

PERSONAL BALANCE SHEET

Name of Consumer ID Number:

ASSETS (State if any assets are encumbered)

FIXED PROPERTY (Give particulars of each property separately, stating whether freehold or leasehold and state if affected by any servitudes, usufruct or fiduciary interest)

Farm Name/Plot no	Size	District/Suburb	Date purchased And price paid	Municipal Valuation	Present value Rand
				R	R
				R	R
				R	R

VEHICLES

Make	Model	Year of First Registration	
			R
			R
			R
			R

FURNITURE AND FITTINGS

Value R

OTHER ASSETS e.g. Antiques, carpets, jewellery, stamp collections, coins etc.

	R
	R
	R
	R

LIFE ASSURANCE POLICIES (Surrender value of Life policies payable to the undersigned and not to any third party)

Company	Number	Date Issued	Maturity date	Amount	If ceded to whom	Surrender value less loans
				R		R
				R		R
				R		R
				R		R

LOANS (If security held please give brief details) (Debtors)

By whom due	Interest rate	Date Repayable	Debtor value
			R

INVESTMENTS (i.e Private company etc)

	R
	R
	R

LISTED SHARES (Including Unit trust investments)

Company	Number Held	Market value

BANK DEPOSITS / CREDIT BALANCES (Specify the name of the financial institution and type of account)

	R
	R

CASH ON HAND R

TOTAL ASSETS R

Less Total Liabilities (R)

Surplus/Deficit of assets over liabilities R

Initial _____

LIABILITIES

Mortgage Bonds (and/or amounts owing under deeds of sale)

Farm name / Plot no.	Name of bondholder/ seller	Annual Capital reduction	Maturity Date date	Amount owing Rand
				R
				R
				R

Owing under installment sale/Lease agreements (i.e motor vehicles other assets under lease agreements or installments)

To whom owing	Installment amount	Amount owing
	R	R
	R	R
	R	R

Loans from other banks/financial institutions (including insurance companies)

Name of bank/financial institution	Interest rate	Date repayable	Installment amount	Amount owing
				R
				R
				R
				R

State briefly the security given

Owing on credit cards (e.g. Mastercard, Visacard, Garage Card, Woolworths, Truworths, Edgars etc.)

Type of card	Name of Company	Limit	Interest Rate	Installment amount	Amount owing
		R		R	R
		R		R	R
		R		R	R

Bills payable

R

Sundry creditors

R

Liability for income tax - Date of last assessment paid:

R

Other Liabilities

Description	Period	Terms of repayment	Amount owing
			R
			R
			R

Contingent liabilities (as Guarantor, Surety or otherwise)

In favour of whom	Which institution	Amount

TOTAL LIABILITIES

R

I DECLARE THAT THIS IS A FULL, TRUE AND CORRECT STATEMENT OF MY POSITION AND THAT MY ASSETS ARE NOT ENCUMBERED OTHER THAN AS STATED ABOVE.

I AGREE THAT THE CREDIT PROVIDER MAY VERRIFY THE INFORMATION CONTAINED IN THIS STATEMENT AND MAY MAKE ANY ENQUIRIES IT CONSIDERES NECESSARY.

SIGNATURE _____ as at date (YYYY/MM/DD) _____ **Initial** _____