



## INDIGENT POLICY

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## 1. BACKGROUND

The provision of free basic social services by local government is part of the broader social agenda and anti-poverty strategy of the South African government.

Government at all levels has a constitutional obligation to take measures towards the realisation of the social and economic rights of all people as contained in the Bill of Rights. These rights include, inter alia health care, water, education, housing, food, social security and the environment.

National government has established an Indigent Policy, which funds indigent individuals (low- or no- income) to enable them to receive essential services; waste services fall within this category. The policy provides relief based on two tiers. In tier 1 where the monthly household income is from nil to the amount of the State Pension there is a 100% rebate on charges. In tier 2 where the monthly household income is between the State Pension and double the amount of the State Pension a 50% rebate is received. The municipality in turn recovers its monies from the Fund. Indigent individuals are required to register with the municipality to access Indigent services.

## 2. DEFINITIONS

**‘basic municipal services’** means a municipal service that is necessary to ensure an acceptable and reasonable quality of life that is not provided, would endanger public health or safety or the environment. For the purposes of this policy “Basic Municipal Services” refers to the following services rendered and subsidised by Mkhambathini Municipality:

- Electricity
- Refuse Removal
- Burial

**‘child headed households’** means households headed by a person under the age of 21 years but with all other requirements for an indigent household as stated in this document

**‘child headed household under guardianship’** child headed household under guardianship for the purpose of this policy refers to those exceptional cases where a guardian is appointed for the household but who does not have to:

- reside on the property
- be a registered indigent
- reside in the boundaries of Mkhambathini

**‘Consumer’** means any occupier of premises to which the Council has agreed to provide or is actually providing any municipal service, or if there is no occupier, the owner of the premises concerned.

**‘Household’** - refers to a house and its occupants regarded as a unit or the people in a family or other group that are living together in one house, including biological/foster/adopted children.

**‘indigent’** means any household or category of households, including a child headed household, earning less than a combined gross income, as determined by the municipality during the compilation

of annual budget in terms of a social and economic analysis of its area, as vested in the municipal policy, which qualifies for rebates or remissions, support or a services subsidy, provided that child support grant is not included when calculating such household income;

**‘Indigent burial’** refers to any burial of an indigent (in terms of this policy), motivated by a ward Councillor/Traditional Council, excluding a pauper.

**‘indigent household’** means any household of which the members are South African citizens / permanent resident and tenants who are also South African Citizens, who due to a number of economic or social factors lack the necessities of life and are therefore unable to pay for Municipal services.

**‘indigent register’** means the municipal list of indigent customers as per the municipal policy, which has to be updated on a monthly basis, designed to contain all the data contained within completed indigent application forms.

**‘minor’** means a person who has not attained the legal age of majority and, thus, has restricted or no legal capacity.

**municipality** means Mkhambathini Municipality, established in terms of Section 12 of the Municipal Structures Act, 117 of 1998.

**‘occupier’** means any person who occupies any premises or part thereof, without regard to the title under which he or she so occupies.

**‘poor household’** refers to a house and its occupants regarded as a unit or the people in a family or other group that are living together in one house but cannot afford to sustain or afford basic services for themselves, including biological/foster/adopted children.

**‘property owner’** means a person in whose name property is registered/ the holder of a title deed.

**‘rates’** means any tax, duty or levy imposed on property by the Council.

**‘social package’** for the purposes of this policy will include basic municipal services (as defined in this policy) as well as rental and property rates.

**‘suspended’** means to stop or to cause to be active either temporarily or permanently.

**‘tenant’** in terms of this policy refers to a person residing in a property and who has a formal lease agreement with the Mkhambathini Municipality and the property is used for housing purposes.

**‘written off’** means a cancellation of an item in account books

**‘arrears’** means any amount due owing and payable by a customer in respect of municipal services not paid on the due date

### 3. LEGISLATIVE FRAMEWORK

- 3.1 The provision of free basic social services by local government is part of the broader social agenda and anti-poverty strategy of government.
- 3.2 Government at all levels has a constitutional obligation to take measures towards the realisation of the social and economic rights of all people as contained in the Bill of Rights. These rights include, inter alia, health care, water, education, housing, food, social security and the environment.
- 3.3 In terms of section 27 of the **South African Constitution Act, 1996 (Act 108 of 1996)**
- (1) Everyone has the right to have access to:
    - (a) Sufficient food and water; and
    - (b) Social security, including, if they are unable to support themselves and their dependents, appropriate social assistance.
  - (2) The state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of these rights
  - (3) Government announced a statement of intent in respect of the provision of Free Basic Services (FBS) in 2000.
  - (4) Section 152 of the Constitution of the Republic of SA, Act 108 of 1996, provides a legal basis for the provision of FBS.
  - (5) Framework provides a **foundation upon which municipalities can build their own indigent policies/ bylaws** in order to meet their own responsibilities in respect of providing basic municipal services for the poor. These must align to the national guideline.
- 3.4 The review, approval and application of the Mkhambathini Municipality's Indigent Policy is part of the reasonable measures, within available resources, taken by the Municipality in pursuance of the said constitutional obligations
- 3.5 In terms of the provision in the **Municipal Systems Act, 2000 (Act 32 of 2000)** the Municipality must exercise its legislative or executive authority to provide municipal services and to act in the best interest of the local community within its available resources.
- 3.6 The aforementioned should therefore not be viewed in isolation of other measures, such as social grants, free primary health care, housing, promotion of small, micro and medium enterprises, etc. Taken by other spheres of government as part of an integrated national poverty alleviation strategy.
- 3.7 Section 97(1)(c) of the **Municipal Systems Act, 2000 (Act 32 of 2000)** states that a Municipality must provide in its debt collection and credit control policy for indigent debtors which provisions must be consistent with its rates and tariff policies and any national policy on indigents.
- 3.8 Indigent debtors or the poorest of the poor should have access to basic services in terms of the South African Constitution.
- 3.9 Indigent debtors are not able to fully meet their obligations for services consumed and property taxes on their monthly accounts.
- 3.10 The consumption of metered services by the indigent debtors must be maintained at manageable to increase affordability of services charges for them.
- 3.11 Tariffs for property tax and services must be made more affordable for the poor.
- 3.12 The poor are included in the household category of consumers; which category is responsible for the highest monthly escalation of arrear debt.

- 3.13 Applicants do not in all cases make full disclosure when application forms for indigent registration are completed and the collected information needs to be verified at all times.
- 3.14 Criteria for the identification of poor households must be clear and transparent.

#### **4. APPLICATION**

The policy covers all rural and urban areas under the jurisdiction of Mkhambathini municipality in KwaZulu-Natal, where indigent members of the community have been identified and registered.

#### **5. PURPOSE**

- 5.1 The Constitution of the Republic of South Africa No. 108 of 1996, read in conjunction with the Municipal Systems Act No. 32 of 2000 plus other government regulations, and Batho Pele principles, requires developmental local government to ensure the following provision of services in a sustainable manner that are affordable to all:
- Access to at least a minimum level of basic municipal services within a safe and healthy environment, including electricity, water, sanitation and refuse removal.
  - Ensuring that “needy or indigent households” have access to these basic services plus
  - Giving priority to these basic needs of the municipal residents.
- 5.2 In addition, the municipality firmly believes that in order to solve indigence, beneficiaries should be entitled to a broader package of services linked to employment, health and housing opportunities brought about by other initiatives, such as the Municipality’s poverty alleviation programmes and local economic development initiatives.
- 5.3 As a developmental municipality, Mkhambathini is committed to ensuring supporting measures that assist and empower communities. The municipality views the provision of free basic services as only one aspect of its overall poverty alleviation and economic development programmes.
- 5.4 Therefore, poverty is a wider and more complex issue than the collection and disbursement of revenue. While the overall goal will be to move indigent households to a position where they will be able to make a financial contribution to the Municipality’s revenue collection, the reality is that this goal is some way off. This policy, and in particular the detailed procedures, attempts to address the complexities of living in poverty within Mkhambathini jurisdiction.

#### **6. FINANCING OF THE PROGRAMME**

- 6.1 The Municipality must make provision on its annual operating budget to subsidise the tariffs of registered indigent.
- 6.2 Registered Indigent households, within the town planning scheme, will receive a pre-determined quantity of electricity, as well as refuse, free of charge on a monthly basis.
- 6.3 The arrears on refuse may be written off against the provision of bad debt provided that the municipality is billing for refuse

#### **7. TARGETING AND QUALIFICATION CRITERIA**

The municipality has, within its financial and institutional capacity, chosen to use the following qualification criteria:

### **7.1 Means testing:**

- The total joint gross monthly income of all the members of the household does not earn more than R52 800 a year (R4 400 a month) if you're single. If you're married, your combined income shouldn't be above R105 600 a year (R8 800 a month)

### **7.2 Property Ownership:**

The applicant as well as any other members of the household do not own other fixed property than the one in which they reside.

- The applicant applying on behalf of a household must reside at that property except when applying on behalf of a child headed household.
- The applicant must be the owner or tenant registered as an account holder on the municipal financial system.
- The applicant must be the resident of a single property (stand) and applicants with one property registered under their names will be considered. In the event of recognised polygamous customary marriages the applicant should provide property registration documents (title deed/lease agreement and PTO (permission to occupy) for each property.
- Living in a property owned by a member of the household, with the homeowner residing at that property.
- Any occupant or resident of the single household referred to in 7.1 above may not own any property in addition to the property in respect of which indigent support is provided.
- Property of indigent household may be inspected annually to determine validity of application or indigence property ownership

### **7.3 Age**

- The applicant must be Eighteen (18) years of age and above.
- All households that are child headed, even if they are below 18 years of age are eligible to apply for indigent support.

### **7.4 South African Citizens or Recognised Refugees:**

- The applicant must be a South African Citizen or a permanent resident
- The applicant must be residing within the jurisdiction of the Mkhambathini municipality.

### **7.5 Tenants**

A tenant or occupier as described in Council Credit Control Policy can apply for the benefits in respect of the charges he/she is billed for while the landlord remains liable for all ownership related charges such as rates.

### **7.6 Deceased estates**

The account of a deceased estate may be subsidised if the surviving spouse or dependants of the deceased who occupy the property apply for assistance.

## **8. APPLICATION AND REGISTRATION PROCESS FOR SERVICES EXCLUDING BURIAL**

- 8.1.1 The Accounting Officer shall oversee the appointments of indigent committee in local municipalities that will assess all applications for indigent status and support.
- 8.1.2 The Indigent Committee shall ensure that relevant application forms are made available by local municipalities for the public or communities.
- 8.1.3 The onus for applying for indigent subsidy, in terms of this framework, rests with the consumer who has low income and cannot afford to pay the full municipal tariff for services received.
- 8.1.4 The onus of ensuring that indigent budget allocation is spent on indigent household's rests with the municipality who has the responsibility to identify indigent households, provide and maintain services, and implement an indigent exit strategy.
- 8.1.5 An indigent application must be done on a specific council application form obtainable from service centres designated at their respective areas. Refer to annexure A of this document.
- 8.1.6 The programme officers must provide the applicant with a reference number during application and verification phases.
- 8.1.7 The following documentary proof has to accompany the indigent application form:
  - a. Applicant's identity document (certified copies)
  - b. The applicant biological/foster/adopted children's identity documents (certified copies);
  - c. Proof of residence;
  - d. Bank Statement where applicable;
  - e. Copy of a certified Government grant card (state pensioners, disability, foster etc.)
  - f. A sworn affidavit to the effect that all information supplied is true and that income from all sources has been declared; and
- 8.1.8 Programme officers must visit the applicant's household to verify the correctness of the information provided on the application form, which may include verification of unemployment status of household members including that of biological/foster/adopted children with Trans-union, South African Revenue Services, Compu-Scan (verification of people in the employ of the State); and residential addresses of household members including that of biological/foster/adopted children with Home Affairs and SASSA.
- 8.1.9 The Municipal Manager must, on recommendations by the Chief Financial Officer approve or disapprove the submitted application forms and also approve the list of identified indigent beneficiaries and determine the subsidy amount granted as per the indigent policy.
- 8.1.10 Once the forms are captured on the municipal indigent database, the indigent management system must generate a recommended draft indigent register that must be dealt with in terms of the municipal indigent management system guidelines and this policy.



- 8.1.11 All applicants must be informed in writing about the outcome of their applications, which should also include the date of commencement and termination of the subsidy, where applicable.
- 8.2.1 The subsidy must only be valid for a period of 12 months where after the consumers who occupy or own the property must re-apply.
- 8.2.2 The re-application for indigent support must be done before the end of March each year.
- 8.2.3 State pensioners and disabled beneficiaries need not re-apply for the support.
- 8.2.4 The reapplication should not be approved unless the applicant has made an arrangement with the municipality to settle the outstanding debt.
- 8.3 An applicant who is the registered household owner living within the municipal jurisdiction who feels aggrieved by a decision taken in respect of his or her application may lodge an appeal with the municipal manager.
- 8.4 In the event that the approved applicant is deceased, the heir/s of the property must re-apply for indigent support, provided that the stipulated criteria are met as per the municipal indigent policy.

## **9. RESPONSIBILITIES OF REGISTERED INDIGENT HOUSEHOLDS**

- 9.1 Should the situation of the registered indigent household change the onus is on the household to inform the Mkhambathini Municipality immediately.
- 9.2 The status as an indigent must annually be confirmed by the indigent. This means that the Indigents must renew their applications annually. Failure to do so will result in an indigent being assumed as no longer indigent and will therefore be removed from the Indigent Register.
- 9.3 The registered indigent household is responsible for the current account.

## **10. SOCIAL PACKAGE FOR REGISTERED INDIGENTS**

- 10.1 These quantities and the concomitant cost, as well as any other free basic services, will be determined annually by Council and approved by ESKOM on behalf of Council.
- 10.2 **Arrears of indigent households:** Upon approval of a household as indigent, the credit control and debt collections will be suspended and arrangements must be entered into the municipality to settle the debt.

## **11. SERVICE LEVELS**

The extent of the monthly indigent support granted to indigent households will be based on budgetary allocations for a particular financial year and the tariffs determined for each financial year. Within the above framework, and striving to create a situation where poor households will be granted access to a full social package, the following assistance and support will be granted:

### **11.1 Electricity**

- This subsidy only applies to registered indigent households in rural areas where Eskom is the electricity supplier.
- All approved beneficiaries for the indigent support automatically qualify to receive electricity fully subsidised at a minimum of 50 kWh per month.

### **11.2 Indigent Burial Services**

**11.2.1** In the event of death of a member of an indigent household, the municipality may, on application, provide the following:

- Groceries
- Burial costs where necessary based on assessment of the situation by the municipal official.

**11.2.2** No relative or friends of the deceased will have any claim whatsoever against the municipality for cost incurred by them. All applications for indigent burial are to be verified by the municipal official before the benefit can be extended to the family.

**11.2.3** The family of the deceased can only arrange the funeral service with an undertaker designated by the municipality.

**11.2.4** In cases of a disaster, a service provider appointed by council will facilitate burial of the deceased. A family member of a registered indigent who applies for indigent burial assistance will be required to submit the following documents as proof:

- Application form (obtainable from the municipality)
- Applicant's Identity document SA official ID document
- Deceased's Identity document SA official ID document
- Deceased's birth certificate, in case of a minor
- Death certificate of the deceased
- Proof of income of the applicant
- In case of no proof of income, affidavit by South African Police Services (SAPS) as proof by the family member or relative declaring that they cannot afford to bury the deceased due to a lack of income.
- Declaration form/ Memo signed by Ward Councillor to be submitted to the municipality by Wednesday.

Upon receipt of the above-mentioned documents, a municipal official will do a household profiling/verification. In line with section 7.1 above, the municipality will then approve or not approve the application.

**11.2.5** In the event of a need for pauper (unknown) burial, the municipality requires that the request be received from the forensic department Officer dealing with the case with the following attachments:

- Affidavit
- statement by the investigating officer

- the pauper burial authorisation request.

## **12. PROCESS MANAGEMENT**

### **12.1 Validity period**

The validity period for assistance will be for a maximum period of 12 months except for those in receipt of social and pension grants. Existing indigent customers must reapply by end of April each year to

renew their indigent status. Notification to this effect will be advertised annually and ward councillors informed of the indigent consumers that must renew their indigent status.

## **12.2 Death of registered applicant**

In the event that the approved applicant passes away, the heirs of the property must re-apply for indigent support within 3 months provided that the stipulated criteria are met.

## **12.3 Publication of register of indigent households**

- Names of indigent beneficiaries must be open for public perusal and comment.
- Written objections from the public must be referred to the **Indigent Committee**
- **Community Liaison Officer** who will be responsible for investigating the validity of the complaint and for taking appropriate action.

## **13. TERMINATION OF INDIGENT SUPPORT**

An indigent customer must immediately request deregistration where his or her circumstances have changed to the extent that he or she no longer complies with the requirements set out in section 7 of this policy.

### **13.1 Indigent support must be terminated under the following circumstances:**

- 13.1.1 Upon death of the account-holder or the head of the household where no accounts are rendered.
- 13.1.2 Upon the sale of the property in respect of which support is granted.
- 13.1.3 If the registered indigent is no longer residing at the property and upon termination of the rental agreement.
- 13.1.4 When criteria for qualifying as indigent changes to the extent that approval no longer applies.
- 13.1.5 If it is discovered, after approval, that the person / applicant applying on behalf of a household has supplied false information. This will also result in the household's municipal account being debited with all monies previously credited.
- 13.1.6 The verification of indigent status will be performed annually and registration will be terminated if it is found that the financial status of the registered indigent household or family has changed to such an extent that it warrants such termination.
- 13.1.7 When the registered indigent moves out of the property on which she / he is residing to another property within the boundary of the Mkhambathini Municipality

## **14. AUDIT AND REVIEW**

The Municipality may conduct regular audits of the indigent register with regard to:

- the information furnished by applicants,
- possible changes in status,
- the usage of allocations and debt collection measures applied and
- where necessary review the status of applicants.

The frequency of such audits will be 1 year depending on the institutional capacity of the Municipality to do so.

## **15. INTEGRATED EXIT PROGRAMME**

As part of its poverty reduction programme, the Municipality undertakes to provide for the participation and accommodation of indigent persons in its local economic development initiatives and in the implementation of integrated development programmes where possible.

Mkhambathini Municipality will promote the exit from indigence by:

- Initiating local job creation projects such as the Expanded Public Works Programme.
- Facilitating opportunities to enter the informal trade market

## **16. MONITORING AND REPORTING**

- 16.1 Upon registration of an application, the municipality must, capture and verify all information according to the procedures vested on the municipal indigent policy and guidelines provided by the Department of Cooperative Government and Traditional Affairs.
- 16.2 The Municipal Manager must report on a quarterly basis to the EXCO and Council for the month concerned and by municipal ward:
- (a) the number of households registered as indigents and brief explanation of any movement in such numbers;
  - (b) the monetary value of actual subsidies and rebates granted;
  - (c) the budgeted value of the actual subsidies and rebates concerned; and
  - (d) the above information cumulatively for the financial year to date.
- 16.3 District and local municipalities must submit quarterly reports regarding the execution of the policy on indigent households in the affected areas within their jurisdiction to the Department of Cooperative Governance and Traditional Affairs.

## **17. APPEALS**

Any aggrieved person who was not successful in the application to be regarded as an indigent, may lodge an appeal to the Municipal Manager within a period of 14 days from the date on which the aforesaid decision was communicated to the applicant.

## **18. CAPACITY BUILDING**

The municipality must ensure that all officials and Councillors are appropriately capacitated in Free Basic Services in terms of the following key areas:

- Database management
- Policy and by-law implementation

## **19. EFFECTIVE DATE**

This Policy comes into effect on date .....



## CHECKLIST

**Copies of certified documentation required to register:**

**If employed:-**

Item	Submitted/ not	Remarks
RSA identity book		
Latest salary/wage payslip or a letter from an employer confirming income;		
An affidavit of a person who is self-employed, that indicates the income earned;		
Proof of receipt of disability grant, maintenance grant or pension.		
A bank statement for the last three(3) months;		
Proof of residence		

**If unemployed-**

Item	Submitted/ not	Remarks
RSA identity book;		
A sworn affidavit confirming unemployment and a declaration that there is no other source of income;		

**Occupants under eighteen (18)-**

Item	Submitted/ not	Remarks
RSA identity book , copy of a birth certificate or an affidavit		
In case of death of parents a letter from magistrate court authorising the new owner , if there is no letter from magistrate affidavit must be submitted		

**MKHAMBATHINI MUNICIPALITY**  
**APPLICATION FOR INDIGENT SUPPORT**  
**SWORN DECLARATION/AFFIRMATION**



To: Mkhambathini Municipality  
 18 Old Main Road  
 Camperdown  
 3720

Attention: The Municipal Manager

I the undersigned (insert full name) \_\_\_\_\_  
 Do hereby in terms of the Council's Indigent Policy, make application for indigent support.

**Only if you reply "YES" to each of the questions in A to G below, you need to complete the rest of these application forms.**

**Questions:**

No:	Question	YES	NO
A	Is your property used predominately as a private residence?		
B	Are you the registered owner of the property or an occupant of a child headed household registered in the name of your deceased parent/s?		
C	Is your household income from all sources, less than R3000 per month?		
D	Do you only own one (1) immovable property in the Republic of South Africa?		
E	Are you, the applicant, and a full-time occupant of the property?		
F	If you already have a pre-paid installed, reply YES. If not, have you completed the application form for conversion to a PPM(Pre-payment Metre), attached hereto and must a 20amp Mcb		

**The following information must be furnished:**

**Applicant's particulars:**

Name of the municipality Ward					
Ward number Sub-ward					
Erf No.					
Residential Address					
Postal Address					
Surname					
First Name(s)					
Date of Birth Identity numbers					
Pensioner					
Gender					
Disabled					
Youth					
No. of dependants in a household					
Contact details		Home Tel No.		Cell	
Municipal account number		UMDM water account number		Eskom meter number	
Name of Employer					
Employer's Address					
Work Telephone number					



**\* Details of all occupants at the property, for which this application is being made:**

Initials & surname	Relationship to account holder	I.D Number	Gross monthly income	Source of Income	Employed		Proof of income	
					Y	N	Y	N
<b>Total gross monthly income R</b>								

**Copies of certified documentation required to register:**

**If employed:-**

- RSA identity book;
- Latest salary/wage payslip or a letter from an employer confirming income;
- An affidavit of a person who is self-employed, that indicates the income earned;
- Proof of receipt of disability grant, maintenance grant or pension.
- A bank statement for the last three(3) months;
- Proof of residence

**If unemployed-**

- RSA identity book;
- A sworn affidavit confirming unemployment and a declaration that there is no other source of income;

**Occupants under eighteen (18)-**

- RSA identity book , copy of a birth certificate or an affidavit
- In case of death of parents a letter from magistrate court authorising the new owner , if there is no letter from magistrate affidavit must be submitted

**Declaration by applicant:**

**I, the undersigned, \_\_\_\_\_  
(Insert all first names and surname) hereby certify that:**

- I do not own any other immovable property in the Republic of South Africa;
- I will immediately inform the Municipal Manager, in writing, should there be any change in my status, that disqualifies me as an indigent;

- c) I agree that if I have misrepresented myself with the qualifying criteria, in order to benefit from Council's indigent relief, I would be committing an offence and all benefits that have been received in terms of the indigent relief, will be reversed. Any amounts due, will be for my account and I will be subject to normal debt collection procedures.
- d) All information furnished by me on this form, is to the best of my knowledge, true and correct;
- e) I agree that in order to qualify for the benefit as set out in the Indigent Policy, an electricity prepayment meter and must be installed.
- f) The Council may conduct any investigation to confirm any of the information provided by me and hereby agree to any on site visit, by any Municipal Official;
- g) I accept that this application, if successful, will only be valid for 12 months from date of approval and the onus will be on me to re-apply by the expiry date;
- h) I acknowledge that if my application is successful, the Council will suspend any debt collection action for 12 months from that date, or until I no longer qualify as an indigent, whichever date occurs first.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

**I CERTIFY THAT THE APPLICANT HAS ACKNOWLEDGED THAT HE/SHE KNOWS AND UNDERSTANDS THE CONTENTS OF THE ABOVE DECLARATION WHICH WAS SWORN TO/TRULY AFFIRMED BEFORE ME**

Date -     /     /

**COMMISSIONER OF OATH**  
**(Official Stamp and Signature)**  
**OFFICE RECEIVING THE APPLICATION:**

	OFFICIAL'S FULL NAME (print)	DATE	SIGNATURE
All information and documentation supplied			
Please insert the Notification Number		DATE	

#### FOR OFFICE USE ONLY

	OFFICIAL'S FULL NAME (print)	DATE	SIGNATURE
All information and documentation supplied			
Recommended			
Approval by authorised official of Debt Management			
Not approved			
If not approved reasons to be supplied:			
	OFFICIAL'S FULL NAME (print)	DATE	SIGNATURE
Letter advising applicant of outcome: (Attach copy to application form)			

#### REASONS FOR WITHDRAWAL:

#### FOR OFFICIAL USE ONLY

After approval and if withdrawn, then reasons for such withdrawal are to be supplied here:			
	OFFICIAL'S FULL NAME (print)	DATE	SIGNATURE
Recommend withdrawal			
Approval for withdrawal			
Letter advising applicant of withdrawal: (Attach copy to application form)			