

**FORM 40**  
**NCR Annual Financial Statement Return**

1 Name of Registered Entity			
2 NCR Registration Number			
6 Financial year-end month			
7 Year for which return is completed			
4 Name/ designation person completed form			
5 E-Mail			
6 Contact telephone numb	Code	Number	

**INCOME STATEMENT**

	Note
<b>1 Revenue</b>	
1.1 Interest income on credit agreements that fall under the NCA	
1.2 Initiation and Service fee income from NCA agreements	
1.3 Commission, fees or other income earned from credit insurance	
1.4 Bad debts recovered on NCA agreements	
1.5 Other	
1.6 <b>Total revenue from NCA credit extension</b>	<input type="text"/>
<b>Non-NCA revenue items</b>	
1.7 Other interest income	
1.8 Other Income from non NCA activities	
1.9 <b>Total revenue of registered entity</b>	<input type="text"/>
<b>2 Expenses</b>	
2.1 Bad debt write-offs	
2.2 Change in provision for bad debt (indicate negative if decrease)	
2.3 Interest paid ( Exclude bank charges)	
2.4 Directors' remuneration	
2.5 Salaries and wages	
2.6 Staff training costs	
2.7 Exceptional loss/ expense	
2.8 Other expenses	
2.9 <b>Total Expenses</b>	<input type="text"/>
<b>3 Net Income from operations</b>	<input type="text"/>
4 Value added tax and STC	
5 Taxation	
<b>6 Net Income After Tax</b>	<input type="text"/>
7 Minority Interest	
<b>8 NET INCOME</b>	<input type="text"/>

**Notes**

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2 \_\_\_\_\_  
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3 \_\_\_\_\_  
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**9 BALANCE SHEET**

	Latest Balance	Average Balance (t+t-1)/2	Note
9.1 Equity			
9.2 Total Debt			
9.3 Total Other liabilities			
<b>10 TOTAL EQUITY and LIABILITES</b>			
	Latest Balance	Average Balance	
9.5 Gross Debtors (Excl. unearned)			
9.6 Provision for bad debt			
9.7 Net Debtors			
9.8 Other Assets			
<b>11 TOTAL ASSETS</b>			

**Notes**

