



CO-OPERATIVE BANKS DEVELOPMENT AGENCY

27th Floor, 240 Vermeulen Street • Private Bag X115, Pretoria, 0001 • Tel: 012 315 5367 • Fax: 012 315 5905 • email: CBDA@treasury.gov.za

Completion of returns CBDA051,052,053,054 guideline for Co-operatives Financial Institutions

Table of Contents

PURPOSE.....	3
A. RETURNS	4
CBDA 051 – BALANCE SHEET	4
ASSETS.....	5
INTEREST EARNING ASSETS.....	5
NON-INTEREST EARNING ASSETS	8
LIABILITIES	13
INTEREST BEARING LIABILITIES	14
NON-INTEREST BEARING LIABILITIES	15
CAPITAL.....	15
CBDA 052 – INCOME STATEMENT	18
INCOME.....	19
FINANCIAL EXPENSES.....	20
OPERATING COSTS	20
OTHER INCOME/ EXPENSES.....	22
NUMBER OF CFI USERS	23
CBDA 053 – DELINQUENCY LOAN REPORT	24
CBDA 054 – REPORT ON BOARD AND STAFF RELATED LOANS.....	26

PURPOSE

The purpose of this guideline is to provide guidance to registered Co-operative Financial Institutions (CFIs) on the requirements of the Co-operative Banks Development Agency's (CBDA's) Supervision Unit.

One of the conditions of registration is the submission of quarterly returns by CFIs, to the Supervision Unit, to closely monitor and evaluate the operations of the CFIs and thereby ensuring a safe and sound CFI sector.

The forms required are as follows:

CBDA 051:	Balance Sheet
CBDA 052:	Year to Date Income Statement
CBDA 053:	Delinquency Loan Report
CBDA 054:	Report on Board and Staff Related Loans

The dates in respect of which the returns are required for submission, in line with the required financial year-end for the CFI sector, are as follows:

Quarter	Return Submission deadline
March – May	30 June
June – August	30 September
September – November	31 December
December – February	31 March

A. RETURNS

CBDA 051 – BALANCE SHEET



Return 051
Co-operative Financial Institution Quarterly Report Submission
BALANCE SHEET

ASSETS **1**

INTEREST EARNING ASSETS Amount (R)

1 LOANS TO MEMBERS	
2	Short term (<= 1 year)
3	Medium term (1-3 years)
4	Long term (>3 years)
5	Other special loans
6	Loan loss allowance
7	Total net loans (2+3+4+5-6)

8 LIQUID INVESTMENTS (REDEEMABLE WITHIN 32 DAYS)	
9	Deposit held with CBDA
10	Secondary co-op bank
11	Tertiary co-op bank
12	Commercial bank deposits
13	Bonds, debentures and collective investment schemes
14	Total liquid investments (9+10+11+12+13)
15	Liquid investment provisions
16	Total liquid investments (14-15)

17 FINANCIAL INVESTMENTS (REDEEMABLE AFTER 32 DAYS)	
18	Shares – secondary and tertiary tier affiliation
19	Deposits with higher tier co-operative banks
20	Commercial bank deposits
21	Bonds and debentures
22	Deposit held with the Agency
23	Collective investments
24	Other financial instruments (specify)
25	Total financial investments (18+19+20+21+22+23+24)
26	Financial investment provisions
27	Total financial investments (25-26)

28 NON FINANCIAL INVESTMENTS	
29	Various
30	Non financial investment provisions
31	Total non-financial investments (29-30)
32	TOTAL INTEREST EARNING ASSETS (7+16+27+31)

NON-INTEREST EARNING ASSETS Amount (R)

33 LIQUID ASSETS	
34	Cash on hand and equivalents
35	Cash at bank/Current Account (Cheque)
36	Foreign Currency (If specifically authorised)
37	Other Liquidity reserves 1
38	Other Liquidity reserves 2
39	Other liquid assets
40	Total liquid assets (34+35+36+37+38+39)

41 ACCOUNTS RECEIVABLE	
42	Debtors
43	Interest receivable
44	Notes receivable
45	Payroll deductions receivable
46	Interbranch loans receivable
47	Other accounts receivable
48	Receivable loss provisions
49	Total account receivable (42+43+44+45+46+47-48)

Initialise _____

50 FIXED ASSETS	
51	Land
52	Buildings (cost)
53	Leasehold improvements
54	Furniture, vehicles and equipment
55	Revaluation of fixed assets
56	Acc. Depreciation – buildings
57	Acc. Depreciation – leasehold improvements
58	Acc. Depreciation – furniture, vehicles and equipment
59	Acc. Depreciation – revaluations
60	Total net fixed assets (51+52+53+54+55)-(56+57+58+59)

61 OTHER ASSETS	
62	Assets in liquidation
63	Organisational expenses
64	Prepaid expenses
65	Other Deferred assets
66	Revaluation of other assets
67	Accumulated Amortization
68	Total other assets (62+63+64+65+66-67)

69 PROBLEM ASSETS	
70	Doubtful assets
71	Sundry – Assets
72	Other problem assets
73	Problem asset provisions
74	Total problem assets (70+71+72-73)

75	TOTAL NON-INTEREST EARNING ASSETS (40+49+60+68+74)
----	---

76	TOTAL ASSETS (32+75)
----	-----------------------------

The Balance Sheet is to be reported on the balance owing to or owing by the CFI, as at the date of the report.

ASSETS

Line #	Account	Explanation
INTEREST EARNING ASSETS		
1. LOANS TO MEMBERS		
2	Short term (<=1 year)	Report loans with an original term not exceeding 1 year / 12 months. An example of the loans would be a quick loan or an emergency loan.
3	Medium term (1–3 years)	Report loans with an original term of between 1 year and 3 years, i.e. loans with a term exceeding 12 months but not more than 36 months. An example of this type of loan would be loans that are not short term in nature and not falling in the long term category.
4	Long term (>3 years)	Report loans with an original term exceeding 3 years or 36 months.
5	Other special loans	Report all loans not falling within the above categories (from line # 1 to 3).
6	Loan loss allowance	This is the mount raised in respect of provisions, for loans identified to be in default. This is the amount reported on <i>Form CBDA 053</i> , with the fluctuations herein being reported on <i>Line # 246 of Form CBDA 052 (Provision of risk assets)</i> .
7	Total net loans	<u>This amount is the sum of the following:</u> Line 2: Short term Line 3: Medium term Line 4: Long term Line 5: Other special loans - <i>Deducted by:</i> Line 7: Loan loss allowance
8. LIQUID INVESTMENTS (REDEEMABLE WITHIN 32 DAYS)		
Liquid investments are short term and stable in nature, and can be converted into cash within 32 days.		

Guideline Note on CBDA returns for Co-operatives Financial Institutions

Line #	Account	Explanation
9	Deposit held with CBDA	This would relate to any investments, if any, the CFI has deposited with the CBDA, which is redeemable within 32 days.
10	Secondary co-op bank	Relates to an investment made to a secondary co-operative bank, in which the CFI is a member, which is redeemable within 32 days.
11	Tertiary co-op bank	Relates to an investment made to a tertiary co-operative bank, in which the CFI is a member, which is redeemable within 32 days.
12	Commercial bank deposit	This includes any transactional accounts the CFI has with a commercial bank, i.e. cheque or savings accounts. Any short term investment accounts held with a commercial bank are also included, e.g. 32 day notice account.
13	Bonds, debentures and collective investment schemes	This relates to the listed investment schemes, redeemable within 32 days. Where the co-operative retail bonds are concerned, report the amount only after 6 months has lapsed from the date of commencement. Prior approval of investments in debentures and collective investment schemes will be required from the Supervisor.
14	Total liquid investments	<u>This amount is the sum of the following:</u> Line 9: Deposit held with CBDA Line 10: Secondary co-op bank Line 11: Tertiary co-op bank Line 12: Commercial bank deposits Line 13: Bonds, debentures and collective investment schemes
15	Liquid investment provisions	This is the amount raised in respect of provisions, for liquid investments the CFI has identified to be in default or one which the return on investment is not certain.
16	Total liquid investments	The amount is the difference between Line 14 and Line 15.

Guideline Note on CBDA returns for Co-operatives Financial Institutions

Line #	Account	Explanation
17. FINANCIAL INVESTMENTS (REDEEMABLE AFTER 32 DAYS)		
18	Shares – secondary and tertiary tier affiliations	This relates to an amount paid for shares which the CFI has purchased, to become a member of a secondary or tertiary affiliation.
19	Deposits with higher tier co-operative banks	This relates to any longer-term deposit a CFI has placed in a secondary or tertiary co-operative bank.
20	Commercial bank deposits	This relates to any deposit, with a term exceeding 32 days, placed in a commercial bank.
21	Bonds and debentures	This relates to bonds and debentures a CFI has invested in, redeemable after 32 days.
22	Deposit held with the Agency	This would relate to any investments, if any, the CFI has deposited with the CBDA, which is redeemable after 32 days.
23	Collective investments	Report any participatory interests in portfolios of collective investment schemes approved by the Registrar of Collective Schemes. Prior approval for these investments will be required from the Supervisor.
24	Other financial instruments (specify)	This applies to amounts and investments that do not fall in the above categories in Lines 18 to Lines 23 above.
25	Total financial investments	<u>This amount is the <i>sum</i> of the following:</u> Line 18: Shares – secondary and tertiary tier affiliations Line 19: Deposits with higher tier co-operative banks Line 20: Commercial bank deposits Line 21: Bonds and debentures Line 22: Deposit held with the Agency Line 23: Collective investments Line 24: Other financial instruments
26	Financial investment provisions	This is the amount raised in respect of provisions, for financial investments the CFI has identified to be in default or one which the return on investment is not certain.
27	Total financial investments	The amount is the difference between Line 25 and Line 26.

Line #	Account	Explanation
28. NON FINANCIAL INVESTMENTS		
29	Various	Report other non-financial investments not listed on the balance sheet.
30	Non-financial investment provisions	This is the amount raised in respect of provisions, for non-financial investments the CFI has identified to be in default or one which the return on investment is not certain.
31	Total non-financial investments	The amount is the difference between Line 29 and Line 30.
32	Total Interest Earning Assets	<p><u>This amount is the <i>sum</i> of the following:</u></p> <p>Line 7: Total net loans</p> <p>Line 16: Total liquid investments</p> <p>Line 27: Total financial investments</p> <p>Line 32: Total non-financial investments</p>
NON-INTEREST EARNING ASSETS		
33. LIQUID ASSETS		
34	Cash on hand and equivalents	Report the amount held in the safe and on the premises of the CFI, as at the date of return.
35	Cash at bank/ Current account (cheque)	Report the balance on any transactional account held by the CFI, as at the date of the return.
36	Foreign currency (if specifically authorised)	If authorised, report the South African Rand value of the foreign currency held by the CFI, as at the date of the return.
37	Other liquidity reserves 1	Report any other liquid assets or investments not reported on Line 34 to Line 36 above.
38	Other liquidity reserves 2	Report any other liquid assets or investments not reported on Line 38 above
39	Other liquidity assets	Report any other liquid assets or investments not reported on Line 39 above
40	Total liquid assets	<p><u>This amount is the <i>sum</i> of the following:</u></p> <p>Line 34: Cash on hand and equivalents</p>

Line #	Account	Explanation
		Line 35: Cash at bank/ Current account (cheque) Line 36: Foreign currency Line 37: Other liquidity reserves 1 Line 38: Other liquidity reserves 2 Line 39: Other liquidity assets
41. ACCOUNTS RECEIVABLE		
42	Debtors	This relates to any entity or person that owes the CFI money, which monies have been issued outside the terms of the CFI loan policy.
43	Interest receivable	This relates to interest due to the CFI, from monies owed by the debtor.
44	Notes receivable	Not applicable
45	Payroll deductions receivable	This relates to monies owing by employers of a employees based CFI, which monies have not yet been received by the CFI
46	Interbranch loans receivable	Report inter-branch loans receivable. The head office of the CFI will consolidate all inter-branch loans payable at month end.
47	Other accounts receivable	Not applicable.
48	Receivable loss provision	This is the amount raised in respect of provisions, for accounts receivable the CFI has identified to be in default or one which the repayment of is not certain.
49	Total accounts receivable	<u>This amount is the <i>sum</i> of the following:</u> Line 42: Debtors Line 43: Interest receivable Line 44: Notes receivable Line 45: Payroll deductions receivable Line 46: Interbranch loans receivable Line 47: Other accounts receivable - <i>Deducted by:</i> Line 47: Receivable loss provision

Line #	Account	Explanation
50. FIXED ASSETS		
51	Land	This relates to the value of land a CFI owns.
52	Buildings (cost)	Report the amount the CFI paid to either build or purchase a building it owns.
53	Leasehold improvements	Report the cost of alteration, additions or renovations made to property the CFI is renting or leasing.
54	Furniture, vehicles and equipment	Report the amount the CFI has paid to acquire furniture, vehicles and any office equipment.
55	Revaluation of fixed assets	Report the amount the CFI has estimated the asset to be worth, over and above its carrying value.
56	Acc. Depreciation – buildings	Report the accumulated write-off of buildings, over the years, since the date of acquisition.
57	Acc. Depreciation – leasehold improvements	Report the accumulated write-off of leasehold improvements, over the years, since the date of acquisition.
58	Acc. Depreciation – Furniture, vehicles and equipment	Report the accumulated write-off of furniture, vehicles and equipment, over the years, since the date of acquisition.
59	Acc. Depreciation – revaluations	Report the accumulated write-off of revaluations (reported on line 55), over the years, since the date of revaluation.
60	Total net fixed assets	<p><u>This amount is the <i>sum</i> of the following:</u></p> <p>Line 51: Land</p> <p>Line 52: Buildings (cost)</p> <p>Line 53: Leasehold improvements</p> <p>Line 54: Furniture, vehicles and equipment</p> <p>Line 55: Revaluation of fixed assets</p> <p style="text-align: center;"><i>Deducted by:</i></p> <p>Line 56: Acc. Depreciation – buildings</p> <p>Line 57: Acc. Depreciation – leasehold improvements</p> <p>Line 58: Acc. Depreciation – Furniture, vehicles and equipment</p>

Line #	Account	Explanation
		Line 59: Acc. Depreciation – revaluations
61. OTHER ASSETS		
62	Assets in liquidation	Report the assets the CFI has repossessed from members, which are in the process of being sold.
63	Organisational expenses	Report first time expenses incurred in the initial setting up of the CFI or costs of expansion that will be expensed out over time. These expenses are only applicable to newly formed CFIs and approval must be sought from the Supervisor.
64	Prepaid expenses	Report expenses the CFI has already paid, that were not yet due to be repaid.
65	Other deferred expenses	Report an expense that has been paid by the CFI, but only relates to expenditure for the following financial period.
66	Revaluation of other assets	Report the amount the CFI has estimated any other assets are worth, over and above the assets' carrying value
67	Accumulated amortisation	Not applicable.
68	Total other assets	<u>This amount is the sum of the following:</u> Line 62: Assets in liquidation Line 63: Organisational expenses Line 64: Prepaid expenses Line 65: Other deferred expense Line 66: Revaluation of other assets Line 67: Accumulated amortisation
69 OTHER ASSETS		
70	Doubtful assets	Report the value of an asset, other than loans, the CFI has identified the recovery thereof as doubtful.
71	Sundry – assets	Report any other asset that does not fall into the listed categories on the balance sheet
72	Other problem assets	Report the value of an asset, other than loans, the CFI has identified the recovery thereof as doubtful (that has not been reported on Line 70).

Guideline Note on CBDA returns for Co-operatives Financial Institutions

Line #	Account	Explanation
73	Problem asset provisions	Report any provision raised, in respect of the assets reported on Line 70 and 72.
74	Total problem assets	<p><u>This amount is the <i>sum</i> of the following:</u></p> <p>Line 70: Doubtful assets</p> <p>Line 71: Sundry – assets</p> <p>Line 72: Other problem assets</p> <p><i>Deducted by</i></p> <p>Line 73: Problem asset provisions</p>
75	Total non-interest earning assets	<p><u>This amount is the <i>sum</i> of the following:</u></p> <p>Line 40: Total liquid assets</p> <p>Line 49: Total accounts receivable</p> <p>Line 60: Total net fixed assets</p> <p>Line 68: Total other assets</p> <p>Line 74: Total Problem assets</p>
76	TOTAL ASSETS	<p><u>This amount is the <i>sum</i> of the following:</u></p> <p>Line 32: Total interest earning assets</p> <p>Line 75: Total non-interest earning assets</p>

LIABILITIES

LIABILITIES

INTEREST BEARING LIABILITIES Amount (R)

77 SAVINGS DEPOSITS	
78	Regular Savings
79	Fixed deposits > 3m-5y
80	Youth savings
81	Special savings (incl. Xmas/education)
82	Pledged savings
83	Total savings deposits (78+79+80+81+82)

84 EXTERNAL CREDIT	
85	Higher tier co-operative bank (< or =1 Year)
86	Higher tier co-operative bank (>1 year)
87	Commercial Banks
88	Development institutions
89	CBIDA
90	Total external credit (85+86+87+88+89)

91	TOTAL INTEREST BEARING LIABILITIES (83+90)
----	---

NON-INTEREST BEARING LIABILITIES Amount (R)

92	Short Term Accounts payable (<=30 days)
93	External credit payments (< or =30 days)
94	Expenses accrued (SARS)
95	Provisions (e.g. Employee benefits)
96	Sundry – liabilities
97	Other Liabilities
98	TOTAL NON-INTEREST BEARING LIABILITIES (92+93+94+95+96+97)

99	TOTAL LIABILITIES (91+98)
----	----------------------------------

CAPITAL

100 SHARE CAPITAL		Amount (R)
101	Mandatory Shares	
102	Voluntary Shares	
103	Total members share capital (101+102)	

104 TRANSITORY CAPITAL		Amount (R)
105	Asset Revaluations	
106	Education and social reserves	
107	Monetary reserves	
108	Other Reserves (donations)	
109	Sundry – Capital	
110	Other (specify)	
111	Total transitory capital (105+106+107+108+109+110)	

112 INSTITUTIONAL CAPITAL		Amount (R)
113	Statutory Reserves	
114	Retained earnings	
115	Other reserves	
116	YTD Net Income (loss)	
117	Total institutional capital (113+114+115+116)	

118	TOTAL CAPITAL (103+111+117)
-----	------------------------------------

119	TOTAL LIABILITIES AND CAPITAL (99+118)
-----	---

Initialse _____

Line #	Account	Explanation
INTEREST BEARING LIABILITIES		
77. SAVINGS DEPOSITS		
78	Regular savings	Report the amount deposited by members into their transactional accounts.
79	Fixed deposits > 3m – 5y	Report the amount members have invested in the CFI, for a fixed term, earning interest specified by the CFI.
80	Youth savings	Report the amount deposited by youth members of the CFI.
81	Special savings (incl. Xmas/ education)	Report the amount members have invested in the CFI, not falling in the above categories, and as specified by the CFI's savings policy.
82	Pledged savings	Report the amount the CFI is holding as security, in respect of a loan granted to a member.
83	Total savings deposits	<u>This amount is the sum of the following:</u> Line 78: Regular savings Line 79: Fixed deposits > 3m – 5y Line 80: Youth savings Line 81: Special savings (incl. Xmas/ education) Line 82: Pledged savings
84. EXTERNAL CREDIT		
85	Higher tier co-operative bank (< or = 1 year)	Report the balance owing in external credit the CFI has received from a higher tiered co-operative bank, which external credit has been granted for a period less than a year. Or the portion of long term credit that is due in the current financial period.
86	Higher tier co-operative bank (> 1 year)	Report the balance owing in external credit the CFI has received from a higher tiered co-operative bank, which external credit has been granted for a period more than a year.
87	Commercial banks	Report the balance owing in external credit the CFI has received from a commercial bank.
88	Development institutions	Report the balance owing in external credit the CFI has received from a development institution.
89	CBDA	Report the balance owing in external credit the CFI has received from the CBDA.
90	Total external credit	<u>This amount is the sum of the following:</u> Line 85: Higher tier co-operative bank (< or = 1 year) Line 86: Higher tier co-operative bank (> 1 year) Line 87: Commercial banks Line 88: Development institutions

Line #	Account	Explanation
		Line 89: CBDA
91	TOTAL INTEREST BEARING LIABILITIES	<u>This amount is the sum of the following:</u> Line 83: Total savings deposits Line 90: Total external credit
NON-INTEREST BEARING LIABILITIES		
92	Short term accounts payable (<= 30 days)	Report the amount the CFI owes to other parties, not listed in the above line items.
93	External credit payments (< or = 30 days)	Report the balance owing in external credit the CFI has received, which credit is interest free, and payable on within 30 days.
94	Expenses accrued (SARS)	Report any amount owing by the CFI to SARS.
95	Provision (e.g. employee benefit)	Report an expense already reported on the income statement, but not yet paid, i.e. provided for.
96	Sundry – liabilities	Report any other liability that does not fall into the listed categories on the balance sheet
97	Other liabilities	Report other current liabilities.
98	TOTAL NON-INTEREST BEARING LIABILITIES	<u>This amount is the sum of the following:</u> Line 92: Short term accounts payable (<= 30 days) Line 93: External credit payments (< or = 30 days) Line 94: Expenses accrued (SARS) Line 95: Provision (e.g. employee benefit) Line 96: Sundry – liabilities Line 97: Other liabilities
99	TOTAL LIABILITIES	<u>This amount is the sum of the following:</u> Line 91: Total interest bearing liabilities Line 99: Total non-interest bearing liabilities
CAPITAL		
100. SHARE CAPITAL		
101	Mandatory shares	Reports the amount of shares members have acquired, in order to become members of the CFI.
102	Voluntary shares	Report the amount of shares members have acquired, over and above the required mandatory shares.
103	Total members share capital	<u>This amount is the sum of the following:</u> Line 101: Mandatory shares Line 102: Voluntary shares
104. TRANSITORY CAPITAL		
105	Asset revaluations	Report the amount the CFI has revalued fixed assets reported on <i>Lines 52 to Line 54</i> for.
106	Education and social reserves	Report the amount the CFI has set aside, according to its policies, from its annual surplus, for education and social

Guideline Note on CBDA returns for Co-operatives Financial Institutions

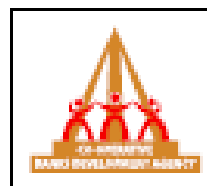
Line #	Account	Explanation
		responsibility programs.
107	Monetary reserves	Not applicable
108	Other reserves (donations)	Report the total amount of donations received by the CFI, which have been transferred to reserves.
109	Sundry – capital	Report any other capital not specified.
110	Other (specify)	Not applicable.
111	Total transitory capital	<u>This amount is the sum of the following:</u> Line 105: Asset revaluations Line 106: Education and social reserves Line 107: Monetary reserves Line 108: Other reserves (donations) Line 109: Sundry – capital Line 110: Other (specify)
112. INSTITUTIONAL CAPITAL		
113	Statutory reserves	Report the accumulated reserves set aside in order for the CFI to meet the regulatory requirements of the CBDA.
114	Retained earnings	Report the CFI's retained earnings, reported from the previous financial periods.
115	Other reserves	Report any other reserves not specified under institutional capital.
116	YTD net income (loss)	Report the year-to-date income or loss of the CFI, for the current reporting period.
117	Total institutional capital	<u>This amount is the sum of the following:</u> Line 113: Statutory reserves Line 114: Retained earnings Line 115: Other reserves Line 116: YTD net income (loss)
118	TOTAL CAPITAL	<u>This amount is the sum of the following:</u> Line 103: Total members share capital Line 111: Total transitory capital Line 117: Total institutional capital
119	TOTAL LIABILITIES AND CAPITAL	<u>This amount is the sum of the following:</u> Line 99: Total liabilities Line 118: Total capital

CBDA 052 – INCOME STATEMENT

Return 052

Co-operative Financial Institution Quarterly Report Submission

YEAR TO DATE INCOME STATEMENT



INCOME		Amount (R)
201	Interest Income from loans	
202	Delinquency penalty interest income from loans	
203	Commissions/fees from loans	
204	Insurance premiums for loans	
205	Net loan income (201+202+203+204)	
206	Income from liquid investments	
207	Income from financial investments	
208	Income from non-financial investments	
209	Fees, commissions income (loan-unrelated)	
210	Income from other sources	
211	Total financial income (205+206+207+208+209+210)	

FINANCIAL EXPENSES		Amount (R)
212	Interest expenses on savings deposits	
213	Insurance premiums on deposits	
214	Financial costs on external credit	
215	Dividend expenses on shares	
216	Insurance premiums for shares	
217	Taxes paid on dividends paid on shares	
218	Financial costs – shares	
219	Other financial costs	
220	Total financial costs (212+213+214+215+216+217+218+219)	

OPERATING COSTS		Amount (R)
221	Employees net salaries	
222	Employee SARS	
223	Staff travel & related expenses	
224	Education & training	
225	Other personnel costs	
226	Total personnel costs (221+222+223+224+225)	
227	Board & committee	
228	Annual General Meeting	
229	Board & committee training	
230	League/federation & other dues	
231	Other board committee costs	
232	Total governance costs (227+228+229+230+231)	

233	Publicity	
234	Other marketing related costs	
235	Total marketing costs (233+234)	
236	Rent	
237	Stationery	
238	Telephone	
239	Water & Electricity	
240	Other admin costs	
241	Total administration costs (236+237+238+239+240)	
242	Audit fee	
243	Depreciation expense	
244	Net financial income (211-220)	
245	Total operating expenses (226+232+235+241+242+243)	
246	Provision for risk assets	
247	Net income from operations (244-245-246)	

OTHER INCOME/EXPENSES		Amount (R)
248	Income from grants	
249	Previous period adjustments (net)	
250	Extraordinary income (net)	
251	Total other income/expenses (248+249+250)	
252	Income tax	
253	Net income /loss (251-252)	

NUMBER OF SACCO'S USERS		Number
254	Men	
255	women	
256	Gender not reported	
257	Groups	
258	Total number of members and users	
259	CFI employees	

The Income Statement is to be reported on the cumulative basis, from the beginning of the CFI's financial year, i.e. 1 March.

Line #	Account	Explanation
INCOME		
201	Interest income from loans	Report interest income received from loans issued to members, as at the year-to-date of the return.
202	Delinquency penalty interest income from loans	Report any additional interest income received , through members that have been charged penalties due to arrears on their loans, as at the year-to-date of the return.
203	Commission/ fees from loans	This is respect of amounts received in commission or fees, from the issue of new loans, as at the year-to-date of the return.
204	Insurance premiums for loans	Where the CFI has taken out insurance for member loans, report the difference between the premiums received from members and the amount paid over to 3 rd party insurance company, as at the year-to-date of the return.
205	Net loan income	<u>This amount is the sum of the following:</u> Line 201: Interest income from loans Line 202: Delinquency penalty interest income from loans Line 203: Commission/ fees from loans Line 204: Insurance premiums for loans
206	Income from liquid investments	This is interest income received from liquid investments reported on Line 9 to Line 13 of CBDA 051 return, as at the year-to-date of the return.
207	Income from financial investments	This is interest income received from financial investments reported on Line 18 to Line 24 of CBDA 051 return, as at the year-to-date of the return.
208	Income from non-financial investments	This is interest income received from non-financial investments reported on Line 29 of CBDA 051 return, as at the year-to-date of the return.
209	Fees, commission income (loan-unrelated)	Report any fee or commission income received by the CFI, from business activities falling outside that of loan activities, as at the year-to-date of the return.
210	Income from other sources	Report any other income received, not reported in Line 201 to Line 209 above, as at the year-to-date of the return.
211	Total financial income	<u>This amount is the sum of the following:</u> Line 205: Net loan income Line 206: Income from liquid investments Line 207: Income from financial investments Line 208: Income from non-financial investments Line 209: Fees, commission income (loan-unrelated)

Line #	Account	Explanation
		Line 210: Income from other sources
FINANCIAL EXPENSES		
212	Interest expense on savings deposits	Report interest expense paid on members' deposits, as at the year-to-date of the return.
213	Insurance premiums on deposits	Where the CFI has insurance on members' deposits, for protection against losses on deposits, report the amounts paid in respect of premiums, as at the year-to-date of the return.
214	Financial costs on external credit	This is interest expense paid in respect of external credit, as reported on Line 85 to Line 89 of CBDA 051 return, as at the year-to-date of the return.
215	Dividend expense on shares	This is the dividend declared and paid to members, in respect of shares, as reported on Line 101 and Line 102 of CBDA 051 return, as at the year-to-date of the return.
216	Insurance premiums for shares	Where the CFI has insurance on members' shares, for protection against losses on shares, report the amounts paid in respect of premiums, as at the year-to-date of the return.
217	Taxes paid on dividends paid on shares	Where the CFI has declared and paid a dividend (Line 215), the CFI has to pay a percentage of that dividend to SARS in the form of tax. Such amount paid to SARS is to be reported.
218	Financial costs – shares	Not applicable.
219	Other financial costs	Report any other financial expenses not reported in Line 212 to Line 218 above, as at the year-to-date of the return.
220	Total financial costs	<u>This amount is the sum of the following:</u> Line 212: Interest expense on savings deposits Line 213: Insurance premiums on deposits Line 214: Financial costs on external credit Line 215: Dividend expense on shares Line 216: Insurance premiums for shares Line 217: Taxes paid on dividends paid on shares Line 218: Financial costs – shares Line 219: Other financial costs
OPERATING COSTS		
221	Employees net salaries	Report the amount paid in respect of salaries to employees, as at the year-to-date of the return, after any staff-related deductions.
222	Employee SARS	Report the amount paid to SARS on behalf of employees, as at the year-to-date of the return.

Line #	Account	Explanation
223	Staff travel and related expenses	Report the amount paid for travel and related expenses, such as accommodation, on behalf of employees, as at the year-to-date of the return.
224	Education and training	Report the amount paid for education and training, on behalf of employees, as at the year-to-date of the return.
225	Other personnel costs	Report any other personnel expenses not reported in Line 221 to Line 225 above, incurred on behalf of employees, as at the year-to-date of the return.
226	Total personnel costs	<u>This amount is the sum of the following:</u> Line 221: Employees net salaries Line 222: Employee SARS Line 223: Staff travel and related expenses Line 224: Education and training Line 225: Other personnel costs
227	Board & committee	Report board and committee related expenses such as sitting expenses and travel allowance, as at the year-to-date of the return.
228	Annual general meeting	Report annual general meeting expenses, such as the hire of the venue, notice of meeting, refreshments, as at the year-to-date of the return.
229	Board & committee training	Report any board and committee training related expenses, such as training fees, transport, accommodation, as at the year-to-date of the return.
230	League/ federation & other dues	This is related to membership fees payable by the CFI, by virtue of being affiliated with a
231	Other board committee costs	Report any other board and committee expenses not reported in Line 227 to Line 230 above, as at the year-to-date of the return.
232	Total governance costs	<u>This amount is the sum of the following:</u> Line 227: Board & committee Line 228: Annual general meeting Line 229: Board & committee training Line 230: League/ federation & other dues Line 231: Other board committee costs
233	Publicity	This is related to costs incurred in respect of marketing, i.e. advertising, to attract and inform potential members of the CFI, as at the year-to-date of the return.
234	Other marketing related costs	Report any other marketing related expenses not reported in Line 233 above, incurred on behalf of employees, as at the year-to-date of the return.
235	Total marketing costs	<u>This amount is the sum of the following:</u> Line 233: Publicity

Guideline Note on CBDA returns for Co-operatives Financial Institutions

Line #	Account	Explanation
		claim.
249	Previous period adjustments (net)	Report any income or expenditure, in respect of the previous period.
250	Extraordinary income (net)	Report any income, which does not fall within the business of the CFI, which has been received/ earned by the CFI.
251	Total other income/ expenses	<u>This amount is the <i>sum</i> of:</u> Line 248: Income from grants Line 249: Previous period adjustments (net) Line 250: Extraordinary income (net)
252	Income tax	Report the amount the CFI owes to the South African Revenue Services, as determined by the income reported by the CFI.
253	Net income/ loss	<u>This amount is the <i>difference</i> between:</u> Line 251: Total other income/ expenses <i>and</i> Line 252: Income tax

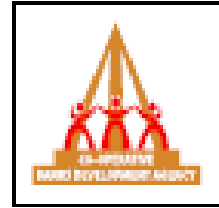
NUMBER OF CFI USERS		
254	Men	Report the number of men that are members of the CFI.
255	Women	Report the number of women that are members of the CFI.
256	Gender not reported	Report the number of people, not specified in <i>Line 254</i> and <i>255</i> above, which are members of the CFI.
257	Groups	Report the number of groups that are members of the CFI.
258	Total number of members and users	<u>This amount is the <i>sum</i> of:</u> Line 254: Men Line 255: Women Line 256: Gender not reported Line 257: Groups
259	CFI employees	Report the number of people employed by the CFI.

CBDA 053 – DELINQUENCY LOAN REPORT

Return 053

Co-operative Financial Institution Quarterly Report Submission

REPORT ON BOARD AND STAFF RELATED LOANS



DAYS IN ARREARS	No. OF LOANS	LOAN BALANCES	SECURITY (IF ANY)	PROVISIONS
0 - 31 days		R	R	R
1 – 6 months delinquent		R	R	R
6 - 12 months delinquent		R	R	R
+ 12 months delinquent		R	R	R
Totals				
Delinquent loan 31day + as percentage of Total loans				
Delinquent loans 90+ as percentage of Total Loans				Delete

Column	Explanation
(COLUMN 1) DAYS IN ARREARS	
0 – 31 days	These are all the loans that have not fallen into the delinquent category.
1 – 6 months	These are the loans that have not been serviced or paid for the period falling from 32 days to 6 months.
6 – 12 months	These are the loans that have not been serviced or paid for the period falling from 6 months to 12 months.
+ 12 months	These are the loans that have not been serviced or paid for the period of more than 12 months.
(COLUMN 2) NO. OF LOANS	
0 – 31 days	Report the <u>number</u> of loans that have been reported as current loans.
1 – 6 months	Report the <u>number</u> of loans that have been identified as delinquent for a period falling from 32 days to 6 months.
6 – 12 months	Report the <u>number</u> of loans that have been identified as delinquent for a period falling from 6 months to 12 months.
+ 12 months	Report the <u>number</u> of loans that have been identified as delinquent for a period of more than 12 months.
TOTAL	This is the sum of the <u>number</u> of the loans reported above.
(COLUMN 3) LOAN BALANCES	
0 – 31 days	Report the <u>amount</u> owing/ balance of loans that have been reported

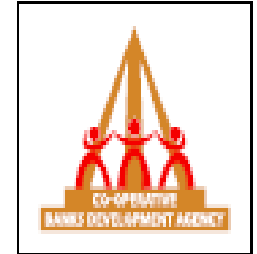
Column	Explanation
	as current.
1 – 6 months	Report the <u>amount</u> owing/ balance of loans that have been identified as delinquent for a period falling from 32 days to 6 months.
6 – 12 months	Report the <u>amount</u> owing/ balance of loans that have been identified as delinquent for a period falling from 6 months to 12 months.
+ 12 months	Report the <u>amount</u> owing/ balance of loans that have been identified as delinquent for a period of more than 12 months.
TOTAL	This is the sum of the <u>amount</u> of the loans reported above.
(COLUMN 4) SECURITY (IF ANY)	
0 – 31 days	Report the <u>amount</u> the CFI has taken in as security, in respect of the loans that have been reported as current.
1 – 6 months	Report the <u>amount</u> the CFI has taken in as security, in respect of the loans that have been identified as delinquent for a period falling from 32 days to 6 months.
6 – 12 months	Report the <u>amount</u> the CFI has taken in as security, in respect of the loans that have been identified as delinquent for a period falling from 6 months to 12 months.
+ 12 months	Report the <u>amount</u> the CFI has taken in as security, in respect of the loans that have been identified as delinquent for a period of more than 12 months.
TOTAL	This is the sum of the <u>amount</u> of the <u>security value</u> reported above.
(COLUMN 5) PROVISIONS	
0 – 31 days	Report the <u>amount</u> (reported on COLUMN 3) <i>multiplied by 0%</i>
1 – 6 months	Report the <u>amount</u> (reported on COLUMN 3) <i>multiplied by 35%</i>
6 – 12 months	Report the <u>amount</u> (reported on COLUMN 3) <i>multiplied by 50%</i>
+ 12 months	Report the <u>amount</u> (reported on COLUMN 3) <i>multiplied by 100%</i>
TOTAL	This is the sum of the <u>amount</u> of the <u>provisions</u> raised by the CFI.
Delinquent loan 31day + as percentage of total loans	$\frac{(1 - 6 \text{ months } Loan \text{ Balance} + 6 - 12 \text{ months } Loan \text{ Balance} + + 12 \text{ months } Loan \text{ Balance (Column 3)})}{Line 7 \text{ (total net loans)} + Line 6 \text{ (loan loss allowance)}}$

CBDA 054 – REPORT ON BOARD AND STAFF RELATED LOANS

Return 054

Co-operative Financial Institution Quarterly Report Submission

REPORT ON BOARD AND STAFF RELATED¹ LOANS



NAME OF BORROWER	NAME AND RELATIONSHIP ²	POSITION IN CFI ³	DATE ISSUED	TERM OF LOAN (MONTHS)	AMOUNT DISBURSED	CURRENT BALANCE	ARREARS
					R	R	R
					R	R	R
					R	R	R
					R	R	R
					R	R	R
					R	R	R
					R	R	R
					R	R	R
					R	R	R
					R	R	R

¹ Related means Direct family, including Spouse, Parents and Children. | ² If applicable, stated the direct family member. State the name of the director, management or staff member, the borrower is related to and the nature of the relationship. | ³ If applicable, state whether director, manager or staff member of the CFI.

Explanation
NAME OF BORROWER (Column 1)
Report the name of the person the CFI has granted a loan to.
NAME AND RELATIONSHIP (Column 2)
<i>If the borrower is not an employee or board member</i> , report the name of the employee or board member the borrower is related to in the CFI, and the relationship the borrower has with the employee or board member.
POSITION IN CFI (Column 3)
Report the position of the employee or board member in the CFI.
DATE ISSUED (Column 4)
Report the date the loan was granted to the borrower.
TERM OF LOAN (MONTHS) (Column 5)
Report the months the loan was granted for, on the date of issue.
AMOUNT DISBURSED (Column 6)
Report the amount that was granted to the borrower, on the date of issue.
CURRENT BALANCE (Column 7)
Report the amount still owing by the borrower, as at the date of the submission of the report.
ARREARS (Column 8)
Report the amount the borrower is in arrears with, as at the date of the submission of the report.