourages a balanced approach towards each phase. Though not equal in their duration nor resource requirements, each phase is important and adequate time and resources should be allocated for every phase.
- Phases are not always linear: phases overlap, are at times integrated, and are often iterative. Each program is different. It is often common to start two phases

simultaneously. For example implementation of a previously planned community assessment may be initiated as the detailed planning starts on a separate aspect of the program.

- The ‘planning’ components of Program Set Up and Planning phase are in a continuous, iterative loop with the Program Implementation phase. This is what is sometimes referred to as “progressive elaboration” in project and program management standards.
- The processes in all other phases are continually reinforced and assessed through monitoring & evaluation. Information gathered via monitoring should be applied to inform planning and future decision-making.

Minimum Standards Checklist

These Minimum Standards represent a requirement for all programs. While the Minimum Standards outlined below must be honored, some of the required standards will be met in different ways for programs of varying size, urgency and complexity. Program Managers and their supervisors should use sound judgment to determine how each minimum standard will be met within a particular program. Challenging environments demand flexibility, ingenuity and patience in addition to sound program designs, carefully developed program work-plans, and quality execution.

Minimum Standards List

Program Identification and Design

- A. Written assessment or problem analysis exists, based on primary or secondary data (note: this can be contained in the proposal documentation, or can be a separate assessment document)
- B. Program Logical Framework exists
- C. Program proposal with summary budget exists

Set Up and Planning

- A. Program File is created

- B. Program Work Plan
- C. Program Organizational Chart exists

Implementation

- A. Program Work Plan (PWP) is approved and regularly updated
- B. Program Kick-Off Meeting is conducted, and minutes are available
- C. Program Team Coordination Meetings take place at least once per month with documented minutes
- D. Program progress reports (narrative and financial) exist and include progress toward indicator targets
- E. Scheduled and ad hoc reports and updates are communicated to donors
- F. Actual Program Schedule (within PWP) is updated against the Baseline Schedule by Program Manager and submitted to supervisor on a monthly basis
- G. Budget vs. Actual reports for the Program Budget are prepared monthly
- H. Program Team receives copies of, and is oriented on: Proposal & Logical Framework, M&E plan, Program Work Plan, Kick-Off Meeting minutes and relevant parts of the Program Budget and Grant Agreement. Program Team is oriented on administration and finance procedures.
- I. Program Team is recruited; roles, responsibilities, and required skills have been articulated; Job Descriptions exist; Training Needs Assessment is carried out
- J. Program Team member performance is assessed and documented by Program Manager within three months of program start, and annually thereafter

Monitoring and Evaluation

- A. Indicator Plan exists (Planning Phase)
- B. Key program M&E events (at a minimum, baseline, evaluation, and routine monitoring) have been carried out, and reports of these events exist (Implementation Phase)

- C. Basic M&E data management system exists (Implementation Phase)
- D. Final Evaluation report exists (Implementation Phase)

End of Program Transition

- A. Written End-of-Program Transition Plan exists
- B. Deliverables to be transitioned to external stakeholders have been handed over, and handover documentation exists
- C. Lessons learned have been documented.
- D. Program File is complete
- E. Final report is completed and donor close-out requirements are met

Organizational Structure and its Relationship to Program Management

- No matter what type of organizational structure will be best fitted for managing a particular program, in assembling organizational structures one common task is critical: A clear description of roles and responsibilities and reporting lines for each member of the organization and partner involved with the program. This translates into clearly written position descriptions, clear reporting structure and clearly defined approval authorities.
- Each program must have a Program Organizational Chart that visually depicts the working and reporting relationships between team members, and between the Program Team and the broader portfolio. ***A clearly defined Program Organizational Chart for each program is a Minimum Standard for Program Management at Mercy Hands.***
- As the program progresses, the organizational structure may also evolve, so the Program Organizational Chart should be regularly updated. It is important to share the updated Program Organizational Chart with staff and partners so everyone understands the lines of reporting. It is the

responsibility of the Program Manager and the Program Director to enforce these reporting lines and to ensure there is clear communication within the team.

Project Budgeting

Designing a budget for the project is an integral part of sound project planning and management.

- Any activity implemented within Mercy Hands that involves utilization of resources, whether it is externally or self-funded, must have a well-designed budget.
- The budget should be designed by the responsible Program Manager, Program Director, or a competent party assigned by the Executive Director.
- If not otherwise specified by the donor, the budget designer can use Mercy Hands' budget template (Annex -1-).
- For shared cost, the budget designer should follow Mercy Hands' Cost Allocation Policy.
- Any drafted budget must be reviewed and approved by the Director of Finance before submitting it to the donor.
- Coding of budget lines is the responsibility of the Director of Finance.

Human Resources

- The Director of Human Resources is responsible for managing the recruitment process of Mercy Hands employees.
- Before a candidate is offered a job, the HR Department must run background check on the candidate. The background check result will be placed in the Employee Personal File.
- After the new employee signs an offer letter, the HR Department will create an Employee Personal File and place in it the following:
 - Employee's CV;

- Letters of Reference (if available);
- Signed Offer Letter;
- Interview Evaluation Form.
- The HR Department must ensure that all new employees receive orientation in the first week of employment. Part of the orientation is to review and sign the following documents and a signed copy of these documents shall be placed in the Employee Personal File.:
 - PSEA Code of Conduct;
 - Child Protection Policy;
 - Job Description;
 - Grievance Policy.
- It is the responsibility of the Program Manager to write the job description of all project staff.
- Every member of the project team must have a job description. Within one week from the official starting date of the project, all project staff should have received and signed a job description.
- The Human Resources Manager and the Administration and Finance Officer of the project follow up with the Program Manager to ensure that all project staff have a job description.
- Employment of Relatives Policy:
 - For the purposes of this policy, a relative is any person who is related by blood or marriage, or whose relationship with the employee is similar to that of persons who are related by blood or marriage.
 - The employment of relatives in the same area of an organization may cause serious conflicts and problems with favoritism and employee morale. In addition to claims of partiality in treatment at work, personal conflicts from outside the work environment can be carried into day-to-day working relationships.
 - Relatives of persons currently employed by Mercy Hands may be hired only if they will not be working directly for or supervising a

relative. Mercy Hands employees cannot be transferred into such a reporting relationship.

- If the relative relationship is established after employment, the individuals concerned will decide who is to be transferred. If that decision is not made within 30 calendar days, management will decide.
- In other cases where a conflict or the potential for conflict arises, even if there is no supervisory relationship involved, the parties may be separated by reassignment or terminated from employment.”
- Performance Evaluation:
 - The Program Manager should evaluate the performance of his/her project staff.

Signing Project Agreements and Contracts

An original copy of all contracts, agreements, MoUs, etc signed with any external party must be shared with the General Administrator as soon as they are issued.

A copy of any official letter issued to any external party must be shared with the General Administrator as soon as they are issued.

Project Financial Reporting

- Financial reports are drafted by the Admin and Finance Officer and reviewed and finalized by the Program Manager
- It is the ultimate responsibility of the Program Manager to ensure timely financial reporting and quality and compliance of the financial reports with the donor’s requirements.

Certification Requirements for Program Management Personnel

The following certification requirements apply to Mercy Hands team members in positions considered critical for program management success:

Team member	Certification Requirements	Timing
Any team member holding a Project Manager, Program Manager, Director of Department, Regional Coordinator, Head of Mission, Country Director, or senior operations position.	PMD Pro	Within one month of assuming the first relevant position with Mercy Hands
<ul style="list-style-type: none"> - Any team member working as a Project Manager or Program Manager for a program exceeding US\$1 million in value; - Any Director of Department, Regional Coordinator, Head of Mission, Country Director. - Any member of the Executive Administration. 	PgMD Pro, FMD Pro and MEAL D Pro (PMD Pro is a prerequisite)	Within 3 months of assuming the first relevant position within Mercy Hands

Project Administration and Finance

1. All the documents related to project activities, including correspondence, reports and financial records relating to this Agreement and its implementation, shall bear the stamp of the Agreement Symbol.

2. The Admin and Finance Officer of any project is supervised by the Program Manager, General Administrator (or equivalent at the mission level), and Director of Finance (or equivalent at the mission level).
3. The Administrative and Finance Officer works closely with Human Resources Manager (or equivalent at the mission level) and Assets Manager (or equivalent at the mission level).
4. The Administrative and Finance Officer is responsible for the following administrative and financial duties pertaining only to their project:
 1. Staff Personal Files: Assist the HR Manager with creating and updating the Personal Files of their project's staff:
 1. Every time a new employee is hired within the project: The AF Officer will request from them to submit the following documents for their Personal File within 1 week period:
 1. CV
 2. Documents for Employment Contract, as specified by the HR Manager.
 3. A copy of Educational Certificates.
 4. A signed copy of MH Policies, PSEA Code of Conduct, and general Code of Conduct.

The AF Officer will gather these documents and forward them to the HR Manager.

2. During project implementation: The AF will perform the following HR duties:
 1. Ensure that the project staff, including the Program Manager, follow HR manual.
 2. To monitor staff attendance and submit daily attendance report to HR Manager.
 3. To prepare vacation and leaves requests and submit to HR Manager. The Program Manager should sign all requests.

1. Evaluation Reports

2. Warning Letters
3. Administrative Orders regarding Change of Title, position, or salary
4. Leave Requests.

2. HR Policy: Enforce MH's HR Policy within the project:

1. All employees should be recruited in accordance with the HR policy. All recruitment process documents (job ad, interviews report, selection report, etc.) should be archived in the Project's File.
2. All employees should undergo performance evaluation, at least once at the end of their first month of employment.
3. Enforce leave/ vacation request procedure.
4. Record all employees attendance using the attendance sheet. Timesheet that should be approved by supervisor and manager. The Administration and Finance Officer of the Project is responsible for monitoring and recording the attendance and working hours of the staff of the project. For staff working in more than one project, the HR Manager is responsible for cross matching and monitoring their attendance and working hours. The daily attendance sheet should be sent to the HR Manager at the end of the day.

3. Financial duties (to be elaborated)

End of Program Transition

Minimum Standards for the End-of-Program Transition Phase:

- Written End-of-Program Transition Plan exists (see 7.2)
- "Final 90 day" meeting has taken place, and minutes exist (see 7.2)

- Contract/ sub-grantee status reviewed and finalization plans specified (see 7.2)
- Deliverables to be transitioned to external stakeholders have been handed over, and handover documentation exists (see 7.2)
- Lessons learned have been documented, and have been sent to the Programs Director(s) and Regional Coordinator(s) (see 7.2)
- End-of-Program Transition has been clearly communicated to the Program Team, beneficiaries, host government counterparts, and partners (see 7.2)
- Program File is complete (see 7.2)
- Final report is completed and donor close-out requirements are met (see 7.3)

Introduction

The End-of-Program Transition phase is the final phase of a program. Although some aspects of this phase are considered in the Set Up and Planning phase, and are further elaborated during the Program Implementation phase, the End-of-Program Transition is essentially a linear phase that occurs after or towards the end of, Program Implementation. It is the phase in which the Program Team exits the program, transitions program deliverables to external stakeholders, or transitions program processes and learning into the next relevant Mercy Hands program. This section describes the key program management steps during the End of Program Transition phase. These are described below, divided into the following items: 1) Types of Program Transitions; 2) Updating and Communicating End-of-Program Transition Plan; and, 3) Donor Requirements.

Types of Program Transitions

Per PMD Pro, there are four types of end of program transitions:

- Termination – Specific source of program funding ends, and the program will not continue, either via direct follow-on funding from the same source, other external funding sources or through program generated funding. Some program activities may continue after termination, but the activities will be managed and supported by the beneficiaries or other external stakeholders, not by Mercy Hands.

- Extension – Program period is extended, and source of funding continues. However, no additional funding is provided. Generally called a “No Cost Extension” or NCE.
- Expansion - Program period is extended, and additional funds are provided by the donor or other donors. Includes a continuation of some, or most of the program activities, and may add additional activities or geographic areas. Generally called a “Cost Expansion” or “Cost Extension”.
- Redesign – Revaluation or internal realignment. Continuation via a new phase with modified interventions or activities, or via different funding sources. Extensions, Expansion and Redesign are functionally the equivalent of starting a new program, and the program management processes and phases should be followed from the beginning, as applicable.

Updating and Communicating the End-of-Program Transition Plan

The first step in executing the end of program transition is to review and update the End of Program Transition plan that was created in the Set Up and Planning phase and iterated or refined in the Program Implementation phase. There is no particular format for this plan, but it should describe both the administrative close-out processes and the programmatic transitional processes required. *A written End-of-Program Transition Plan is a Minimum Standard for Program Management at Mercy Hands.* This review process should take place no later than 90 days prior to the end date of the program.

A transition planning meeting or “final 90 days meeting,” is required as a Minimum Standard for Program Management at Mercy Hands. The minutes from this meeting must be documented and placed in the Program File.

This meeting considers two things:

Administrative Close-Out: All tasks must be completed, expenses recorded, assets disposed of, reporting requirements fulfilled, documents organized, and

contracts and sub-grants closed out, and any Mercy Hands matching or co-financing requirements verified. Plans should be made for completion of final reporting requirements. It is important to consider staff care and be sensitive to and supportive of follow-on employment planning of staff as part of the transition process. Usually administrative close-out is happening as Program Team is leaving and moving to other programs. Thus it's critical to plan ahead for this date leaving enough time to ensure proper closure of the program. Staff will likely be looking for work prior to the end of the program, often leaving before fully completing their duties and consequently losing important institutional knowledge. Initiating open discussions with staff to identify their intentions and build the 90 day plan around their timeline can help to avoid surprise losses of staff. At times, it may be necessary to provide incentives to key staff to stay through the end of the program.

Programmatic Transition: The programmatic deliverables must be 'transitioned' to external stakeholders. Depending on the program, these might be partners, local government, or beneficiary groups. Hand-over documentation must be prepared; program transitions and accomplishments must be communicated to stakeholders; any training or processes required for sustainability must be finalized; program M&E processes must be finalized; and, lessons learned must be documented and disseminated. While all of these are important, the most important aspect of programmatic transition is to have and communicate a clear and realistic exit strategy, so that the incremental benefits achieved by the program can be continued by external stakeholders after the end of program transition. To be effective, these processes should be initiated during the course of implementation.

Specific steps in this process are discussed below:

Review Status of the Program Scope

Reviewing the status of the program means analyzing progress made towards achieving the program objectives and updating program management documents. Update

documents in the Dropbox and other program documentation to detail program accomplishments to date against key objectives, activities and indicator targets. If program benefits and deliverables are not going to be achieved, provide a detailed explanation as to why not. Physically verify outputs and quality, as described in Section 5.

Based on achievements to date, and remaining planned activities, determine if program objectives will be achieved. If program objectives likely will not be achieved, determine if a request for change of scope should be sent to the donor, or if a no-cost extension (NCE) should be requested (NCE assumes adequate funds remain for both program and program support requirements for the duration of the extension). The decision to request a NCE or to request a change of scope is a decision gate requiring the approval of the Programs Director and/or Regional Coordinator.

Financial and Operational

The Administration and Finance Officer (AFO) should provide a current Budget vs Actual (BVA) financial report, as described in cost control procedures in Section 5. Starting with the BVA and working with the AFO and Programs Director or Regional Coordinator, prepare a Budget Forecast for remainder of grant period. Using this forecast, determine if the program is projected to be within donor budget flexibility limits. If not, determine next steps (alignment request to donor, internal budget changes, etc). Ensure program expenses are up-to-date; including follow-up on outstanding advances and commitments. The AFO should provide a current match or co-financing report, if applicable. Determine if match or co-financing requirements will be achieved. If it appears the match commitments are not going to be reached, the Director of Finance must be notified.

If it is determined at the 90 day meeting or before that funds are expected to be unspent at the end of the grant period, they cannot be expended in a manner that is not in direct support of the achievement of the program activities. Donor regulations require that expenses charged to a grant provide a reasonable benefit to the grant. If equipment is to

be purchased in the pre-close out period, a written justification detailing why the equipment is required for the program and the benefit the program will receive from the equipment is prepared and signed by Portfolio Management. If supplies and materials are purchased, they must be utilized before the end of the grant. Donors and auditors give extra scrutiny to the pre-closeout period to ensure that inappropriate expenditures are not charged to the grant. The warehouse inventory records should be reviewed and a list of items purchased with grant funds is prepared. Inventory needs to be utilized before the end of the grant period, as most donors require reimbursement for the cost of unused inventory at the end of the grant period.

Program Team

Transition strategies for Program Team members should be determined, together with the Director of Programs/ Regional Coordinator, Director of Finance, and the Executive Director. The Executive Director must determine which program personnel will be terminated and which will be retained and transitioned to other projects, programs, or roles. HR should review local labor law regarding period of notice requirements and begin preparing end of service notifications as required for staff that are not being retained. Staff often will begin to look for other employment as the end of program transition approaches, potentially affecting the program's completion. In these instances, it is advisable for the Director of Programs/ Regional Coordinator to work with the Executive Director to determine a strategy for retaining staff until the end of program (shift to other programs, eligibility for severance, bonuses, etc). For staff that will not be retained after the end of the program, follow the termination process in Human Resources Manual and the requirements of local labor law. When faced with program closure and staff downsizing, a functional analysis can be a useful exercise to ensure all important tasks for ongoing operations are assigned to remaining staff and separation of duties is maintained.

The final months of a program can be a very stressful time for the program team. In addition to pressures to effectively meet program objectives and finish the program on target, uncertainties around employment continuity may magnify stress. Fear of not

finding follow on work and pressure to spend time seeking their next opportunity may be affecting the concentration and focus of team members. Program Managers should be aware of these concerns and discuss end of program staff transitions with staff. Smoothing the transition for the team should be a topic within the 90 day meeting and Program Managers should consider providing training or support in CV development and interviewing skills as well as allowing for staff time off for job seeking and interviews during the close out period. The Program Manager may also serve as an effective advocate for high performing team members to help them find follow on work internally with another program or department.

Formal Partnerships

In the final 90 days, review partner accomplishments to date, ensuring that they have created and transitioned the expected program deliverables, that the quality of deliverables meets standards, and that all necessary reports and supporting documentation have been provided. Clearly communicate the end of program transition strategy to partners, and ensure that they are working on both administrative close-out and programmatic transition. Most importantly, ensure that they understand the End-of-Program Transition strategy. Ensure that roles and responsibilities for end of program transition are clear, and that partners are communicating the same thing to external stakeholders as Mercy Hands team members – sometimes a local partner communicating an End-of-Program Transition strategy differently from Mercy Hands team members can be a source of confusion. Ensure partners have contracted, or are in the process of contracting or conducting, any audits and/or M&E events as per the sub-grant agreement or as required by the donor. Schedule financial close-out work with the sub-grantees. In the final 90 days, *contract and sub-grantee status must be reviewed and finalization plans specified as a Minimum Standard per Program Management at Mercy Hands.*

Transition of Deliverables

During the Program Implementation phase, descriptions of deliverables are developed, quality assurance checks are conducted, and outputs are physically verified (see Section 5). During the end of program transition phase, ensure that handover documentation of

these deliverables to external stakeholders (beneficiaries, local government, local partner, etc.) is prepared, that deliverables are transitioned to these stakeholders, and that planned operations, maintenance, and sustainability measures are implemented. In some cases, additional training or orientation on operations, maintenance, or sustainability measures may be required to ensure a higher probability of post-program use of deliverables and post-program realization of benefits. *It is a Minimum Standard for Program Management at Mercy Hands that deliverables be transitioned to external stakeholders and that handover documentation exists within the Program File.*

M&E and Lessons Learned Documentation

As per Monitoring and Evaluation phase requirements (see Section 6), a final program evaluation should be conducted as a minimum standard. Based on the evaluation and other M&E events, program accomplishments and lessons learned should be documented and disseminated. In addition to formal evaluative activities, it is often helpful to compile lessons learned through a participatory workshop of the program team and other stakeholders to ensure consideration of a range of experiences with the program. *Internally, it is a Minimum Standard for Program Management at Mercy Hands that these lessons learned be documented and sent both to the Regional Coordinator(s), Director of MEAL, and Executive Director.*

Communicating End-of-Program Transition Plan to Stakeholders

It is critical that the End-of-Program Transition Plan be communicated to stakeholders early in the program and actively re-communicated during the final 90 days. Failure to do this will almost always result in future misrepresentation of the program's strategies and accomplishments. *Clear communication of the End-of-Program Transition Plan to the Program Team, beneficiaries, local government counterparts and partners is a Minimum Standard of Program Management at Mercy Hands.*

Beneficiaries: Communicate deliverables, the transition of deliverables, M&E results, and other results to beneficiaries as a key aspect of accountability to beneficiaries. Request beneficiary feedback on programmatic processes and impact, and incorporate this feedback into lessons learned documentation. Clearly

manage beneficiary expectations regarding the termination or extension of the program. Plan to celebrate program accomplishments, which may require the involvement of community leaders or the media.

Host Country Government: Inform local governing authorities of the end of the program; describe the program transition strategy, and the roles and responsibilities of stakeholders within this strategy. Ask host country government counterparts for feedback, and incorporate this feedback into lessons learned documentation.

Program File

Ensure that all relevant program documentation is complete, and filed in the Program File as per the guidance in Chapter 4. Ensure that there is a mechanism for retaining this documentation for the required time period (generally 3-7 years) after the completion of the program. Confirm with headquarters that all required documentation exists at the headquarters level as well. A complete Program File is a Minimum Standard for Program Management at Mercy Hands.

A handwritten signature in black ink, appearing to be 'A. J. D.', written in a cursive style.

Last update: January 2021

Annex -1-

Mercy Hands for Humanitarian Aid

Project Title:

Start Date:

End Date:

Currency - USD

Line Item Description	Quantity	Unit	Duration	Unit	Unit price	Total amount	Comments
Main line 1 - e.g. DIRECT PROGRAM COST						A (A1+A2)	
Sub-main line -1-						A1 (A1.1+A1.2)	
<i>Item 1.1.1</i>	a		b		c	A1.1 (aXbXc)	
<i>Item 1.1.2</i>						A1.2	
Sub-main line -2- e.g. Staff						A2	
<i>Item 1.2.1 e.g. Program Manager</i>	1	man	3	months	1,000	3,000	
<i>Item 1.2.2</i>							
<i>Item 1.2.3</i>							
<i>Item 1.2.4</i>							
Main line 2						B	
<i>Item 2.1</i>							
<i>Item 2.2</i>							
<i>Item 2.3</i>							
Main line 3						C	
<i>Item 3.1</i>							
<i>Item 3.2</i>							
Main line 4						D	
<i>Item 4.1</i>							
<i>Item 4.2</i>							
<i>Item 4.3</i>							
<i>Item 4.4</i>							
Subtotal :						A+B+C+D	
ADMINISTRATIVE COSTS					5%		
Total :							