



Cumulative Environmental Management Association

FISCAL POLICIES & PROCEDURE MANUAL

September, 2010



FISCAL POLICY

I. PURPOSE OF THE MANUAL

This manual has been designed as a reference for Board, Officers, staff and Working Groups of the Cumulative Environmental Management Association (CEMA). It includes fiscal policies established by the Board and procedures established by the Executive Director, designed to implement those policies and provide effective methods to manage the organization's financial affairs.

The manual will be updated periodically to reflect changes and clarifications in policies and procedures. The Executive Director will establish appropriate procedures to be certain that copies of the manual in use are updated and outdated policies and procedures are removed. It is the primary responsibility of the Executive Director and the Treasurer to ensure these policies and procedures are adhered to.

II. FISCAL MANAGEMENT POLICIES

The Association will have adequate financial systems and controls in place to ensure full accountability. The Association is financially accountable to the Board. This policy is made in accordance with the Bylaws and Objects of the Association.

Generally Accepted Accounting Principles (GAAP):

Financial statements will be prepared in accordance with generally accepted accounting principles (commonly referred to as GAAP). CEMA follows the accounting and disclosure standards for not-for-profit organizations as contained in the Canadian Institute of Chartered Accountants (CICA) *Handbook*. CEMA must also comply with requirements of the Alberta Society Act.

Methods of Accounting:

CEMA uses an accrual basis for income (invoices and accounts receivable) and expenses. Adjustments are made at year-end to correctly account for outstanding liabilities.

Signing Authority:

- a) Up to four Officers of the Association will be designated as having signing authority for the Association.
- b) The CEMA Executive Director and Operations Manager, when these positions exist, will also be designated as having signing authority for the Association.
- c) Two signatures are required on all Association cheques and contracts.
- d) No Association cheques shall be signed unless adequate documentation is attached.
- e) No Association cheques shall be signed by the person to whom the cheque is payable.

Expenditure Authorizations and Limits:

- a) All Association expenditures shall be within the scope of the approved Association work plan and budget.
- b) The authorization for Association expenditures is limited by the following:
 - Expenditures up and including \$50,000 can be approved by any two persons authorized in accordance with Section C above.
 - Expenditures in excess of \$50,000 require one of the signatures to be an officer.

Banking:

- a) The bank of the Association shall be a chartered financial institution in the Province of Alberta.
- b) The Board is authorized to select a bank and establish the required banking for the Association.



FISCAL POLICY

- c) The Secretariat will provide the bank with the names of the individuals who have signing authority for the Association annually.

Petty Cash:

- a) The Association may use petty cash to pay for incidental expenses and expenditures under \$100.
b) Petty cash will be limited to no more than \$200 in cash and receipts at any one time.
c) An Association cheque payable to the person responsible for maintaining the petty cash will replenish petty cash.

III. FISCAL MANAGEMENT PROCESSES/GUIDELINES

The processes/guidelines should be considered a usual description of operating practices. Procedures can change if necessary with the approval of the Executive Director.

Working Groups glean their authority and duration for their strategic work direction and subsequent 3-year work plan from their Terms of Reference.

A. BUDGET PROCESS:

The financial management process is comprised of the following steps:

- 3 year work plan and funding request by WG
- Annual prioritized work plan and funding request. (WG specific)
- Board approval.
- Funding allocation and expenditure review.
- Reporting requirements

Definitions:

3 year Work Plan: A three-year plan that lays out the timeline of and budget for, tasks to be completed by the WG. The 3-year work plan should match the products and years outlined in the WG Terms of Reference. The Work Plan will be updated annually in March.

Detailed Annual Work Plan: A detailed one year plan indicating which tasks and contracts are proposed for the coming fiscal year including tasks, and proposed budgets.

Allocated Funds: The funds available to each WG as approved by the CEMA Board based on the Annual Work Plan and related to available funding.

3-year Work Plan and Funding Request:

Each Working Group prepares their 3-year work plans and funding requests. The work plans should reflect the mandate and timelines for products as approved by the CEMA Board for the Working Group in their Terms of Reference. The work plan should include:

- a) A list of products being addressed by the WG
- Relationship of each product to the groups mandate
 - Expected deliverables and time frames.
 - Expected date(s) for recommendations to be made to CEMA Members.
- b) The major tasks proposed to complete each product.
- Program plan supported by a cost estimate.



FISCAL POLICY

- Time frame for each task.
- Estimated funding required for each task.

The 3-year work plan is updated annually.

Annual Work Plan and Funding Request (WG Specific):

Each Working Group prepares their annual work plans and funding requests by May of each year for the following year. Sub-Groups and/or Task Groups may contribute information, but the final product must be consolidated by the WG before being submitted to the Board. The work plan and funding request should include:

- A list of tasks and deliverables for the year in relation to the 3-year work plan and consistent with the WG Terms of Reference.
- An itemized list of contract expenditures in (1) above should clearly indicate:
 - Budget required to complete each task.
 - Whether or not the funding request is dependent on the result of work not yet completed (i.e. Is the Group/Committee certain at this time whether or not this work will be required and how much it will cost?)

Approval by the CEMA Board:

The CEMA Board will be given three opportunities to review the budgets and provide recommendations to the Working Groups.

- 1) At the June Board meeting, when the WG has completed their initial calculations and work plans.
- 2) At the September Board meeting. The Working Groups may have made adjustments to their initial budgets due to the progress of their current year's work plan activities.
- 3) Final budget submission at the December Board meeting. This is the Boards' final opportunity to approve or amend the Working Group work plans and budgets.

Funding Allocation:

If the entire funding request is secured, then the Working Groups are directed to proceed with their work plan.

If only partial funding is received, Working Groups will be advised of the projects for which funding has been secured and which can be initiated. For projects that did not receive funding, these will proceed for prioritization. The process to determine the priority of projects is as follows:

- 1) Working Group Chairs and Program Administrators review their work plans and identify projects that are integral for completing their TOR products on time and give these the highest priority.
- 2) The following criteria will be used to determine priority:
 - Deliverable/Timetable (Guide/Frameworks)
 - Timing/Urgency relating to seasonal work, partners or synergies.
 - Work or funding from other agencies.
 - Achievability of consensus.
 - Importance to stakeholders.
 - Address uncertainty for framework/guideline.
 - Cost benefit/Certainty of cost/Scoping.
- 3) The Secretariat compiles a prioritized list of tasks and associated budget.
- 4) The prioritized tasks and budget are presented to the Board. The Board will recommend non-funded project priorities for which outside sources of funding should be sought.



FISCAL POLICY

- 5) Once the CEMA Board has provided their recommendations, the Executive Director will work to secure funding from other sources to enable all projects to proceed.

B. CONTRACT ADMINISTRATION:

The Program Administrators are responsible for tracking expenditures of the WG budgets and for each of the contracts. They will report this monthly to the WG Co-Chairs and the Executive Director.

Each WG can request that contracts be issued for tasks covered within their approved budget. Any changes in tasks need to be discussed with the Executive Director. Work being contracted must not commence until a signed contract has been duly executed.

Over Expenditures:

It is the responsibility of the WG to ensure that the activities remain within the funds assigned to them. WG may not enter into contracts or support other expenditures if the amount exceeds the funds allocated to that task. If received proposals are greater than the funds allocated then the WG must either:

- Consult with the Executive Director as to whether the increase could be covered from within the organization's (CEMA) budget,
- Negotiate a lesser amount with the contractor, or
- Determine from within the WG's allocated amount where additional funds might be reallocated.

Note:

**Prior to reallocating funds from another part of the budget, the groups must seek the approval of the Executive Director and indicate what impact this will have on the other tasks and on the overall deliverable time frame. The WG must also indicate its support for any proposed reallocation.*

Under Expenditures:

If an under expenditure is likely, the Program Administrator should report this to the Executive Director so that the Executive Director can assist in reallocating these funds to another CEMA task either within the same or another Working Group.

Returning Funds:

Each WG will report to the Executive Director in a timely fashion, on a regular basis, their plans for any uncommitted portions of their allocation. The WG with extra funds can also provide recommendations regarding how the funds could be spent in their group. Uncommitted funds will be reallocated by the Executive Director to Working Groups in need of extra funds to complete their programs. Requests for additional funds will be considered on a case-by-case basis. If the work remains a priority, then these tasks should be included by the WG in their funding request for the following year.

Scope Changes:

If a WG wishes to change the scope of their work tasks after their work plan has been approved by the CEMA Board, then they must seek the approval of the Executive Director. The WG should indicate:

- The reason for the change.
- The implications to the existing approved work plan, allocation, priorities, timeline and deliverables.
- The new proposed work plan funding request, allocation priorities, timeline and deliverables.



FISCAL POLICY

Monthly Reports:

The Program Administrator and WG will prepare monthly reports for the Board indicating annual budget tasks, contracts and expenditures. The reports should be ratified by the WG prior to release. The Secretariat will consolidate all of the department budgets for submission to the Board.

Sole Sourcing:

CEMA is committed to offering a fair opportunity for vendors/consultants to compete for projects using criteria such as; terms of technical competency, ingenuity, quality of services to be provided and the price levied. CEMA is committed to using competitive processes to acquire contract services whenever feasible. Competition is open, defensible and ensures the best value for the money.

CEMA uses the following rules to guide the competition:

- Fully disclose all known information which would potentially influence a bidder in deciding whether to bid and what price to bid;
- Treat all bidders fairly and equally throughout the process, from qualification through evaluation to final award;
- Award a contract which is substantially similar to what was originally sought in the invitation/request;
- Act in good faith to all bidders throughout the competitive bid process;
- Negotiate no changes to scope of work, price or any other major component with any bidder without offering every other bidder the same opportunity.

Sole sourcing occurs when only one supplier can meet the needs of the organization for a specific contract. The need to sole source occurs rarely and should always be justified.

Circumstances that could be considered as sole source justifications include:

- Single supplier:** The item/service is only available from one supplier;
- Immediacy:** The circumstances that have led to the time constraints that make competition impossible must be specifically detailed;
- Consistency** Where a supplier has provided services for an initial phase of a project and it is deemed that it would be expeditious to CEMA to retain them for a further phase.
- Qualifications** There is only one service provider with the necessary expertise.

Approval Process:

Approval for a sole source contract must be received prior to entering into a contract with a consultant. Sole source contracts under \$50,000 must be approved by the Executive Director. Contracts over \$50,000 must be approved by the Board.

A letter stating the reason for a sole source request must be submitted documenting the following:

- Identify and fully describe the specific problem, requirement, or need that the contract is intended to address and which makes the services necessary.
- Describe the unique qualifications, abilities, or expertise of the contractor to meet CEMA's needs and/or the unique nature of the services. Unique qualifications or services would be those that are highly specialized or one-of-a-kind. Other factors that may be considered include past performance, cost-effectiveness (learning curve), and/or follow-up nature of the required services.



FISCAL POLICY

- Since competition was not used as the means for procurement, explain how the working group concluded that the costs, fees, or rates negotiated are fair and reasonable.

Once approval has been obtained, the Working Group may proceed, using the usual contract procedure.

C. FINANCIAL PROCESSES:

Year End Accounting:

CEMA has adopted a cost tracking system to better manage the budget and work plans. This system, commonly referred to as the 'living document', implemented in 2008 gives the organization the ability to:

- Track expenditures on a day-to-day basis;-
- Track a Working Groups work plan progress, and;
- Track remaining funds required to complete annual budgeted projects.

Definitions:

Accrued funds: Monies required for work that has been, or will be completed and delivered by December 31st of the current year but for which the invoicing and payment process may not be complete. Funds accrued must match future invoices, so the Program Administrators and WG will have to work with CEMA administration and contractors to finalize amounts.

Restricted Funds: The committed funds listed on the tracking sheets will be the basis for the final funding request of the year. Committed funds, as depicted on the tracking sheets, represent funds set aside for projects for which contracts have been signed. These funds cannot be used for any other projects, as the contracts are binding liabilities. The funds carried to the next year will be deposited into a restricted bank account. Funds will be released from the account to pay invoices from the past budget year only.

Annual Audit: The Secretariat initiates an annual CEMA audit, conducted by an outside independent auditor, immediately following year end.

Capital Assets:

CEMA records equipment with a useful life of more than one year and a core cost of more than \$2000 as a capital asset, unless the assets were acquired on a project-funded basis. Equipment with a useful life under one year and/or cost of \$2000 or less is recorded as an expense. Capital assets are allocated to equipment costs, not general office purchases.

Capital assets are initially recorded at cost. Amortization is provided using a straight line method at the rates of:

Computer equipment	2 years
Furniture	3 years
Automotive	3 years

In the year of acquisition, amortization is taken at one half of the above rates.

Revenue and Cost Allocation:

CEMA allocates its revenue and expenses to general ledger accounts within its budgeting process. Accounts are reconciled monthly, or as necessary. General journal entries are reviewed and approved. Payroll entries are approved by the Executive Director.



FISCAL POLICY

Grants:

Grants from grantors who restrict the use of funds are recorded in separate revenue accounts. Expenditures linked to the purpose specified by the grantor are recorded in separate expense accounts. Revenues from these grants are held in separate bank accounts should this be a requirement of the contract.

General Ledger:

CEMA maintains a double entry General Ledger reflecting the chart of accounts and segregating revenue and cost by class and by restricted funding source requirements. The General Ledger is also integrated through real time processing with other modules. Currently, CEMA uses Simply Accounting as its general ledger and accounting package.

Line of Credit/Borrowing:

There is no line of credit or other borrowings.

Interest Bearing Accounts:

CEMA places funds in interest-bearing accounts whenever practical and permissible by funding source agreements. The Executive Director is responsible for arranging these agreements. Two signatures are required for investments.

Directors and Conflict of Interest:

At the beginning of their terms, and/or at meetings, officers should always disclose whether they are in a conflict of interest situation (real or perceived) with CEMA when they act as Officers and ensure the declaration of these conflicts is documented in the CEMA Board minutes.

Purchases:

All expenditures must come out of a Board-approved budget. The Board gives the authority to the Executive Director to bind CEMA into purchases and contracts.

Authorization is required from the Executive Director prior to all major purchases. Standing authorization for routine expenditures such as utilities, equipment maintenance and payroll is provided by the Executive Director or the Operations Manager.

Employees or other parties desiring to make purchases outside the standing authorization items should request approval from the Executive Director or the Operations Manager prior to purchasing. Once approval has been given, the employee can email a purchase request to the Administrative Assistant. The Administrative Assistant is responsible for completing the final purchase of all routine expenditures.

For capital purchases, a written request must be prepared by the requestor, listing the item description, the cost and the purpose of the purchase. The Executive Director must give approval for all capital purchases over \$2,000. A resolution of the Board is needed for any expenditure not in the budget, and therefore not authorized by the Board. However, to allow the Executive Director some discretion, expenditures not approved in the budget are allowed providing they are not over \$10,000.

Where contracts are to be issued for administrative services over a period of time, a contract should be prepared with deliverables, dates for completion, and payments on accounts. The contract must be signed by the Executive Director or the Operations Manager and the contractor, prior to work commencing. Letters of intent, verbal or email communications are not adequate. Invoices must be submitted prior to payment.



FISCAL POLICY

Processing Invoices:

All invoices and expense claims for operating costs from outside vendors will be routed to the Operations Manager who will review them to determine whether they are covered by a standing authorization or whether a written request has already been submitted.

Authorization for technical invoices is given by the appropriate Program Administrator. Authorization for operating expenses is given by the Operations Manager. If a change is necessary on an invoice, an Invoice Amendment Form must be completed and attached to the invoice. If the Administrative Assistant finds a necessary adjustment, she/he will inform the authorizer to complete a form.

Once signed, the Administrative Assistant then distributes the cheques, retaining the supporting information, which is filed for future reference.

Cheque Preparation:

Once entered in Simply, the computer-generated cheque will be printed. Cheques are printed in numeric order. The cheque and one remittance slip will go to the payee - the other slip will be attached to the supporting documentation and filed alphabetically in the Accounts Payable files maintained by the Administrative Assistant. Void cheques are marked VOID, and retained with other returned cheques as a record of organization payments.

Distribution of Cheques:

Once cheques are signed, the Administrative Assistant removes the attached documentation for filing and places the cheque in an envelope for mailing or other method of distribution.

Filing Paid Invoices:

Once cheques have been separated, the remaining documentation such as invoices, written cheque request, etc. is filed alphabetically.

Employee Travel Expense Procedures:

Employees are reimbursed for expenses incurred on behalf of CEMA business. The employee must complete an Expense Reimbursement Form and attach all back up for review and approval. Most expenses are booked and paid for by the Executive Assistant. In these cases, the Executive Assistant will retain back up for submission with the credit card statement used for the purchases.

When travel advances are provided for employees, the travel advances must be reconciled with actual expenses incurred within 15 days of return from the travel. The reconciliation takes place on an expense form, and the form must be submitted to the Operations Manager whether or not money is owed to the employee. When additional reimbursement is owed to the employee, the Operations Manager will submit the approved expense form for payment to the Administrative Assistant.

CEMA will not pay for personal items or services.

Board Travel Expense Procedures:

Travel by Board members with prior approval of CEMA coverage, will have their expenses paid, following the Travel Expense Guideline. Expense reports must be submitted within 15 days of travel, detailing the expenditures and attaching supporting documentation. Expense reports, if for technical purposes, will be reviewed and approved by the relevant Program Administrator. Expense reports for administrative purposes will be reviewed and approved



FISCAL POLICY

by the Operations Manager or Executive Assistant. Once reviewed and approved, the expense report will be forwarded to the Administrative Assistant for payment.

Credit Card Purchases:

CEMA credit cards are supplied to the Executive Director, Executive Assistant, Administrative Assistant and the Operations Manager. The cards are used to purchase supplies, flights, hotels, etc for CEMA business. Personal charges will not be made to the CEMA credit card without prior approval of the Executive Director. Monthly, upon receipt of the statement, these employees will review the statement and attach all supporting documentation. Once signed, the statement will be forwarded to the Operations Manager for review and approval.

Expenditures will be allocated to the correct expense account in the General Ledger. No personal expenses will be entered in this account.

Funds Received at the Office:

The Administrative Assistant will ensure that all cheques received in the mail are logged in the bank deposit book, noting source, currency if not Canadian dollars, and amount. All information received with cheques from funders, including cheque stub or correspondence, is filed along with a copy of the cheque by funder name.

When cash is received in the office, the Administrative Assistant will issue a receipt to the payer using a pre-printed, pre-numbered, pre-carboned receipt book. The original receipt is given to the payer. The copy is retained in the receipt book. The cash details are entered in the bank deposit book.

Cash and Cheques Received Outside the Office:

Occasionally employees will be given cash and cheques at meetings or events held outside the office. Any cheques or cash received outside the office must be brought back to the office by the receiving employee, and given to the Administrative Assistant who then follows the procedures in #17.

Bank Deposits:

The Administrative Assistant will prepare all bank deposits. Duplicate deposit slips are included the bank deposit book for later verification. A deposit should be made at least once every two weeks, or the same day if funds over \$10,000 are received.

Entering Cash/Cheque Receipts: (after deposits)

The Administrative Assistant posts the revenue to the general ledger by revenue account or contribution account from the deposit book, noting this has been posted by initialing the copy.

D. PAYROLL:

Payroll Preparation:

The Operations Manager prepares pay cheques, payroll tax reports, and employee payroll records. The Operations Manager is responsible for assuring the completeness and order of the payroll record files. All payroll information is held in a locked office. Ceridian is the current payroll provider using a computer format.

Pay Periods:

CEMA uses a bi-weekly pay schedule, with pay cheques issued every second Friday. Cheques are deposited directly to the recorded bank account of the employee and a pay stub is issued.



FISCAL POLICY

Review and Distribution of Pay Cheques:

The Operations Manager compares the hours on the payroll statements from Ceridian to be certain that the correct hours worked have been recorded. Once she/he has reviewed the payroll documents, she/he files the documents in the payroll binder and distributes the pay stubs to the employees.

The payroll register is given to the Executive Director for review and signature. The Executive Summary statement lists all changes made by the Operations Manager. This is the page that the Executive Director signs, as it alerts him/her if an incorrect entry has been made.

A journal entry is prepared and entered by the Operations Manager into the Simply system to allocate the expense to the correct account.

Payroll Tax Deposits:

The payroll administrator is the Operations Manager and he/she remits all tax payments to Revenue Canada. At year end, the Operations Manager compares the year end statements to the Simply records to ensure that they agree.

Benefits:

CEMA provides several forms of benefit compensation to their employees. The Operations Manager maintains the files.

- a. General benefits include: Dental, prescription drugs, life insurance, AD&D and extended benefits. The benefit carrier is Sun Life Assurance.
- b. Flex benefits: CEMA provides a sum each year for costs in excess of regular benefit coverage.
- c. Workers Compensation: The Operations Manager remits payment to the Workers' Compensation Board of Alberta for workers compensation coverage.

For all benefits other than the Sun Life coverage, the Operations Manager maintains separate spreadsheets to track expenditures. An employee remits a request for reimbursement to the Operations Manager. The Operations Manager checks the expenditures to date for the employee. If they have not reached their limit, a cheque request is prepared and forwarded to the Administrative Assistant for payment. The cheque is entered in the Simply system and allocated to the correct expense account.

E. BANKING:

Bank Accounts:

CEMA maintains four bank accounts including:

1. Operating account:
For general transactions.
2. Grant account:
For funds receive in excess of basic Industry funding.
3. GWWG Grant account:
For transactions related to the Alberta Environment Groundwater grant.
4. Restricted Account:
For restricted funds related to the Operating cost buffer and holdbacks.

Monthly Banking Procedures:

The Administrative Assistant is responsible for entering invoices and receipts in Simply.



FISCAL POLICY

The Administrative Assistant reconciles the bank statement to the general ledger monthly.

All bank charges or other bank entries must be recorded by journal entry in Simply, using the bank statement as supporting documentation. The bank should be notified of any discrepancy with the CEMA records as soon as possible, and always within the month following the last statement.

The Simply General Ledger Operating Account is used to determine whether funds are available for disbursements. The Operations Manager is responsible for confirming the short-term cash needs (less than three months) and evaluating whether sufficient cash will be available when needed.

When the Operations Manager identifies potential cash flow problems, s/he notifies the Executive Director who is responsible for resolving cash flow problems and advising the Board and Treasurer if there remains a cash flow problem. Procedures as noted above should be followed for the credit card.

F. GENERAL LEDGER:

Monthly General Ledger Preparation:

The Operations Manager is responsible for keeping the General Ledger up to date.

General Ledger Entry Procedures:

The Operations Manager maintains the general ledger. A copy of the chart of accounts and projects (revenue/cost classes) is attached at the end of this manual.

As most entries are entered via standard Simply modules, (receivables, payables and payroll), general ledger entries are limited in number. Most manual entries will relate to the following accounts:

- Prepaid expenses.
- Interest and bank charges.
- Accrued expenses.
- Bank transfers.

The Operations Manager and Administrative Assistant prepare and enter General Ledger journals from the information provided. Source documentation is filed in the General Ledger Journal Entry binder. Prepared entries are reviewed and initialed.

Review of the General Ledger:

Upon completion of the financial statements, the Operations Manager is responsible for review of the statements and the General Ledger. The purpose of this review is identification of any entries posted to incorrect accounts. The Operations Manager will not verify each transaction. Instead, she/he should scan the statements for reasonableness and obviously too high or too low amounts in line items and look up the questionable line items in the General Ledger for closer review. If the Operations Manager finds possible errors, she/he will enquire about the nature of the errors and arrange for correction if needed.

Monthly reports are prepared from the financial statements for presentation to the Board. The report is created to keep the Board aware of the status of the budget versus the actual year to date expenditures.



FISCAL POLICY

The Operations Manager has primary responsibility for monitoring the financial position on a day-to-day basis, and alerting the Executive Director, (who may alert Board members), to financial problems if they exist.

Annual financial statements are formally approved by the Board, then signed and dated by the Treasurer and one other Director.

The Operations Manager is responsible for assuring overall compliance with the grant and contract agreements and consequently must monitor the financial activity for each grant/contract. The Executive Director will take corrective action should the need arise.

Annual financial statements are prepared within two months after the end of the financial year. A formal review of all facets of the association is performed annually. The results of the audit are reviewed by the Board prior to the presentation of the audit findings at the General Meeting of the Board in March of each year. Currently, the auditor for CEMA is Peterson Walker.

G. MEMBER SUPPORT FUNDING:

The Association will ensure that members are able to participate effectively in the activities related to the Association mandate. Members who require support for effective participation will be provided with financial assistance consistent within the Member Support Funding Guideline.

Information regarding allowable expenses can be found in the CEMA Expense Reimbursement Guideline. The claim request is made using an Expense Honorarium Form.

Approved:

This policy was approved by the Members on: December 04, 2008.

Amended:

This policy was amended by the Members as follows:

Revision Number: 1 Date: December 09, 2009

This policy was amended by the Board as follows:

Revision Number: 2 Date: September 23, 2010

Revision Number: 3 Date: December 20, 2011

Revision Number: 4 Date: December 05, 2012