

## Schedule 1

## AFFORDABILITY ASSESSMENT FORM AND CONTENT

PART 1: PERSONAL INFORMATION OF THE LOAN APPLICANT/BORROWER	
Full names and surname	TEST BORROWER
Identity number	TEST123
Physical Address	LINE2 LINE2 KUNENE OPUWO
Postal Address	PRIVATE BAG 2074 LINE2 OHANGWENA EENHANA
Telephone Number (work)	(264) 0632364
Telephone number (home)	(264) 0632365
Cellphone Number	(264) 0632363
E-mail address	borrowertest@mail.com
Number of dependents: · Minor children · Major children who are unemployed or studying · Spouse/ partner · Parents, grandparents · Grandchildren, foster children · Other persons who are financially dependent on the loan applicant/borrower	2
Name(s) of Employer(s) (if any)	SEFALANA CASH & CARRY (NAMIBIA)
Address(es) of Employer(s)(if any)	LINE2 LINE2 KAVANGO EAST RUNDU
If not formally employed or being self-employed, specify source(s) of income	
PART 2: GROSS INCOME OF LOAN APPLICANT/BORROWER	

INCOME FROM FORMAL EMPLOYMENT	9000.00
INCOME FROM INFORMAL EMPLOYMENT	200.00
MAINTANENCE PAYMENT	300.00
OTHER SOURCE	0.0

<b>A: GROSS TOTAL INCOME</b>	<b>9500.00</b>
PART 3: DEDUCTIONS	

TAX	10.00
SOCIAL SECURITY	20.00
OTHER STATUTORY DEDUCTION(S)	30.00



<b>DEDUCTIONS EFFECTED BY EMPLOYER(S) AS A CONDITION OF EMPLOYMENT</b>	
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MEDICAL AID, MEDICAL INSURANCE OR HOSPITAL PLAN PREMIUM(S)	40.00
PENSION FUND OR RETIREMENT FUND ANNUITY PAYMENT(S)	50.00
HOUSING ALLOWANCE(S) OR HOUSING LOAN(S)	60.00
VEHICLE AND TRANSPORT ALLOWANCE(S) OR TRANSPORT COSTS	70.00
OTHER DEDUCTION(S) AS A CONDITION OF EMPLOYMENT	90.00



<b>B: TOTAL PARTS 3:</b>	<b>60.00</b>
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<b>PART 4: COSTS OF BASIC NECESSITIES OF LIFE</b>	
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MORTGAGE BOND(S), HOUSING LOAN(S) OR RENT	1.00
VEHICLE PAYMENT(S), TAXI FEES	2.00
FUEL COSTS IN RESPECT OF SELF AND DEPENDANTS	3.00
FOOD AND GROCERIES FOR SELF AND DEPENDANTS	4.00
SCHOOL FEES, DAY CARE COSTS, STUDY FEES	5.00
CLOTHING FOR SELF AND DEPENDANTS	6.00
OTHER BASIC NECESSITIES OF LIFE	7.00

<b>C: TOTAL PART 4:</b>	<b>28.00</b>
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<b>TOTAL DISCRETIONARY INCOME (A MINUS B MINUS C):</b>	<b>0.0</b>
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<b>PART 5: ANY OTHER FINANCIAL COMMITMENT/ OBLIGATIONS NOT ACCOUNTED FOR ALREADY</b>	
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RETAIL CREDIT ACCOUNT(S) AND/OR OTHER ITEMS BOUGHT ON CREDIT	1.00
CLOTHING ACCOUNTS(S)	0.0
VEHICLE AND/OR HOUSING INSURANCE PREMIUM(S)	11.00
FUNERAL INSURANCE, LEGAL INSURANCE, RETIREMENT FUNDS	0.0
CELLPHONE COSTS OR CELLPHONE CONTRACTUAL COSTS	0.0
TELEVISION SERVICE SUBSCRIPTION(S)	0.0
SECURITY SERVICES	0.0
EXPENSES IN RESPECT OF DOMESTIC AND/OR GARDEN SERVICES	0.0
OTHER	0.0

<b>D: TOTAL PART 5:</b>	<b>12.00</b>
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<b>TOTAL DISPOSABLE INCOME (TOTAL DISCRETIONARY INCOME MINUS PART D EXPENSES)</b>	
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<b>DECLARATION BY LOAN APPLICANT/BORROWER</b>	
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1. I undertake to comply with all requests for information or documentation from the microlender to assist him/her to evaluate my state of indebtedness.
2. I hereby consent to the submissions of my information to registered credit bureaus by the microlender.
3. I also consent that the microlender may obtain my credit record from any /all registered credit bureaus and any other person or institution.
4. I confirm that the information disclosed to the microlender for purposes of the affordability assessment is, to the best of my knowledge, true and correct.
5. I confirm that the microlender has explained the purpose of the affordability assessment to me in a language that I understand.

Signed at \_\_\_\_\_ [name of place] \_\_\_\_\_ on this \_\_\_\_\_ [date] \_\_\_\_\_ day of \_\_\_\_\_ [month and year].

\_\_\_\_\_  
Loan applicant / Borrower's signature

\_\_\_\_\_  
On behalf of the microlender

\_\_\_\_\_  
Capacity/Position/Job Title