



Republic of the Philippines
DEPARTMENT OF THE INTERIOR AND LOCAL GOVERNMENT
BUREAU OF JAIL MANAGEMENT AND PENOLOGY
144 Mindanao Avenue, Project 8, Quezon City



28 April 2011

BJMPNO

**STANDARD OPERATING PROCEDURES
NUMBER 2011 - 02**

POLICY GUIDELINES FOR BJMP LIVELIHOOD PROJECTS

I. REFERENCES

1. Memorandum from the Secretary, Department of Interior and Local Government dated 22 January 2010 re: Activation of the Directorate for Inmates Welfare and Development, Directorate for Intelligence and Directorate for Investigation and Prosecution of the Bureau of Jail Management and Penology.
2. BJMPNO SOP No. 2008 – 04 “Guidelines in the Selection, Disbursement, Accounting, Disposal of Funds Gained Evaluation and Review of Livelihood Projects in the BJMP.”
3. Memo dated 30 July 2008 re: e-market of Jail Products and Services.

II. PURPOSE

This prescribes the standards and procedures in the selection, disbursement of funds, monitoring, and evaluation of livelihood projects by applying the doctrines of transparency and accountability and the principles of internal auditing and management.

III. OBJECTIVES

1. To provide guidelines in the selection of livelihood projects for funding, disbursement of funds, accounting of funds, disposal of funds gained, evaluation and review of livelihood projects in BJMP jails.
2. To institute internal safeguards and procedures to standardize, institutionalize and strengthen existing internal control in the handling of funds intended for livelihood projects to preclude misuse of funds.
3. To promote profitability and sustainability of livelihood projects for inmates.
4. To set parameters in the evaluation and review of financial accountability.
5. To provide ready reference for any inquiry by concerned national and local agencies pertaining to livelihood projects of the Bureau.

IV. GENERAL PRINCIPLES

1. All funds intended for livelihood programs should only be used for livelihood development. It shall not be used for personnel enhancement, unit operation maintenance and infrastructure improvement not related to livelihood development.

2. To qualify for financing/funding, the feasibility study should pass the following criteria: (1) Technical, (2) Financial (includes profitability), (3) Organizational; and (4) Marketing. (Attached as Form B is the review matrix of the livelihood projects).

3. The Regional Inmates Welfare and Development Division shall take an active role in the promotion of livelihood development, monitoring and evaluation of all livelihood projects. It shall be responsible in overseeing all livelihood projects of jails within its region.

4. All transactions should be properly documented to provide an audit trail.

5. Check and balance should be maintained to uphold transparency and accountability in all transactions involving livelihood development funds.

6. Marketing of products and services online has become a trend. The Bureau shall maximize the use of the internet. The BJMP website shall serve as one of the avenues for promotion and marketing of livelihood products of jails especially those approved and funded by the National Headquarters (NHQ).

7. The Jail Industry Section of the Directorate for Inmates Welfare and Development shall be the responsible in the supervision of the livelihood projects to ensure their effective and efficient implementation as well as its adherence to the principles stated in this policy.

V. GUIDELINES IN THE SELECTION OF LIVELIHOOD PROJECTS

(Please see attached Flowchart A)

1. The Inmates Welfare Development Officer (IWDO) of the Jail shall assess inmates' needs for livelihood programs and look into other opportunities to fulfill Inmates' Welfare Development (IWD) objective.

2. The IWDO of the Jail shall prepare a comprehensive feasibility study of intended livelihood project.

3. The Feasibility Study shall be composed of a minimum of eight (8) pages and a maximum of fifteen (15) pages and shall consider exploring the following aspects: (Please see attached Form A).

a. Technical aspect

- Where is the location of the jail? (The location of the livelihood project must be inside the jail premises.)
- What is the level of security risk in the jail?
- Is there available space in the jail for the proposed project?
- What are the raw materials needed?
- Where will the raw materials be acquired or sourced?
- What is the process of making the product?
- Is there a need for skills training for the laborers?
- Who will provide the skills training?

- What is the duration of skills training?
- b. Financial aspect
- What is the cost of the skills training?
 - What is the cost of production?
 - What is the expected return on investment (ROI) and period?

$$\text{ROI} = \frac{\text{Gain from Investment} - \text{Cost of Investment}}{\text{Cost of Investment}}$$

- What is the expected period for attaining break even and profitability?
 - Is the project financially sustainable?
- c. Organizational aspect
- Who will manage the business?
 - Who will provide labor?
 - Who will sell the product?
 - How many inmates will participate and benefit from the project?
- d. Marketing aspect
- What is the marketing or promotional scheme to be employed?
 - What and where is the expected market?
 - What is the packaging of the product?
4. The Feasibility Study shall be noted by the Jail Warden and shall be submitted to the Regional Office.
 5. The Regional IWDD shall meticulously review the proposals.
 6. The Regional IWDD shall select the feasibility studies and will be recommended by the Regional Director to the NHQ for approval.
 7. The DIWD shall review and recommend approval of the feasibility study. More than one (1) feasibility study may be selected per month depending on the amount of funds required for the submitted feasibility studies. Feasibility studies submitted to the DIWD, but not funded for the month will still be considered in the succeeding periods. Only feasibility studies submitted on or before every fifteenth (15th) of the month will be included for review during the period.
 8. The DIWD may send its agents/representatives to visit the proposed site of the livelihood project as part of the review. Per Diem and appropriate allowances shall apply as authorized by appropriate Letter Order.
 9. The DIWD shall recommend funding for the feasibility study.
 10. The Directorate for Comptrollership shall certify availability of funds requested to finance the livelihood project.
 11. The Chief, BJMP shall approve the funding of the proposed project and its subsequent implementation.

12. Upon approval of the Chief, BJMP, the DIWD shall provide copies of the documents of the approved project to the Directorate for Comptrollership and the Information and Communication Technology Service (ICTS).

13. The ICTS shall be responsible for the uploading, maintenance and updating in the BJMP website (under the e-market section) the approved livelihood project/product. The DIWD shall provide the ICTS all important details of the project (i.e. pictures, prices, product - specifications, contact details, modes of payment etc.).

14. The ICTS shall upload in the BJMP website the approved livelihood project/product within fifteen (15) days upon receipt of the information/materials.

15. The DIWD shall inform the Regional Director, through the Regional IWDD, their approved/disapproved proposed livelihood projects. The Regional IWDD shall inform the Jail Warden of the same.

VI. GUIDELINES IN THE RELEASE, ACCOUNTING AND DISPOSAL OF FUNDS GAINED FROM LIVELIHOOD PROJECTS (Please see attached Flowchart B)

A. Guidelines in the Release of Funds intended for Livelihood Projects

1. Funds intended for livelihood projects are programmed under the Operations portion of the BJMP budget as reflected in the annual General Appropriations Act.

2. All funds used/releases for livelihood projects shall be subject to the usual accounting and auditing rules and procedures.

3. The Directorate for Comptrollership shall release funds to the Regional Disbursing Officer. It shall also inform, through a written communication/memorandum, the Directorate for Inmate's Welfare and Development regarding the release of funds or status of the same.

4. The Regional Disbursing Officer shall release the livelihood fund to the Unit IWDO to allow easy access and disbursement of funds, noted by the Jail Warden. The Jail Warden shall continuously monitor the status of livelihood funds.

5. Diversion of approved funds to another project or jail is prohibited. A new livelihood project or the transfer of a project to another jail should undergo the process set forth in this policy.

B. Guidelines in the Accounting of Funds

1. The Regional IWDD shall conduct regular jail assessment and monitoring of the implemented livelihood project. (Please see attached Form E).

2. The Unit IWDO shall maintain financial records of all disbursements of funds and profit gained from livelihood projects, all receipts and acknowledgement forms shall be attached to the Financial Statement comprised of a balance sheet and statement of cash flow. A separate financial statement shall be maintained for each livelihood project. (Please see attached Forms C and D).

C. Guidelines in the Disbursement of Funds Gained from Livelihood Projects

1. Profit gained from the livelihood project shall be under the custody and control of the Unit IWDO to allow easy access of funds. Livelihood development fund and profit gained from livelihood projects shall be deposited in a bank nearest to the jail. The Unit IWDO and the Regional IWDO shall be co-depositors in said bank account.

2. Upon attainment of project sustainability as ascertained by assessment of the Directorate for Inmates' Welfare and Development, the Regional IWDD shall determine if such fund can be used for the expansion of the existing livelihood project or to fund another livelihood project in the same jail.

VII. GUIDELINES FOR THE MONITORING OF IMPLEMENTED LIVELIHOOD PROJECTS

(Please see attached Flowchart C)

1. All transactions involving livelihood funds shall be documented. The Unit IWDO shall maintain a ledger for each livelihood project. (Please see attached Forms C and D).

2. All financial statements shall be submitted to the Regional IWDD on a monthly basis.

3. The Regional IWDD shall indicate disbursements for livelihood projects in the Quarterly Program Review and Analysis, which is submitted to the NHQ on a quarterly basis.

4. The Regional IWDD shall submit a report of all livelihood projects in the Region to the Directorate for Inmates' Welfare and Development at least two (2) weeks prior to the quarterly management conference.

5. Monitoring of the books and accounts of each livelihood project shall commence a month after its inauguration. Monitoring in the region shall be conducted by the Regional IWDD. The Regional IWDD shall provide the DIWD a copy of the report on the monitoring of livelihood projects every month. The monthly reports shall be one of the bases of the DIWD in its evaluation.

VIII. GUIDELINES FOR THE EVALUATION OF IMPLEMENTED LIVELIHOOD PROJECTS

(Please see attached Flowchart D)

1. Evaluation shall be conducted by the Regional IWDD to review the livelihood project vis-à-vis the accomplishments and outputs, identify weak areas, and provide suggestions to improve or develop the project. Review shall be done quarterly and shall be submitted to the Directorate for Inmates' Welfare and Development during each review period. (Please see attached Form E as Format for Evaluation).

2. The evaluation shall be based on the following:
- a. Were the objectives attained through the activity/methodology undertaken?
 - b. Were the activities conducted in accordance with the work plan?
 - c. If there were some changes in the project, were the revisions justified and acceptable?
 - d. Were the funds utilized in accordance with the scheduled activities?
 - e. Were there constraints in the implementation of the project?
 - f. If the constraints in the project have been attended to, what were the actions taken?
 - g. Were there significant findings that may now be utilized by various clienteles?

- h. Are the potential impacts of the project relevant to the community/development of the inmates?

3. The Directorate for Inmates' Welfare and Development may send its agents/representatives to visit the site of the livelihood project as part of the evaluation. Per diem and appropriate allowances shall apply as authorized by appropriate Letter Order.

4. The Directorate for Inmates' Welfare and Development shall recommend if a project should be renewed, extended or terminated considering the objectives, accomplishments and relevance of the project.

5. If a livelihood project is a failure, the proponent jail shall be disqualified from being a recipient for livelihood project funding until the following fiscal year.

6. In the event of loss of initial capital, the livelihood project shall cease operations. Thorough investigation will be conducted by the Regional Investigation and Prosecution Division (RIPD) in coordination with the Regional IWDD. An Investigation Report shall be submitted to the Directorate for Investigation and Prosecution (DIP) for evaluation in coordination with the DIWD which will in turn submit appropriate recommendation(s) to the Chief, BJMP. If there exists probable cause/s that the total business failure was due to irregularities, administrative and criminal case/s will be filed against erring parties.

7. In the event of shut down of operations due to force majeure, additional capital outlay may be provided after the Regional IWDD has fully justified its situation to the NHQ.

IX. GUIDELINES FOR LIVELIHOOD PROJECTS OF MUNICIPAL, CITY, DISTRICT JAILS NOT FUNDED BY BJMP (Please see attached Flowchart E)

1. For security purposes and to protect the name of the institution, the Regional IWDD shall also oversee livelihood projects of municipal, city, and district jails not funded by BJMP.

2. Jails with livelihood project proposals that do not require BJMP funding shall endorse, through its Warden, the said proposals to the Regional IWDD.

3. The Regional IWDD shall review these proposals. The review shall focus on the technical and organizational aspects of the livelihood project proposals that do not entail any fund from BJMP.

4. Regional IWDD shall forward to the NHQ (Attention: Directorate for Inmates' Welfare and Development) the result of their review.

5. The Directorate for Inmates' Welfare and Development shall review the livelihood project and will recommend approval or disapproval of the project to the Chief, BJMP.

6. The Chief, BJMP shall approve or disapprove the proposed project.

7. Upon approval of the Chief, BJMP, the Directorate for Inmates' Welfare and Development shall provide copies of the documents of the approved project to the Information and Communication Technology Service (ICTS).

8. The Directorate for Inmates' Welfare and Development shall inform the Regional IWDD the approval/disapproval of their livelihood projects while the Regional IWDD shall inform the Jail Warden of the same.

9. The Directorate for Inmates Welfare and Development shall be responsible in making the necessary arrangements/coordination should there be a signing of an agreement that necessitates the presence of the Chief, BJMP.

10. The ICTS shall upload in the BJMP website the approved livelihood project/product within fifteen (15) days upon receipt of the information/materials.

11. The Regional IWDD shall monitor and evaluate the livelihood projects not funded by BJMP. It shall submit monthly reports to the NHQ (Attention: Directorate for Inmates Welfare and Development).

12. All jails with existing livelihood projects not funded by BJMP shall also submit a report of the same, to the Regional IWDD for monitoring and evaluation purposes. These reports shall be included in the regular reports being submitted by the Regional IWDD to the NHQ.

X. REPEALING CLAUSE

All circulars or issuances which are inconsistent with this policy are hereby rescinded or modified accordingly.

XI. EFFECTIVITY

This policy shall take effect immediately upon approval.


ROSENDO M DIAL, CESO III
Jail Director DSC
Chief, BJMP

FORM A

**Department of the Interior and Local Government
BUREAU OF JAIL MANAGEMENT AND PENOLOGY**

Name of Region

Name of Jail

Address of Jail

NAME OF THE LIVELIHOOD PROJECT: _____

I. PROJECT SUMMARY

General information
Location
Descriptive definition of the project
Feasibility criteria
Highlights of the project

II. OBJECTIVES

III. STATEMENT OF THE PROBLEM

IV. ORGANIZATIONAL STUDY

Persons in charge
 Manager
 Book keeper/Accountant
 Procurement of equipment and utilities
 Procurement of raw materials
 Production/labor requirement
List of Inmates that will participate/benefit
Waste disposal system

V. MARKET STUDY

User of the product
The price of the product sold
Marketing program
 Marketing scheme/promotion
 Target market
Marketability

VI. TECHNICAL STUDY

Product description
Manufacturing process
Size of the production area and production schedule
Equipment and utilities
Location of the production area
Production area layout
Raw materials required, source and acquisition

VII. FINANCIAL STUDY

Major assumptions
Cost of initial procurement for required equipment and utilities
Production cost
 Cost of product/volume
 Cost of labor
 Cost of raw materials
 Cost of marketing and promotional strategy
Total project cost
Projected financial statement
Projection of expected period of break even, profitability and sustainability

VIII. CONCLUSION/RECOMMENDATION

IX. PICTURES

X. REFERENCES

FORM B

**Department of the Interior and Local Government
BUREAU OF JAIL MANAGEMENT AND PENOLOGY**

Name of Region

Name of Jail

Address of Jail

Review Format of Proposed Livelihood Project/Feasibility Studies

Period: _____

Proponent Jail: _____

Project Title: _____

Amount Requested: _____

Recommended Action: _____

BASES FOR RECOMMENDATION¹

A. Technical Aspect

- Where is the location of the jail? (The location of the livelihood project must be inside the jail premises.)
- What is the level of security risk in the jail?
- Is there available space in the jail for the proposed project?
- What are the raw materials needed?
- Where will the raw materials be acquired or sourced?
- What is the process of making the product?
- Is there a need for skills training for the laborers?
- Who will provide the skills training?
- What is the duration of skills training?

b. Financial aspect

- What is the cost of the skills training?
- What is the cost of production?
- What is the expected return on investment (ROI) and period?

$$\text{ROI} = \frac{(\text{Gain from Investment} - \text{Cost of Investment})}{\text{Cost of Investment}}$$

- What is the expected period for attaining break even, profitability and sustainability?

c. Organizational aspect

- Who will manage the business?
- Who will provide labor?
- Who will sell the product?
- How many inmates will participate and benefit from the project?

d. Marketing aspect

- What is the marketing or promotional scheme to be employed?
- What and where is the expected market?
- What is the packaging of the product?

e. Other aspects

Prepared/Reviewed by:

(Regional IWDD)

¹ The format may be adjusted as needed.

FORM C

Republic of the Philippines
Department of the Interior and Local Government
BUREAU OF JAIL MANAGEMENT AND PENOLOGY

Name of Region

Name of Jail

Address of Jail

NAME OF LIVELIHOOD PROJECT

INCOME STATEMENT

For the Month _____

INCOME:

Sales

P

Total income

P

EXPENSES:

Gasoline and oil

P

Wages

P

Telephone

P

Supplies

P

Miscellaneous expense

P

Total expenses

P

NET INCOME FOR THE MONTH

P

FORM D

Republic of the Philippines
Department of the Interior and Local Government
BUREAU OF JAIL MANAGEMENT AND PENOLOGY

Name of Region

Name of Jail

Address of Jail

NAME OF LIVELIHOOD PROJECT

BALANCE SHEET

For the Month _____

Assets

CURRENT ASSETS:

Cash

Accounts receivable

Less estimated bad debts

Accrued income:

Delivery charges

Prepaid expenses:

Interest

Supplies

Total current assets

FIXED ASSETS:

Trucks

Less accumulated depreciation

Furniture and equipment

Less accumulated depreciation

Total fixed assets

TOTAL ASSETS

Liabilities and Capital

CURRENT LIABILITIES:

Notes payable

Accounts payable

Accrued expenses:

Wages

Interest

Total current liabilities

DEFERRED INCOME:

Delivery charges

Total liabilities

CAPITAL

TOTAL LIABILITIES AND CAPITAL

FORM E

**Department of the Interior and Local Government
BUREAU OF JAIL MANAGEMENT AND PENOLOGY**

Name of Region

Name of Jail

Address of Jail

Evaluation Format of Approved Livelihood Project²

Period: _____

Proponent Jail: _____

Project Title: _____

Amount Funded: _____

BASES FOR EVALUATION

A. Technical Aspect

- Quality of the Product
- Risk of Inmates who perform the project
- Timeliness in the Implementation of the project
- Availability of the product upon demand increases

b. Financial aspect

- Cost of production commence to the cost of the project
- Attainability of the Profit
- Attainability on the Return of Investment
- Net Income per Month of the Project

c. Organizational aspect

- Sincerity in managing the project
- Strategic Implementation of the project
- Behavioral function of the Inmates who perform the project
- Innovative ideas in continuing the project
- Number of inmates benefited

d. Marketing aspect

- Competitiveness of the product
- Degree in promotion of the product
- Compatibility with other products
- Timeliness in the delivery of the product

e. Other aspects

Prepared/Reviewed by:

Noted by:

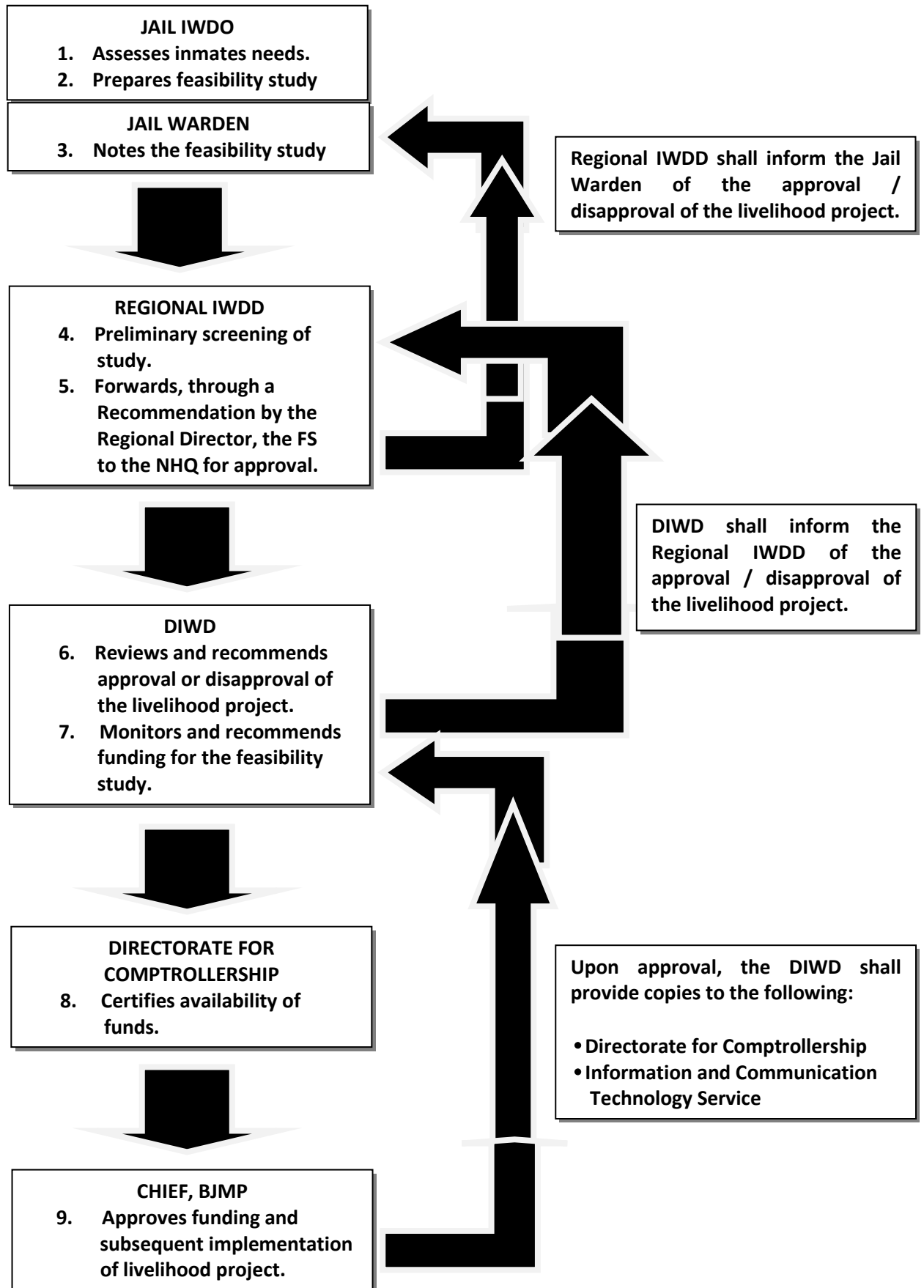
Chief, Regional IWDD

Regional Director

² The format may be adjusted as needed.

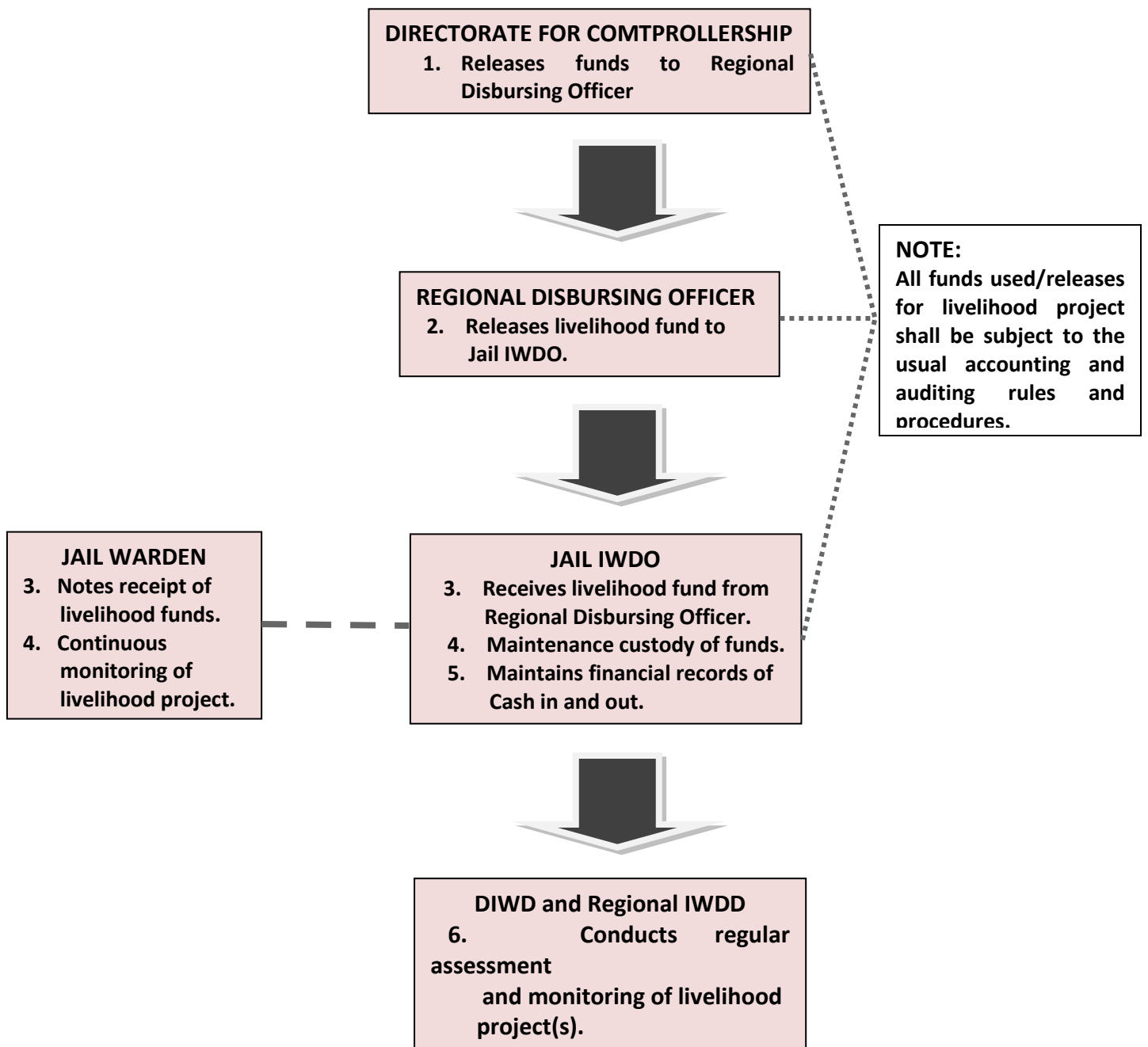
FLOWCHART A

GUIDELINES IN THE SELECTION OF LIVELIHOOD PROJECTS



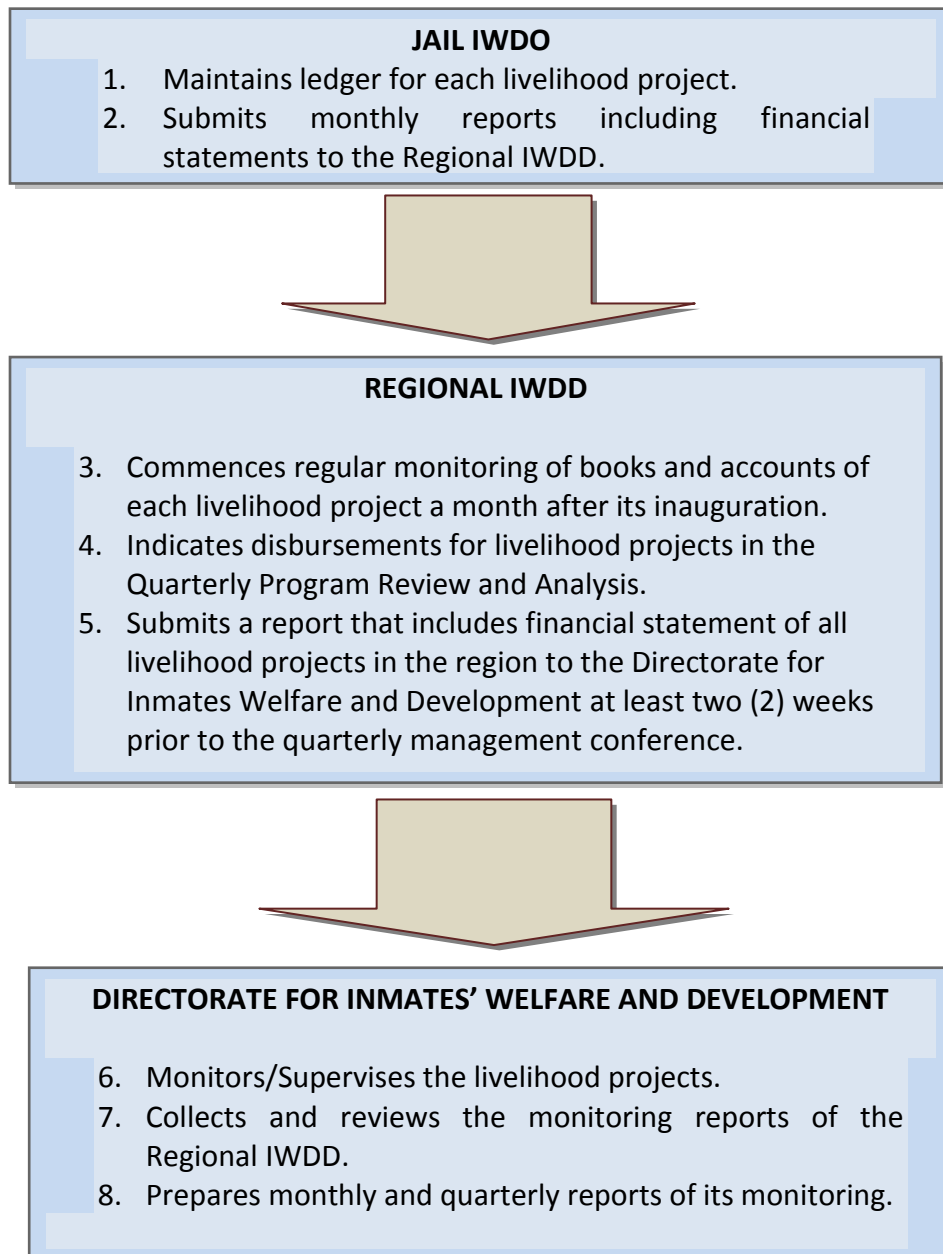
FLOWCHART B

GUIDELINES IN THE RELEASE, ACCOUNTING AND DISPOSAL OF FUNDS GAINED FROM LIVELIHOOD PROJECTS



FLOWCHART C

GUIDELINES FOR THE MONITORING OF IMPLEMENTED LIVELIHOOD PROJECTS

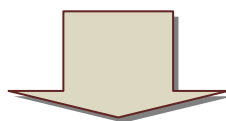


FLOWCHART D

GUIDELINES FOR THE EVALUATION OF IMPLEMENTED LIVELIHOOD PROJECTS

REGIONAL IWDD

1. Conducts evaluation of the livelihood project(s) vis-à-vis the accomplishments and outputs, identify weak areas, and provide suggestions to improve or develop the project. Evaluation shall be done quarterly and shall be submitted to the Directorate for Inmates Welfare and Development during each review period.
2. In the event of shutdown of operations due to force majeure, the Regional IWDD may request additional capital outlay from the NHQ. The Regional IWDD shall justify this request and submits it to NHQ.



DIRECTORATE FOR INMATES WELFARE AND DEVELOPMENT

3. Studies the evaluation of livelihood projects conducted by the Regional IWDD.
4. Prepares its own evaluation of the livelihood projects based on the submission of the Regional IWDD. The Directorate for Inmates Welfare and Development may send its agents/representatives to visit the site of the livelihood project as part of the evaluation. Per diem and appropriate allowances shall apply as authorized by appropriate Letter Order.
5. Evaluates and recommends approval of requests for additional capital outlay for projects that shut down due to force majeure.
6. Recommends to the Chief, BJMP if a project should be renewed, extended or terminated considering the objectives, accomplishments and relevance of the project vis-à-vis its evaluation.



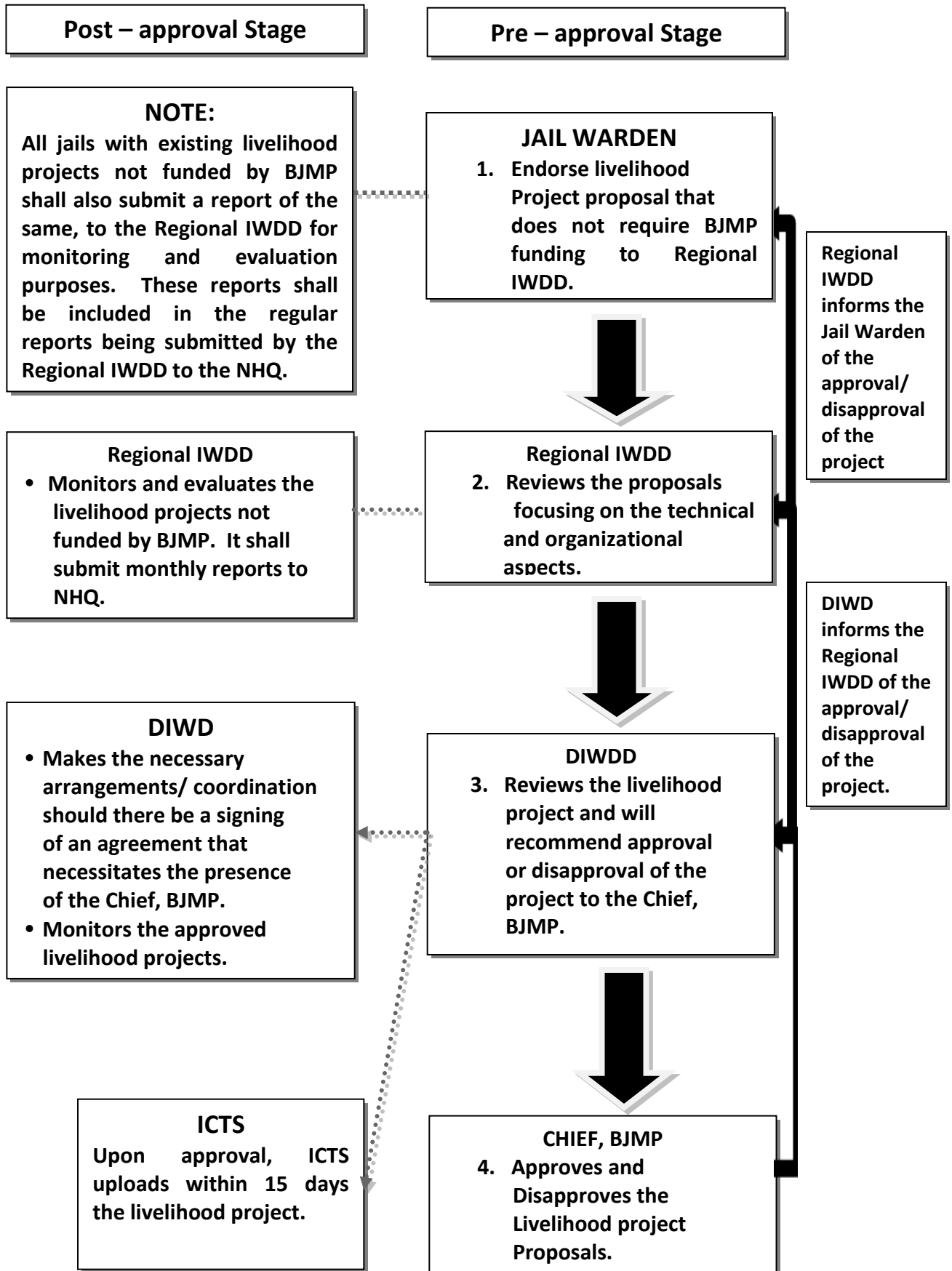
CHIEF, BJMP

7. Approves renewal, extension or termination of the livelihood projects.

Note: In the event of loss of initial capital, the livelihood project shall cease operations. Thorough investigation will be conducted by the Regional Intelligence and Investigation Division in coordination with the Regional IWDD. An Investigation Report shall be submitted to the Directorate for Investigation and Prosecution for evaluation in coordination with the Directorate for Inmates' Welfare and Development which will in turn submit appropriate recommendations to the Chief, BJMP. If there exists probable cause/s that the total business failure was due to irregularities, administrative and criminal case/s will be filed against erring parties.

FLOWCHART E

GUIDELINES FOR LIVELIHOOD PROJECTS OF MUNICIPAL, CITY, DISTRICT JAILS NOT FUNDED BY BJMP



ANNEX A

DEFINITION OF TERMS

RETURN ON INVESTMENT (ROI)

- The ratio of money gained or lost on an investment relative to the amount of money invested.
- Refers to the monetary amount of gain or loss.
- The return on a past or current investment or the estimated return on a future investment.
- Return on investment is a very popular metric because of its versatility and simplicity. That is, if an investment does not have a positive ROI, or if there are other opportunities with a higher ROI, then the investment should not be undertaken.
- A performance measure used to evaluate the efficiency of an investment or to compare the efficiency of a number of different investments. To calculate ROI, the benefit (return) of an investment is divided by the cost of the investment; the result is expressed as a percentage or a ratio.
- Formula:

$$\text{ROI} = \frac{\text{Gain from Investment} - \text{Cost of Investment}}{\text{Cost of Investment}}$$

BREAK EVEN POINT

- **Break-even analysis** is used in cost accounting and capital budgeting to evaluate projects or product lines in terms of their volume and profitability relationship.
- At its simplest, the tool is used as its name suggests: to determine the volume at which a company's costs will exactly equal its revenues, therefore resulting in net income of zero, or the "**break-even**" point. Perhaps more useful than this simple determination, however, is the understanding gained through such analysis of the variable and fixed nature of certain costs. Break-even analysis forces the small business owner to research, quantify, and categorize the company's costs into fixed and variable groups.
- The basic formula for break-even analysis is as follows:

$$\text{BEQ} = \text{FC} / (\text{P} - \text{VC})$$

- Where:
BEQ - Break-even quantity
FC - Total fixed costs
P - Average price per unit, and
VC - Variable costs per unit.
- **Fixed costs** include rent, equipment leases, insurance, interest on borrowed funds, and administrative salaries—costs that do not tend to vary based on sales volume. **Variable costs**, on the other hand, include direct labor, raw materials, sales commissions, and delivery expenses—costs that tend to fluctuate with the level of sales. A key component

of break-even analysis is the **contribution margin**, which can be defined as a **product or service's price (P) minus variable costs (VC) per unit sold**. The contribution margin concept is grounded in incremental or marginal analysis; its focus is the extra revenue and costs that will be incurred with the next additional unit.

PROFIT

- The amount of money gained or lost may be referred to as interest, profit/loss, gain/loss, or net income/loss.

SUSTAINABLE

- Keep something going over time or continuously.

FORCE MAJEURE

- Unforeseeable circumstances that prevent someone from fulfilling a contract.
- Superior strength.

LIVELIHOOD PROJECT

- Means of support or subsistence
- Which recognizes values of all contributions to sustain and strengthens the community from poverty

FEASIBILITY STUDY

- An analysis of a proposed development project to determine whether it is viable technically, financially and economically.
- The analysis of a problem to determine if it can be solved effectively.
- The Operational, Economical and Technical aspects are part of the study. Results of the study determine whether the solution should be implemented.

RESOLUTION

- A written motion adopted by a deliberative body
- The cognitive process of reaching a decision
- A formal expression by a meeting; agreed to by a vote
- A formal statement of a decision or expression of opinion put before or adopted by an assembly such as a legislative body

LEDGER

- A record in which commercial accounts are recorded
- A book in which the monetary transactions of a business are posted in the form of debits and credits. A record of accounts is transferred as final entry from original postings
- A collection of an entire group of similar accounts in double - entry bookkeeping