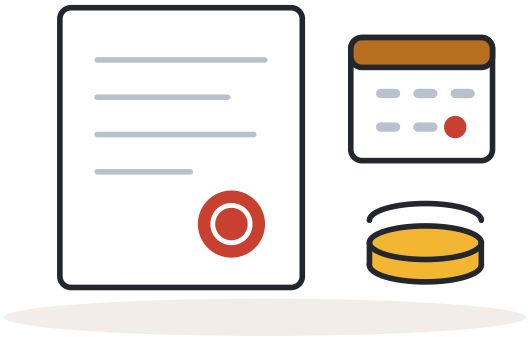
The bond, from the request to the release

One idea: every bank bond — a bid bond for a tender or a performance bond for a contract — is a BR request signed by the office accountant then the CFO, recorded by Finance when the bank issues it with its fee and cash margin, and watched every morning until it is released, extended or claimed.



BR request
from the tender or the contract

→

Two signatures
the office accountant, then the CFO

→

The bank issues it
Finance records fee and margin

→

The watch
30 · 14 · 7 · 3 days, then the CEO

→

The end
released, extended or claimed

Who reads this

The sales manager and the Projects desk who ask, the office chief accountant and accountant, the CFO, Finance's bonds keeper — and the CEO on the day a bond lapses.

Where

Sales and Projects → the tender record → "Bonds" tab, and the contract; Finance → "Tenders" → "Bond requests", and "Bonds" (the board); the CEO → "Tenders, bonds and their costs".

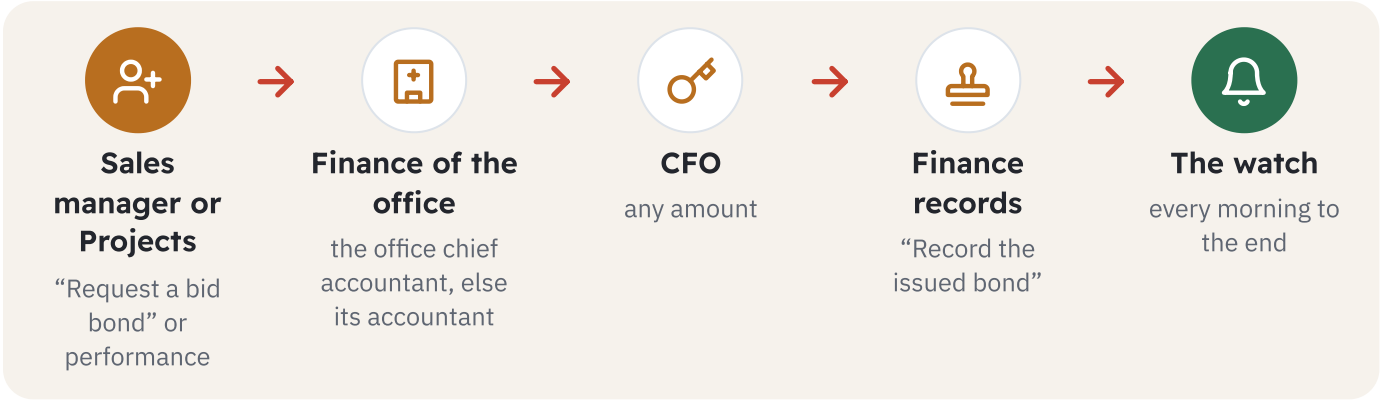
What you need

Amount, beneficiary, validity and reason to ask; then the bank's bond number, the issue and expiry dates, the bank fee, the cash margin and the bank's scan to record it.

A bond Finance has not recorded does not exist. The tender's word "Issued" is not enough: the reminders, the escalation and the recovery all start from the Finance register.

Who does what and two signatures

One road for every bond (policy FIN-BOND): the sales manager or the Projects desk asks, the tender's office chief accountant or accountant signs, then the CFO — at any amount. Then Finance records and watches it.



Bank bond request — bid or performance (FIN-BOND)

Sales manager or Projects — asks BR-... → **Finance — the tender's office** — chief accountant, else accountant → CFO — any amount → Finance records the issued bond

An Iraqi office with neither a chief accountant nor an accountant signs through Baghdad — never through Dubai.

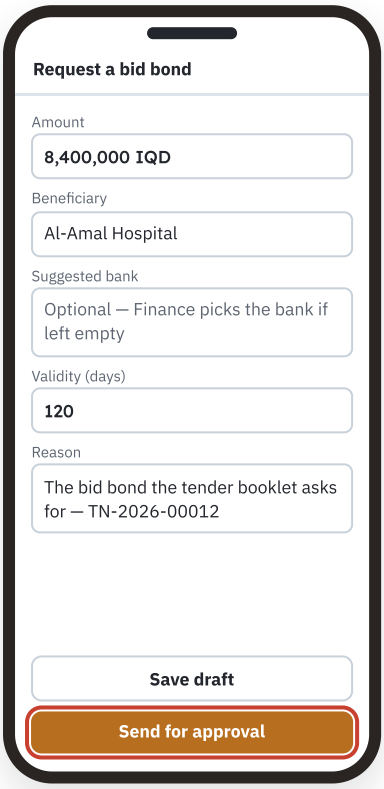
The tender's office	Who signs the "Finance" step — today	Why
Baghdad · Mosul · Basra	Alaa Ahmed Sabbar	Baghdad's chief accountant; Mosul and Basra have no accountant and sign through Baghdad
Erbil	Akam Namiq	the office accountant — it has no chief accountant
Dubai	Mohammed Noaman	chief accountant of the Dubai office

Step	Who presses	The word on the screen	Where
Request	Sales manager or the Projects desk	"Request a bid bond" → "Send for approval"	Tender record → "Bonds"
The signatures	Office Finance, then the CFO	"Approve" / "Not approved"	Decision window
Recording	Finance	"Record the issued bond" → "Attach the bank's scan"	Finance → "Tenders"
Its life	Finance	"Extend" / "Release (money back)" / "Claimed"	Finance → "Bonds"

Finance keeps the bonds. Recording, extending, releasing and claiming are for Finance and the administrators only — "Finance keeps the bonds" is the system's message to anyone else.

Request the bond from its own record

A bid bond is requested from the “Bonds” tab on the tender; a performance bond from the contract. Amount, beneficiary, validity and reason are all required; the suggested bank is optional — “Finance picks the bank if left empty”.



1. On the tender → “Bonds” → **“Request a bid bond”** — or on the contract → **“Request a performance bond”**
2. **Amount**, **Beneficiary** (the hospital or ministry), **Validity** and **Reason**: “Bank, bond wording, any condition in the tender documents…”
3. **“Send for approval”** → “Sent for approval” with the number **BR-2026-00007**; “Save draft” keeps it with you.
4. Changed your mind while it waits? **“Withdraw”** → “Request withdrawn” — and it leaves the signers’ lists.

Draft → Awaiting approval → Approved — waiting to be issued → Issued

Finance’s own line: “Sales or Projects ask for a bid or performance bond from the tender; the request reaches Finance here.”

A BR number by itself

Every request takes its number and shows under Finance → “Tenders” → “Bond requests” with the tender or contract behind it.

The tender remembers

“Requires a bond” and “Bond amount” on the tender record; the tab says “No bond requests yet” until you ask.

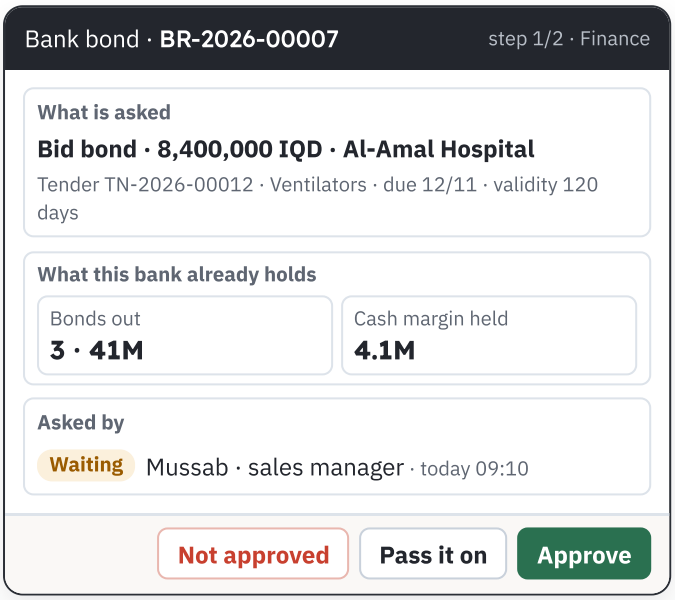
After a win

The contract made from the tender opens a “Request a performance bond” draft by itself — “Complete and send”.

No bid is submitted before the bond is recorded as issued. The tender refuses: “The required bond hasn’t been recorded as issued yet.” — ask for it the day you record the tender.

The two signatures in the decision window

The request walks: the tender's office Finance → the CFO, at any amount. Each signer opens the window from his bell or inbox, reads the bond, the tender behind it and what that bank already holds, then "Approve" or "Not approved" with a reason — or "Pass it on" to a stand-in.



1. The "Finance" step goes to the **tender's office chief accountant**, else the office accountant; an Iraqi office with neither → Baghdad.
2. **"Approve"** → step 2/2 with the CFO. **"Not approved"** needs "Say why".
3. The CFO's approval → the request is "Approved — waiting to be issued": "ask the bank for the bond, then record it here with its number, dates, bank fee and cash margin."
4. The sender hears the outcome in his bell: "Approved: Bank bond BR-..." or "Not approved" with the reason.

A signature waiting seven days or more shows on the tender record: "Waiting on Alaa since 8 days · Bid bond BR-2026-00007 · step 1/2". "Remind" from the request once every 4 hours.

No amount threshold

Policy FIN-BOND runs from zero with no ceiling: the same two steps for a bond of one million or one billion.

In the inbox and the window only

Finance signs inside its own system, and so does the CFO; nobody leaves his system to sign.

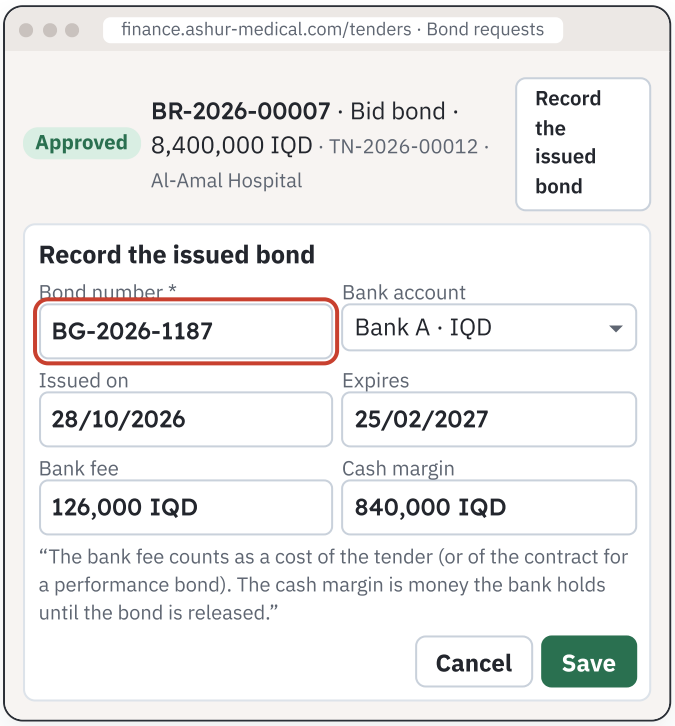
The signer is away?

His stand-in sees the same request; or "Pass it on" → "To whom", with a note.

The tender's office signs, not the requester's. An Erbil tender is signed by Erbil; Mosul and Basra through Baghdad; Dubai by Dubai — an Iraqi bond never reaches a Dubai signer.

Record the issued bond with its fee and cash margin

When the bank issues it: Finance → “Tenders” → “Bond requests” → “Record the issued bond”. Bond number, issued on, expires, the bank account, bank fee, cash margin — then “Attach the bank’s scan”. Only then is it a bond on the Finance register.



1. The bell “Approved: Bank bond” → “Bond requests” → **“Record the issued bond”**
2. “Write the bond number the bank gave” and “Write the issue and expiry dates”; “The expiry comes after the issue date”. “Choose the bank and the currency.”
3. **Bank fee** and **Cash margin** in the bank account’s own currency — otherwise the system refuses to book the entry.
4. “Bond recorded” → **“Attach the bank’s scan”** “so the bond and its paper stay together” — then “Open the issued bond” or “Open on the bonds board”.

Awaiting approval → Approved → Issued → Active on the board

The tender updates by itself

Its bond turns “Issued” with its date, reference and “Bond return date” = the expiry; Diwan files the issued bond under “Contracts and tenders”.

The beneficiary is an account

Taken from the request, the tender’s issuer or the contract’s customer; never a hand-typed name.

Recording with no request?

“Guarantees and retentions” → “New guarantee” for an old bond; but tender bonds start with a BR request so the register knows their cost.

The fee is a cost; the margin is money held. The fee enters “What bidding cost” and moves to the contract on a win; the margin comes back on the day of release.

The entry posts at once and never fails in silence

The moment the issued bond is recorded the system writes a voucher from the chosen bank account and posts it at once in the name of whoever recorded it — in Iraq and in the UAE alike, with no signature to wait for. If it cannot be booked the bond stays recorded and the reason is said out loud.

At issue	Debit	Credit
Bank fee	**61120010** bank fees	the chosen bank account — in the bank's currency
Cash margin	**11410010** prepaid bank guarantee, else **17020001**	
At release		
Margin comes back	the bank account	the same deposit account

1. The voucher takes the company and office from the bank account, memo "Bond BG-… issued — bank fee and cash margin"; the fee takes the company's usual cost centre.
2. A bond from a UAE bank? The entry posts at once too — the rule "money leaving a Dubai bank waits for the CFO" does not apply to an entry the books write themselves.
3. No fee and no margin? No entry. Releasing a bond whose margin was never booked? No return entry.

Bond recorded, but its entry could not be booked
Bond BG-2026-1187 · 8,400,000 IQD · No bank-guarantee deposit account (11410010 or 17020001) is enabled for this company (Finance → Companies → Accounts).

Reaches the office Finance signer, the Finance administrators and whoever recorded the bond — the same minute. The reason stays on the bond.

When booking fails

No approved rate for the bank's currency yet; the fee or margin in a currency other than the account's; the deposit account not enabled for the company.

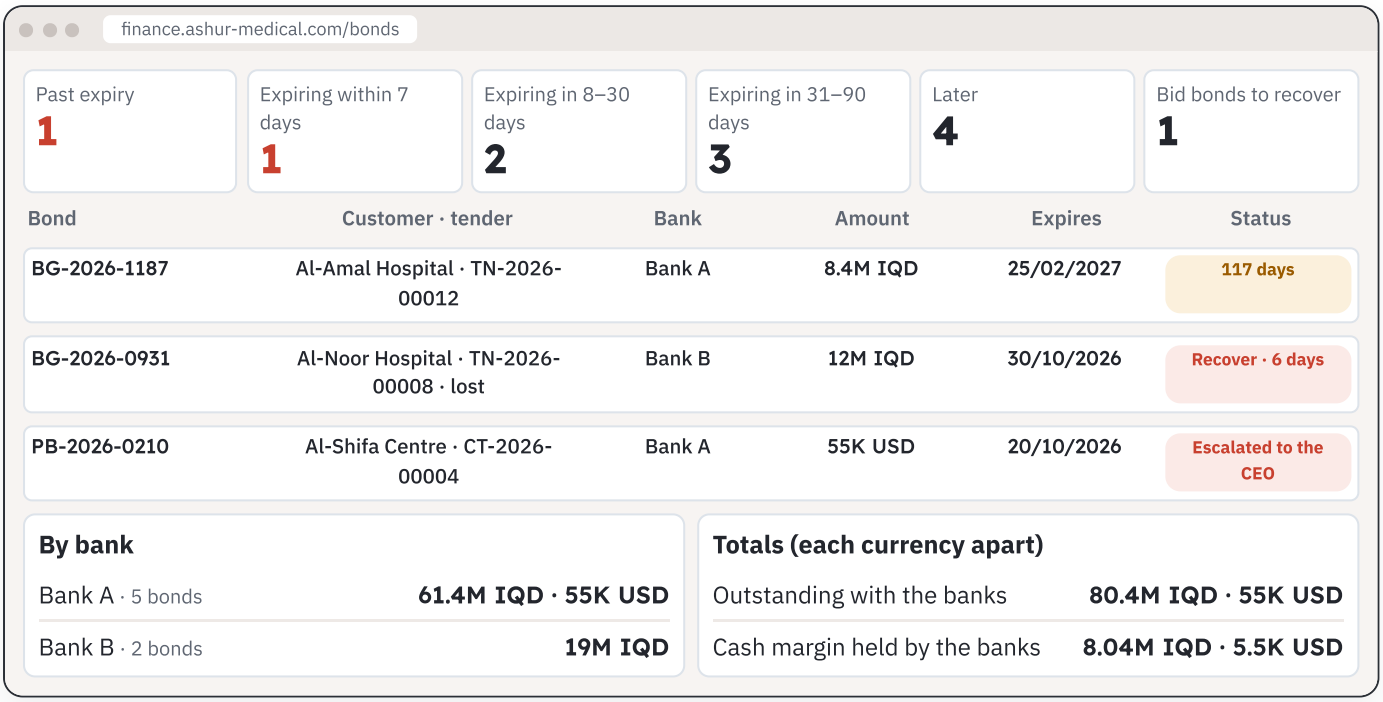
Then it is booked again

Finance or an administrator fixes the cause (the rate, the account, the currency) and books the bond's entry again; the bond stays the same and "booked" is written in its history.

A bond with no entry is never a silent error. The notice "Bond recorded, but its entry could not be booked" stays until the entry posts; the board carries the reason with the bond.

The bonds board and three actions

Finance → “Bonds”: “Every bank bond held out for a tender or a contract, by expiry and by bank”. On each bond: “Extend”, “Release (money back)”, “Claimed”. Amounts stay in their own currency.



On an open bond

- **Extend** · “New expiry date” after the present one; the reminders start over and the “Bond return date” follows
- **Release (money back)** · “The bank released the bond and the money comes back” — “Cash margin to come back”; the tender → “Returned”
- **Claimed** · “Amount claimed” is required; the tender or contract → “Forfeited”

Recover

A bid bond of a lost, cancelled or no-bid tender carries the “Recover” flag: “Ask the beneficiary to return the bond, then release it here.”

What every bond carries

Kind, number, bank, beneficiary, amount, dates and days left, fee and margin, the tender or contract, the files, and its whole history: issued, extended, reminded, escalated, recovery asked.

A released bond leaves the board, not the register. “That bond is no longer active — it was released, claimed or cancelled.” It stays under “Guarantees and retentions” with its history.

The watch, every morning 30 · 14 · 7 · 3

The system walks every active bond before the working day: it reminds 30, 14, 7 and 3 days before expiry, escalates to the CEO on the expiry day, and asks to recover a lost tender's bid bond every 7 days until it is released.

What arrives by itself

- 30 days before — "Bond expires in 30 days" to Finance's bond keepers, the tender owner, its bonds officer and the owner
- 14 days before — the same reminder
- 7 days before — the same reminder
- 3 days before — the same reminder
- Expiry day — "Escalated to the CEO" the CEO hears with everyone; the red flag stays on the board
- A lost tender still holding a bid bond — "Recovery asked" every 7 days

1. Each reminder is written once on the bond; "Extend" resets the reminders and the escalation, so the cycle starts over on the new date.
2. The minute a tender is recorded "Lost" or "Cancelled": Finance is told to recover the bid bond, and open bond requests are withdrawn.
3. A missed "Bond return date" shows on the tender record: "The bond is past its return date" — and the Tender desk says "Get the bond back".

Bonds to issue	Expiring within 30 days	Bid bonds to recover
2	1	1

The board's own words: "Finance, the tender owner and the bonds officer are reminded 30, 14, 7 and 3 days before a bond expires; on the day it lapses the CEO is told. Amounts stay in their own currency."

The CEO sees

In his cockpit "Tenders, bonds and their costs": "Bonds out", "Cash held at banks" and "Bond fees" — inside his own system.

Tender calendar

Bond validity and return date enter the "Tender calendar" → "Bonds and guarantees", with alerts 14 and 3 days before to the owner and the desk leaders.

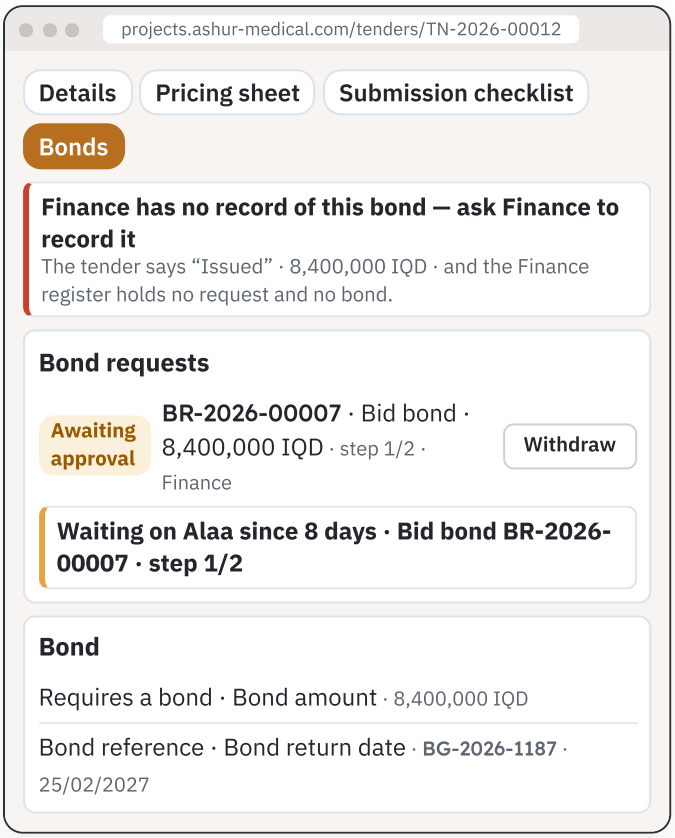
Five days before closing

A bond needed and not recorded as issued? A daily reminder to the owner, then "Bid bond LATE for the Baghdad office".

On the expiry day the CEO hears. Do not wait for the last day: extending or releasing before the date stops the escalation.

What the tender owner sees on his record

The “Bonds” tab on the tender shows the BR requests with their status, and the issued bond from the Finance register beside the tender’s own word — and when the tender says “requested” or “issued” with no Finance row, the notice appears: “Finance has no record of this bond — ask Finance to record it”.



1. Every BR request with its status: Draft, Awaiting approval, Approved — waiting to be issued, Issued; and **“Withdraw”** while it waits.
2. The issued bond from the Finance register: number, bank, amount, expiry — with the flag “Escalated to the CEO” or “Recover” when there is one.
3. The red notice “Finance has no record of this bond” reaches the owner once a day while the tender is still open.
4. “Waiting on <name> since N days · … · step 1/2” for every signature that has waited seven days or more — bid, price, bonds and contract.

The record’s guidance: “Prepare the envelopes, and record the bond as issued before submission.”

Lost?

“The deal is marked lost and Finance is told to recover the bid bond, if any.” Then “Recovery asked” every 7 days until release.

An entry not booked?

The notice “Bond recorded, but its entry could not be booked” shows on the tender file too — not Finance’s affair alone.

Tender desk

“Waiting on me today” with the step’s word: “Ask for the bond”, “Get the bond back”…

The tender’s word and the Finance register, side by side. They differ? Finance records or the owner asks — neither is edited by hand to match the other.

Bid bond against performance bond

Two kinds on the same road: the first is asked from the tender before submission and comes back after the result; the second is asked from the contract after a win and stays until delivery. A contract made from a won tender opens its draft by itself.

	Bid bond	Performance bond
Asked from	The tender record → “Bonds” → “Request a bid bond”	The contract → “Request a performance bond” — or the draft the contract opens by itself: “Complete and send”
When	The day the tender is recorded; issued before the bid is submitted	After the win, with the contract and before its delivery
Signatures	The tender’s office Finance → the CFO, any amount (FIN-BOND) — the same for both kinds	
Cost	The fee under “What bidding cost”; moves to the contract on a win under “Tender costs (pre-contract)”	The fee in the contract’s own cost and margin
The end	Release after the result; lost → “Recover” every 7 days; claimed → the tender “Forfeited”	Release when the contract ends; claimed → the contract “Forfeited”
Extension	“Extend” updates the tender’s “Bond return date”	“Extend” updates the return date on the contract

Won →

- ✓ The card “Won — make the contract from the tender” → “Create the contract”
- ✓ “The performance bond request opens automatically” on the new contract — a draft with its amount and beneficiary: “Complete and send”
- ✓ The bid bond’s fee follows the contract under “Tender costs (pre-contract)”
- ✓ The bid bond is released when the beneficiary returns it

Lost or cancelled →

- ✗ Finance is told the same minute to recover the bid bond
- ✗ Open bond requests are withdrawn
- ✗ “Recovery asked” every 7 days until “Release (money back)”
- ✗ The fee enters “Cost of lost tenders”

Performance bond not issued yet? The contract’s health and the CEO’s cockpit both say “Performance bond not issued” — until Finance records it.

Questions that come up

What gets asked in the first week — and the answer as the system gives it.

Question	Answer
Who can request a bond?	The sales manager or the Projects desk, from the tender record (bid) or the contract (performance). Finance does not ask — it records the issued one.
An Erbil tender's bond request landed in Dubai.	No longer: the "Finance" step goes to the tender's office chief accountant, else its accountant (Akam for Erbil); an Iraqi office with neither → Baghdad. Dubai signs Dubai requests only.
Does the amount change the road?	No. Policy FIN-BOND runs from zero with no ceiling: office Finance, then the CFO, always.
I recorded the bond and got "its entry could not be booked".	The bond is recorded and the reason is with it: no approved rate, the fee currency differs from the account's, or the deposit account is not enabled for the company. Fix the cause and the entry is booked again.
A bond from a UAE bank — does the entry wait for the CFO?	No. The bond entry is written by the books themselves and posts at once in the recorder's name; the UAE payment rule for manual entries does not apply.
The tender says "Issued" and Finance does not know it.	The notice "Finance has no record of this bond — ask Finance to record it" shows on the record and reaches the owner daily. Ask from the "Bonds" tab, or ask Finance to record the issued one.
We lost — when does the bid bond come back?	Finance is told at once and the bond shows "Recover"; "Ask the beneficiary to return the bond, then release it here." The ask repeats every 7 days until "Release (money back)".
The bond expired and the bank has not released it.	On the expiry day it is "Escalated to the CEO" and the flag stays on the board. Extend it if the beneficiary asks, release it when it is returned, or "Claimed" if it was called — with the amount.

Three windows on the same bond

Sales and Projects see it on the tender; Finance on the board and under "Tenders"; the CEO under "Tenders, bonds and their costs".

Diwan files it by itself

The issued bond and the bank's scan file themselves under "Contracts and tenders".

A voucher for a tender

On the voucher, the "Tender" box: "Tag a voucher only when it is not the entry of an expense claim (those carry their tender already)."

An answer not here? The "Feedback" button on any page — say what happened, with a picture of the screen.

Bond rules and help

What makes every bond seen and counted — and where to get help.

The golden rules

- Ask for the bid bond the day the tender is recorded — as a BR request
- The tender's office signs, then the CFO — any amount
- Record the issued bond with fee and margin in the bank's currency — and attach its scan
- A 30-day reminder means an action: extend or release, not wait
- Amount, beneficiary, validity and reason are all required
- No bid submitted before the bond is recorded as issued
- An entry not booked? Fix the cause the same day
- Lost? Get the bid bond back, then release it — never leave it at the bank

If you need help

The Feedback button
Something broken? Tap it, say what happened, with a picture of the screen

The office Finance
For a bond not recorded, an entry not booked, or a signature that waits

The CFO
For the second signature, extensions and a large claim

The system administrator
For a deposit account not enabled, or a seat that cannot see the bonds

Your first week

- [ ] Open Finance → "Bonds" and read the five buckets
- [ ] Sign it in the decision window: office Finance, then the CFO
- [ ] Extend or release one bond and watch the tender's "Bond return date"
- [ ] Request one bid bond from the "Bonds" tab on a tender
- [ ] Record the issued bond and open its voucher from the bond
- [ ] On a contract from a won tender: "Complete and send" the performance bond

If it is not in the system... it did not happen. A bond without its BR number has no cost, no reminder and no recovery.