

**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	<b>Net loan income (201+202+203+204)</b>	
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	<b>Total financial income (205+206+207+208+209+210)</b>	

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	<b>Total financial costs (212+213+214+215+216+217+218+219)</b>	

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

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

OTHER INCOME/EXPENSES		Amount (R)
248	Income from grants	
249	Previous period adjustments (net)	
250	Extraordinary income (net)	
251	<b>Total other income/expenses (248+249+250)</b>	
252	Income tax	
253	<b>Net income surplus/loss (247+251-252)</b>	

TOTAL NUMBER OF MEMBERSHIP		Number
254	Men	
255	Women	
256	Gender not reported	
257	Groups	
258	Total number of members	
259	CFI employees	

Initialise \_\_\_\_\_