

MAFISA CREDIT EVALUATION

(To be complete by the credit committee)

DISTRICT: _____

MUNICIPALITY: _____

EXTENSION OFFICER'S WARD: _____

EXTENSION OFFICER'S NAME: _____

Important:

1. Type or complete in legible handwriting, using black ink or black-ball point pen. (for clarity of photocopies)
2. Please ensure that the applicant answers all questions in the application form fully, clearly and unambiguously.
3. The information as given by applicant must be verified by you and reflected in this form as well as in the valuation report (e.g. Pattern of division of land, livestock and movable property etc.)
4. The information requested in this personal report is of the utmost importance since the Mafisa Credit Evaluation Committee must be enabled to decide whether or not assistance should be granted. The committee should therefore investigate and report on every aspect in as much detail as possible. If the space provided is not adequate, a supplementary report should be attached.
5. The extension officer has been co-opted to the committee and when available his services should be used.
6. THE INFORMATION CONTAINED IN THIS REPORT IS STRICTLY CONFIDENTIAL AND MUST UNDER NO CIRCUMSTANCES BE DIVULGED TO THE APPLICANT OR TO ANY OTHER PERSON. Should any of these particulars be divulged, appropriate actions will be taken

PERSONAL REPORT IN RESPECT OF APPLICANT

APPLICANT: _____

ADDRESS: _____

DISTRICT: _____

MUNICIPALITY: _____

EXTENSION OFFICER'S WARD: _____

Question 1Is farming the sole source of income of the applicant and his wife / her husband? **YES / NO****Question 2**Does the applicant's spouse assist him in his farming operations? **Fully / Reasonably / Not at all**

Explain if NOT: _____

Question 3

Is applicant realistic in respect of his / her:

- | | | |
|------------|---|-----------------|
| 3.1 | Sources of farming income | YES / NO |
| 3.2 | Sources of non-farm income | YES / NO |
| 3.3 | Land evaluation | YES / NO |
| 3.4 | Financial planning and planning of his farming prospects | YES / NO |
| 3.5 | Pattern of crop cultivation | YES / NO |
| 3.6 | Purchasing of working assets in respect of farming | YES / NO |
| 3.7 | Expected income from farming for next 12 months as indicated by him | YES / NO |

Question 4Is the committee absolutely satisfied that the applicant has fully and correctly stated his assets and liabilities? **YES / NO / DOUBTFUL**

If "NO" or "DOUBTFUL" give reason: _____

Question 5Does he possess sufficient capital and / or working assets to undertake farming operations successfully? **YES / NO / REASONABLY****Question 6**Are there debts (except domestic debts) which have not been incurred in the interests of the farming enterprise? **YES / NO / DOUBTFUL**

If "NO" or "DOUBTFUL" give reason: _____

Question 7Does the applicant keep any system of farming records? **YES / NO**

If "YES", state how: _____

Question 8Does applicant lease land or farm on communal land **YES / NO**

If "YES" answer the following:

- 9.1 Total pattern of division of land being leased:
 Irrigation (for which enough water and equipment is available): _____ ha
 Dry lands (established pasture included): _____ ha
 Grazing: _____ ha
 Other: _____ ha
 Total: _____ ha
- 9.2 Term of lease _____ year from _____ to _____ ha
- 9.3 Rental (R/ha) _____ or (% of crop) _____ ha
- 9.4 From whom does the applicant lease?

Question 9

How would you classify applicant as farmer, manager or entrepreneur? (Mark with "X")

Outstanding	
Good	
Average	
Below average	
Don't Know	

Question 10

Committee's commentary, recommendation and motivation:

Question 11

COMMITTEE'S RECOMMENDATION:

Type of Credit	Amount applied for	Amount recommended

Reasons for variation: _____

COMMITTEE MEMBERS:

_____ sign

_____ sign

_____ sign

DATE: _____