

INVITATION TO APPLY FOR BINGO LICENCES IN GAUTENG 2022



**125 Corlett Drive
Bramley
2018
Republic of South Africa**

**Private Bag 15
Bramley
2018
Republic of South Africa**

Tel +27 (0) 11 581 4800

Fax +27 (0) 11 581 4902



GAUTENG PROVINCE
ECONOMIC DEVELOPMENT
REPUBLIC OF SOUTH AFRICA

CONTENTS

	Page
DEFINITIONS	5
INTRODUCTION	7
PURPOSE OF INVITATION	7
LICENSING OBJECTIVES	7
TIMETABLE	8
FORMAT OF THE INVITATION	8
SECTION 1 : GENERAL	9
1.1 Application procedure and fees	9
1.2 Terms and conditions	9
1.2.1 Disclaimer	9
1.2.2 Changes and waiver of immaterial defect	10
1.2.3 No guarantee	10
1.2.4 No compensation	10
1.2.5 Clarification of RFP	10
1.2.6 BBBEE	11
1.2.7 Fronting	12
1.2.8 Number of bingos to be licensed	12
1.2.9 Duration of licence	13
1.2.10 False information and incomplete applications	13
1.2.11 Commencement of operations	13

1.2.12	Performance guarantee	13
1.2.13	License fees and guarantee for gambling debts and taxes	13
1.2.14	Evaluation criteria	13
1.2.15	Inappropriate Typical Premises	13
1.2.16	Transformation objectives	14
1.2.17	Statutory Framework	14
1.2.18	Availability of shareholders	14
1.2.19	Geographic distribution of bingo sites	14
1.2.20	Sale of licence	16
1.2.21	General	16
SECTION 2 : ASSESSMENT CRITERIA		17
2.1	Suitability and management competence	17
2.2	Viability and financing of bingo operation	18
2.3	Empowerment, human resource strategy, economic and community benefits	18
2.4	Prevention of monopolistic situations	19
2.5	Measures to promote responsible gambling	19
2.6	Geographic spread	19
2.7	Promotion of new entrants in the gambling industry	20
2.8	Additional considerations for evaluation	20
SECTION 3 : APPLICATION AND SUBMISSION REQUIREMENTS		21
Annexure A – Bingo licence application		23
Annexure B – Application instructions		25
Annexure C – Specimen advertisement required by Section 20 of the Act		30
Annexure D – Required contents of proposal		32
1	Introduction	32

2.1	Executive summary	32
2.2	Detailed proposal	33
	Pro-forma schedules	38
	Annexure E – Company Release Authorisation and Company Declaration	47
	Annexure F – Personal Release Authorisation and Personal Declaration	56

DEFINITIONS

Unless the context indicates otherwise, the following definitions shall be applicable to the contents of this RFP.

“Act” means Gauteng Gambling Act 1995, Act no. 4 of 1995 as amended.

“Applicant” means any person who has responded to the Board’s invitation to apply for a licence in terms of this RFP; and shall include all owners, members, partners and shareholders, where applicable.

“Application” means documentation submitted in response to the RFP for a bingo licence.

“BBBEE” means Broad Based Black Economic Empowerment.

“BBBEE Act” means Broad Based Black Economic Empowerment Act no 53 of 2003.

“Bingo” means a game, including a game played in whole or partly by electronic means that is played in whole or part by means –

- (a) that is played for consideration, using cards or other devices (whether electronic or otherwise) –
 - (i) that are divided into spaces each of which bears a different number, picture, symbol; or
 - (ii) with number, pictures, symbols arranged randomly such that each card or device contains a unique set of numbers, pictures, symbols;
- (b) in which either –
 - (i) an operator or announcer calls or displays a series of numbers, pictures or symbols in random order and the players then match each such number, picture or symbol to numbers, pictures or symbols appearing on the card or other device as such series is called or displayed; or
 - (ii) an electronic or similar device generates and displays a series of numbers, pictures or symbols and then, on behalf of the players, matches each such number, picture or symbol to the numbers, pictures or symbols appearing on the electronic card or other similar device after such number, picture or symbol is generated or displayed; and
- (c) in which either –
 - (i) the player who is first to match all spaces on the card or other similar device, or who matches a specified set of numbers, pictures and symbols on the card or device, wins a prize; or
 - (ii) the player on whose behalf the electronic or similar device referred to in paragraph (b) (ii) first matches all the spaces on the card or similar device, or matches a specified set of numbers, pictures and symbols on the electronic card or similar device, wins a prize or more than one prize, or any other substantially similar game declared to be bingo in terms of section 1 (2A);

“Board” means the Gauteng Gambling Board established in terms of section 3 of the Act.

“Closing date” means the date and time for submission of the Request for Proposal, which is **on Thursday, 19 January 2023, by no later than 14H00 South African time.**

“Fronting” means any practices or initiatives which are in contravention of or against the spirit of any law, provision, rule, procedure, process, system, policy, practice, directive, order or any other term or condition pertaining to black economic empowerment under the Codes.

“Locals” means a person with a primary residence in the Gauteng Province and/or corporate entities whose principal place of business is in the Gauteng Province and whose majority shareholders are ordinarily resident in Gauteng.

“Licensed premises” means the place or premises specified in a licence on which the activities authorised thereby may be conducted in terms of this Act.

“Market Power” means the power of a firm to control prices, to exclude competition or to behave to an appreciable extent independently of its competitors, customers or suppliers within the Gauteng Province.

“National Gambling Act” means the National Gambling Act no. 7 of 2004 as amended.

“National Regulations” means the Regulations promulgated in terms of National Gambling Act.

“New Entrants” means a person who owns less than 5% shareholding in an existing licence in the gambling industry and owns more than 5% in an applicant.

“Province” means Gauteng Province.

“Regulations” means Gauteng Regulations promulgated in terms of section 84 of the Act.

“RFP” means request for proposal for bingo licences.

“Successful applicants” means applicants who have met the licensing criteria in terms of this RFP and to whom the Board has awarded a licence.

“SANS specifications” means standards set by the South African Bureau of Standards, specifying the technical requirements for gambling equipment.

“Township” means an area contemplated in section 6, and includes an urban, peri-urban or rural living area which –

- (a) at any time from the late 19th century until 27 April 1994, was reserved for Black, Colored, or Indian people; or
- (b) has been developed for historically disadvantaged persons after 27 April 1994; or
- (c) has become predominantly occupied by historically disadvantaged people; and
- (d) is currently an economically deprived area.

“Township economy” refers to enterprises and markets based in townships.

“Youth” means any person between the ages of 18 and 35 years at the time of lodgement of application/final consideration of the application.

INTRODUCTION

In terms of the Act, and in particular Section 19 thereof and the Regulations made thereunder, the Gauteng Gambling Board ("the Board") invites applications for bingo licences.

All interested parties are invited to submit their applications in response to this invitation, provided that the applications meet the assessment criteria set out in this invitation.

Each application must fully comply with all the requirements contained in this invitation. Interested parties may seek clarification of the requirements, provided that such requests are submitted in writing to the office of the Board. Applications which do not meet all the requirements shall be disqualified and no further correspondence from the Applicant shall be entertained by the Board.

PURPOSE OF INVITATION

The purpose of this document is to provide all interested parties with an indication of the process and criteria applicable to the awarding of bingo licences. Also, it will provide interested parties with clear guidelines on the information required by the Board to be included in an applicant's application.

LICENSING OBJECTIVES

The Board intends, amongst others, to achieve the following objectives through the introduction of additional bingo licences in Gauteng:

- To provide for participation in financial benefits of the licensees and management of the licensee by persons, or groups or categories of persons of the Gauteng Province, previously disadvantaged by unfair discrimination and the promotion of the ideals of BBBEE;
- Participate in the promotion and development of the township economy;
- Promote the Gauteng government programme of Township Economic Revitalisation;
- Introduce new entertainment and recreational facilities in the Gauteng townships and any other area identified by the Board as having inadequate gambling/adult entertainment facilities;
- Creation of sustainable employment in the townships;
- Introduce new entrants/players to the Gauteng bingo sector of the gambling industry;
- Prevention of monopolies and/or oligopolies;
- Enhance economic growth and development in the province through the stimulation of small and medium size businesses by procuring labour, goods and services within the areas of operation for the construction and operation of bingo;
- Contribute to the eradication and/or prevention of incidents of illegal gambling;
- The provision by the licensee of facilities or contributions for the benefit of, or for utilisation or enjoyment by any needy community, or any persons or groups of categories of persons, previously disadvantaged by unfair discrimination; and
- Provide additional tax revenue for the Gauteng province.

TIMETABLE

The timetable below sets out the critical roll out path of the application process:

	ACTIVITY	DATE
1	Publication of RFP for comments by interested parties	06 July 2022 – 05 August 2022
2	Consideration of comments by Board	22 August – 26 August 2022
3	Publication of final RFP	31 August 2022
4	Submission of questions for clarification	By 23 September 2022
5	Clarification of questions	By 14 October 2022
6	Closing date for submission of applications	19 January 2023
7	Verification of applications for completeness	23 January 2023 – 31 January 2023
8	Public viewing and written representations	01 February 2023 – 28 February 2023
9	Written responses by applicant to written representations	Within 21 days of receipt of WR by applicant from the Board (by 24 February 2023).
10	Investigation of applications	01 February 2023 – 30 April 2023
11	Public hearings	May 2023
12	Decision on applications	May 2023
13	Issuance of licences	May/June 2023
14	Commencement of operations by successful applicants	By no later than 28 February 2024

The Board reserves the right to change the timetable as and when necessary, at its discretion.

FORMAT OF THE INVITATION

This document is divided into the following three sections:

Section 1

- Section 1 provides general information regarding application procedures and the terms and conditions applicable to applications.

Section 2

- Section 2 provides the broad assessment criteria to be applied by the Board in awarding licences.

Section 3

- Section 3 contains the licence application form and application instructions and provides particulars of the additional submission requirements, including pro-forma schedules which must be completed.

SECTION 1 - GENERAL

1.1 APPLICATION PROCEDURE AND FEES

Application documentation, prepared in accordance with the requirements of this invitation, must be submitted to the Board's office together with the following:

- Copies of the final RFP will be made available to interested parties upon payment of a non-refundable fee in the amount of **R10 000, 00 (ten thousand Rands) per application**. Prospective applicants who intend submitting multiple applications must buy a copy of the RFP for each individual application and only the prospective applicant that has purchased the copy of the RFP may submit their application. Proof of payment to be provided on collection.
- A **NON-REFUNDABLE** application fee of **R 120 000.00 (one hundred and twenty thousand Rands)** in terms of section 19 (1)(c) of the Act.
- An investigation fee of **R120 000.00 (one hundred and twenty thousand Rands)** per application (flat fee). The Board may recover any further costs in respect of travel and accommodation outside Gauteng.
- All payments must be made by electronic Funds Transfer, no cash or cheques will be accepted. The applicant shall ensure that the funds are cleared into the bank account of the Board by no later than three days prior to the submission date.
- Applicants must tender original proof of purchase of the RFP, proof of payment of application and investigation fees upon submission of the application, as failure to do so will render the application invalid.
- An acknowledgement of receipt will be issued, on the submission date, to each applicant who submits an application and provides proof of payment of the applicable fees.

It is the responsibility of any prospective applicant, before applying for a licence, to ensure that they are not disqualified to hold a licence in terms of the National and Gauteng Gambling Acts. Attention is drawn in particular to the provisions of Section 30 of the Gauteng Gambling Act.

1.2 TERMS AND CONDITIONS

1.2.1 Disclaimer

- Every effort has been made to ensure that the information contained in this invitation is correct however, it is the obligation of interested parties to ensure that their applications are correct and that they comply with the provisions of both the National and Gauteng Gambling Acts in all material respects.
- In view of the above:
 - Each interested party must make its own independent assessment and investigation of the issues required to be dealt with in its application and should not rely solely on the accuracy of the information provided in this invitation; and
 - Neither the Board, its employees nor its agents will be held liable for any act performed in good faith during the application process.

- Any additional information provided to interested parties by the Board or any of its employees in connection with this invitation or the bingo licence application process will also be subject to the terms of this invitation.

1.2.2 Changes and waiver of immaterial defect

The Board may, at its discretion, by notice in the Provincial Gazette or in writing to applicants, supplement or update any of the contents or terms and conditions applicable to the invitation. It may also change procedures, timetables, requirements and any other aspect of or in connection with matters covered in the invitation.

The Board may at its sole discretion, waive any **immaterial defect or lack of compliance with any formality in any application or application procedure**. The level of materiality and/or lack of compliance warranting such waiver shall be determined by the Board.

1.2.3 No guarantee

The Board does not guarantee that any applicant will be granted a licence.

1.2.4 No compensation

The Board will not, under any circumstances, be liable to compensate an applicant or any other party for any expenses, losses and/or damages arising from whatsoever nature incurred or suffered by the applicant or any party in acting upon this invitation and/or otherwise participating in the bingo licence application process.

1.2.5 Clarification of RFP

The Board will require all parties receiving a final RFP to register the contact details of a Registrant. All requests for clarification must be sent to the Board by no later than close of business **on Friday, 23 September 2022. The CEO will respond to all clarification requests by no later than Friday, 14 October 2022.**

The CEO will circulate in writing, as and when he or she sees fit, to all Registrants or potential applicants a copy of each request for clarification received by it together with a copy of the CEO's written reply to each such request, **by no later than 14 October 2022**. The CEO reserves the right to decline to answer any irrelevant or unreasonable questions.

In the event that an Applicant identifies any ambiguities, errors or inconsistencies between the various portions of this RFP, the Applicant undertakes to notify the Board in writing accordingly, and the CEO undertakes to provide clarification as to the intended position to all Applicants in writing; provided same is submitted to the Board **by no later than 23 September 2022**. Where such notification is received post the prescribed date, the CEO shall not be obliged to provide such clarification. All clarifications will be sequentially numbered and will indicate whether they supplement, vary or amend any portion of this RFP and shall be provided to the Applicant via the e-mail address provided by the registrant or potential applicant.

The applicant shall ensure that its Proposal is prepared taking into account all written clarifications provided by the CEO. The Board accepts no responsibility for the failure by the applicant to receive written clarifications issued, whether by virtue of such applicant's contact details provided being incorrect or otherwise.

1.2.6 BBEE

As a public entity, the Board upholds and promotes the principles enshrined in the legislation pertaining to Black Economic Empowerment and as such, will seek to ensure commitment, adherence and compliance to BBEE legislative provisions.

In addition to the other elements of BBEE requirements, the following minimum requirements are obligatory:

- The applicant shall have a minimum of 55% broad based shareholding by previously disadvantaged individuals of which 60% shall be held by locals. Further, a minimum of 45% of the 55% shall be held by black women (for the duration of the licence) and a minimum of 10% of the 55% shall be held by black youth provided that youth compliance is only at the time of licensing/final consideration of the application. All locals are required to provide evidence in this regard.
- The applicant shall ensure that a minimum of 60% of the non-executive and executive management positions are held by previously disadvantaged individuals.
- The above levels of BBEE shareholding and management control shall be maintained throughout the tenure of the licence.
- In the event that the applicant opts to create a trust as its shareholder, the licensee shall ensure that the trustees and the operations of the trust are independent of other shareholders in the licence and demonstrate the trust's independence. Further, the trust shall comply with all relevant provisions of the law including gambling legislation and BBEE legislation.
- The Applicant shall commit and demonstrate how they will provide sustainable employment in Gauteng in general, with particular attention to the region/area in which the bingo site will be located. Applicants shall outline their strategy for creating sustainable employment opportunities; as well as specify how they are going to ensure that the maximum number of job opportunities are provided to residents of the area of operation and Gauteng in general.

In particular, the following information shall be provided, in respect of the Bingo Operator and the Bingo Site:

- The number of staff members to be recruited and a three (3) year plan and strategy of employment equity. This plan must, at a minimum, be committed to obtain at least 80% of general staff from black local communities and 50% of management from the same communities. The employment plan must be in line with the Employment Equity Act No. 55 of 1998.
- A list of the number of job opportunities in respect of the Bingo operation, differentiating between the different grades of work and the anticipated staff mix in terms of race, gender and disability. This should be further categorised as follows:
 - Construction phase (if applicable) - direct jobs
 - Full operational phase - direct and indirect jobs
- The abovementioned information must clearly indicate information relating to the Bingo Operator and Site separately.
- All applicants are required to spend a minimum of the following:
 - 30% of the capital expenditure on township enterprises.
 - 30% of the operational expenditure township enterprises.

A detailed three-year preferential procurement plan must be submitted with this application and approved by the Board. The Bingo Operator shall be expected to submit another Preferential Procurement Plan once the above-mentioned Preferential Procurement Plan has expired.

1.2.7 Fronting

The Board considers the promotion of Broad Based Black Economic Empowerment as vital to the industry. Fronting practices include, but are not limited to:

- a. Window dressing: this includes cases in which black people are appointed or introduced to an enterprise on the basis of tokenism and may be:
 - (i) Discouraged or inhibited from substantially participating in the core activities of an enterprise; and
 - (ii) Discouraged or inhibited from substantially participating in the stated areas and/or levels of their participation.
- b. Benefit diversion: this includes initiatives implemented where the economic benefits received as a result of the BBBEE status of an enterprise do not flow to black people in the ratio as specified in the relevant legal documentation.
- c. Opportunistic intermediaries: this includes enterprises which have concluded agreement with other enterprises with a view to leveraging the opportunistic intermediary's favourable BBBEE status in circumstances where the agreement involve:
 - (i) Significant limitations or restrictions upon the identity of the opportunistic intermediary's suppliers, service providers, clients or customers;
 - (ii) The maintenance of their business operations in a context reasonably considered improbable having regard to resources; and
 - (iii) Terms and conditions which are not negotiated at arms-length on a fair and reasonable basis.

1.2.8 Number of bingo licences to be granted

- The Board intends to issue up to a maximum of 9 bingo licences.
- The number of seats per Bingo Operation shall be a minimum of 150 seats and a maximum of 300 seats.
- An applicant is required to operate the maximum number of seats/positions applied for and approved by the Board for the first 24 months of operation.
- Preference shall be given to new entrants and/or entities/shareholders that do not participate in any gambling licence in the province.
- The Board shall at its discretion limit the number of licences issued if it deems appropriate to do so on the basis of the quality of the bids.
- The Board shall endeavour to prevent any potential monopolies and/or oligopolies
- The Board may not grant more than three (3) licences to a single applicant or corporate/individual shareholder/director of various entities/applicants. A single shareholder is not allowed to hold a direct or indirect interest in more than three (3) licences.
- A bidder agrees to the terms of the invitation on submission of a bid.
- The Board reserves the right not to issue any licence.

1.2.9 Duration of licence

The bingo licence shall be valid for an indefinite period subject to continuous suitability and compliance with all licence conditions stipulated by the Board, this invitation and application commitments/undertakings.

1.2.10 False information and incomplete applications: -

The Board reserves the right to refuse a proposal that:

- Contains false information;
- Is incomplete; or
- Does not comply with this invitation.

1.2.11 Commencement of operations

Successful applicants shall commence business within a period of nine (9) months from the date of issue of the licence failing which; the licence shall lapse unless good cause is shown. Applicants are required to submit a roll-out plan with the application.

These licences may not be relocated to any other area except those listed in the RFP upon good cause being shown. Further, applicants shall not be entitled to transfer or relocate the licence prior to commencement of operations nor within 24 months of commencement of operations. No offer to lease should be for a period less than 3 years.

1.2.12 Performance guarantee

Successful applicants may be required to supply the Board with a financial performance guarantee to ensure compliance with application commitments/undertakings.

1.2.13 License fees and guarantee for gambling debts and taxes

The licence will be issued upon payment of the prescribed licence fees and provision of a guarantee for gambling debts and taxes, as determined by the Board from time to time.

1.2.14 Evaluation criteria

Licenses will be issued to applicants who meet the licensing assessment criteria in Section 2 below.

1.2.15 Inappropriate Typical Premises

The following constitutes a list of typical premises that are deemed inappropriate to be licenced for bingo licences by the Board:

- a. a supermarket, café or other such retailer of food;
- b. an amusement arcade;
- c. a theatre, cinema, museum or other place of culture;
- d. a liquor/bottle store;
- e. a private home;
- f. a petrol or diesel station;
- g. a school, university, college;
- h. a church, mosque or other places of worship; or
- i. any other premises considered by the Board to be unsuitable.

1.2.16 Transformation objectives

The licensee shall ensure that the licence is operated in a manner that advances the transformation licensing objectives outlined in this invitation. **The licensee may not enter into commercial arrangements which undermine these objectives.** For example, the licensee enters into a management agreement for the running of the business through an entity which does not reflect the minimum BBBEE profile stipulated in this invitation. In this instance potential BBBEE participants in the licensee are denied at a minimum; an opportunity to manage, direct or oversee the operation of the licensee and the economic benefits flowing from the operation of the licence.

All management agreements entered into must be subjected to the Board's approval during this process. Where the management agreement is entered into post granting of the application, the licence holder must submit a section 34 application to amend the licence to appoint a management company.

1.2.17 Statutory Framework

It is the responsibility of the applicants to take cognisance of the Gauteng Gambling Act, Gauteng Gambling Rules, Gauteng Gambling Regulations, National Gambling Act, 2004 (Act No. 7 of 2004) and the National Regulations to ensure that they are not disqualified by any of their requirements and in preparing their proposal. Each applicant is required to be fully acquainted with various pieces of legislation, including but not limited to taxation, BCEA, BBBEE Act, Companies Act, Competition Act, Employment Equity Act, Financial Intelligence Centre Act, Immigration Act, Labour Relations Act and any other relevant legislation.

1.2.18 Availability of shareholders

All shareholders in the applicant must be available for interviews with the staff of the Board or the Board duly appointed representatives during the probity investigation period. Further, all shareholders are required to attend public hearings and answer questions relating to their applications as and when requested by the Board.

1.2.19 Geographic Distribution of bingo sites in the Gauteng Province

Currently the licensed bingo sites are in the following regions:

REGION	NUMBER OF BINGO LICENCES ISSUED	LOCATIONS
City of Johannesburg	2	Randburg & Sandton
City of Tshwane	4	Atterbury, Centurion, Kolonnade & Mabopane
Ekurhuleni	3	Alberton, Boksburg & Edenvale
Sedibeng	2	Vereeniging & Vanderbijlpark
West Rand	0	-
TOTAL	11	

** Atterbury bingo hall was granted approval to relocate to Midrand.

The Board acknowledges that adult entertainment in the form of gambling is inadequate in most of the Gauteng townships rural and in its intention to aid the Gauteng Government objectives of revitalizing the township economies, and that the establishment of Bingo Operations will create an opportunity to address this situation.

The Board intends to issue up to a maximum of nine **(9) bingo licences** and prefers that the bingo sites be established in townships and areas where no or inadequate bingo facilities presently exist. In that regard, the Board has determined that applicants may apply for such sites in the following areas:

REGION	NUMBER OF BINGO LICENCES TO BE ISSUED
City of Johannesburg <ul style="list-style-type: none"> • Alexandra • Cosmo City • Diepsloot • Lenasia • Orange Farm • Soweto 	2
City of Tshwane <ul style="list-style-type: none"> • Atteridgeville • Ekangala • Hammanskraal • Mamelodi • Refilwe • Zithobeni 	2
Ekurhuleni <ul style="list-style-type: none"> • Daveyton • Duduza • Ivory Park • Katlehong • Kwa-Thema • Rabie Ridge • Tembisa • Thokoza • Tsakane • Vosloorus • Wattville 	2
Sedibeng <ul style="list-style-type: none"> • Boipatong • Bophelong • Evaton • Sebokeng • Sharpville • Ratanda 	1
West Rand <ul style="list-style-type: none"> • Bekkersdal • Carletonville • Fochville • Khutsong • Kagiso • Mohlakeng • Munsieville • Wedela 	2

Applications in areas outside the designated towns or areas shall be rejected and application fees are non-refundable.

The offices of a bingo operator, at which the administrative, accounting as well as monitoring and control functions will be conducted, shall be based within the Gauteng Province.

1.2.20 **Sale of licence**

No licence shall be sold prior to commencement of operations nor within 24 months of issue.

1.2.21 **General**

- Applicants shall undertake to act in good faith in all their dealings with the Board and are to timeously inform the Board of any grounds for disqualification which arise after submission of the application.
- Applicants shall certify in their proposals that they do not have any direct or indirect connection with any member or staff member of the Board, which may in any way constitute or be deemed or seen to constitute a conflict of interest.
- Neither the applicant, its shareholders/directors nor any of their advisors shall directly or indirectly offer or give to a member of the Board, and/or any person in the employment of the Board, who is directly involved in the project, the investigation and adjudication of applications, any gift or consideration of any kind.
- A person who was in the employ of the Board or was a member of the board in the preceding twelve (12) months, may not advise any applicant or its shareholders or be a member/director/shareholder of any applicant without the prior written consent of the Board.
- A member of the board or of the staff of the board, or any family member of such member, shall not participate in this application process in any other capacity except as an official of the Gauteng Gambling Board.

SECTION 2 – ASSESSMENT CRITERIA

The Board shall evaluate and award licences in terms of the following broad assessment criteria:

- Suitability and management competence;
- Viability and financing of project;
- Empowerment, human resource strategy, economic and community benefits;
- Prevention of monopolistic situations or market dominance and promotion of competition within the industry;
- Measures to promote responsible gambling;
- Geographic spread; and
- Promotion of new entrants in the gambling industry.

The primary objectives of the Board in evaluating bingo licence applications are to ensure that, within commercial cost and time constraints, a reasonable level of assurance is provided that successful applicants will establish and operate bingo operations in Gauteng which are likely to result in:

- viable businesses which will contribute meaningfully to the development of the province;
- directors, shareholders and management of such applicants, and persons connected to the applicants, being of an unimpeachable, high level of integrity and professionalism.
- financially sound businesses supported by shareholders who are committed to the long term success of these ventures and who have adequate cash and financial resources to:
 - a) fund these operations over the long term; and
 - b) meet the empowerment, community, economic, social, financial, management, development, environmental and any other objectives set by the Board.

The factors that will be considered in evaluating an application according to the above criteria include:

2.1 **Suitability and management competence (25)**

- Financial resources or access thereto and standing of the applicant;
- Good character and integrity of key persons;
- Compliance with the law;
- Criminal history and prior convictions;
- Associations with unsuitable persons;
- Licensing history, if any;
- Ability or potential to successfully and profitably manage the proposed bingo licence;
- Experience in the bingo industry or access to such bingo experience
- Capital investment in the bingo premises, size of the bingo premises and other forms of leisure to be offered.
- Taxation history;
- Details of the expertise of their team in developing and operating such projects; and
- Management structure including an organogram of top management of the applicant.

2.2 Viability and financing of the bingo operation (25)

The following details should be specified and a narrative should be provided to support the financial information included in the proposal.

- Detailed cash flow (including sourcing of funds), income statement and balance sheet projections together with the assumptions used.
- Applicants must demonstrate that their proposed project is commercially viable. This should include an analysis of the market potential relevant to the proposed project and a comparison with the experience of other gaming jurisdictions, where applicable.
- A summary of the key market demand assumptions (size, frequency of use, etc) used in the financial projections.
- Potential risks and uncertainties.
- Financing: Sourcing, level and nature of financing and the ability to meet financial obligations.
- Acceptability of key assumptions used in proving the financial or operational viability of the proposed project.
- Details of any pending licence applications or any proposed commitment or participation in the gaming industry that have been entered into or are being contemplated over the next two years and the impact, if any, that this may have on capital or financing resources.

To assist the applicant in formulating the assumptions the following rates and fees may be utilised:

- Inflation – 5.9% (**adjust to the rate at date of application**)
- VAT - 15%
- company tax – 28%
- dividend tax – 20%
- taxes and levies – as provided in the Gauteng Gambling Regulations
- any other applicable taxes and respective rates

All critical assumptions should be clearly documented and referenced to where they apply.

2.3 Empowerment, human resource strategy and community benefits (25)

- Demonstration of economic empowerment for persons disadvantaged by unfair discrimination as contemplated in the BBBEE Act including but not limited to equity or profit participation, skills transfers, etc.
- The creation of employment opportunities, split between direct employment creation and estimated indirect employment creation.
- The numbers of staff members to be recruited from the Province, other Provinces and other countries.
- Policies of the applicant indicating that it will apply fair labour practices.
- Revenue benefits accruing to Government from taxes.
- Social impact: The maximisation of positive, and limitation of negative, social impact on the local community.
- Equity participation by previously disadvantaged persons.

- Efforts to promote small, medium and micro business opportunities.
- Proposed staff training courses/facilities to be introduced.
- Proposed education/bursary schemes for employees.
- Any other economic or community benefits.
- Projected staff composition indicating provision for race, gender, employment of disabled persons and staffing levels in respect of employees.
- Succession planning and mentoring of previously disadvantaged persons.
- Applicants shall fully describe the extent to which provision is made for training of employees, with specific reference to:
 - measures to be taken to ensure meaningful capacity – empowering employees in the business venture;
 - measures to be taken to provide for the appropriate training or empowerment of senior personnel at executive and non-executive level; and
 - measures to be taken to ensure training for different categories of employees.

2.4 **Prevention of monopolistic situations (5)**

- Prevention of any dominant or over concentrated market share of bingo outlets/facilities.
- Prevention of monopoly or dominants in the industry.
- Promotion of competition (no creation or aggravation of monopolies).
- Promotion of new entrants in the gambling industry.

2.5 **Measures to promote responsible gambling (Social Responsibility/community Development Projects) (5)**

- Specific measures or strategies to promote responsible gambling.
- Percentage of gross gaming revenue that will be spent on social responsibility and/or community development projects.
- Development of staff of the bingo operator on measures to promote responsible gambling.
- The licence bid must clearly indicate how the bingo operator will contribute, participate or be involved in the identified social responsibility or community development projects; and similarly on responsible gambling.

2.6 **Geographic spread (5)**

- Location of proposed bingo premises indicating the physical address and GPS Coordinates of the premises.
- Zoning certificate.
- Local authority approval consenting to the operation of a bingo is required when applying for the premises or a letter from the local authority confirming that the rights on the property permits the operation of a bingo outlet thereon.

- Property ownership/lease agreement/commitment by the landlord to lease or sell property to the applicant upon issue of licence and draft lease or sale agreement. Arrangements for use of premises can be any of the following: ownership, lease or option to lease.
- In the event that the site is not zoned or does not have the land use rights for the operation of a bingo by the submission/closing date, a copy of the application for the re-zoning or consent use of the of the site for such uses, together with proof of submission to the local authority, must be submitted with the application on the closing date. Failure to do so will deem the application incomplete and shall be rejected and returned to the applicant.
- The correct zoning certificate or consent use approval shall be provided to the Board by the applicant concerned by no later than close of business on 28 February 2022; failing which the application will be deemed non-compliant and rejected.
- Potential socio-economic impact on the community of the proposed licence/premises (provide the socio-economic impact study).

2.7 **Promotion of new entrants in the gambling industry (10)**

- Level of participation by new entrants to the gambling industry; and
- Demographic profile and number of new entrants.

2.9 **Additional considerations for evaluations**

In addition to the above criteria, the Board will in selecting the preferred bidders consider any additional information and commitments made by the applicant in support of the application in determining the best bid.

SECTION 3 – APPLICATION AND SUBMISSION REQUIREMENTS

CONTENTS

Bingo licence application	Annexure A
Application instructions	Annexure B
Specimen advertisement required by Section 20 of the Act	Annexure C
Required contents of proposal	Annexure D
Company Release Authorisation and Company Declaration	Annexure E
Personal Release Authorisation and Personal Declaration	Annexure F

SECTION 3

ANNEXURE A

GAUTENG GAMBLING BOARD

BINGO LICENCE APPLICATION

I/We hereby apply, in terms of the Gauteng Gambling Act, 1995 (Act No 4 of 1995), for a bingo licence and confirm being aware of and understanding the provisions of the said Act and Regulations made thereunder, and the relevant legislation insofar as they pertain to this application.

Full name of applicant

.....

Physical business address

.....

.....

Postal address

.....

.....

Maximum number of bingo positions

Telephone number

.....

Telefax number

.....

E-mail address

.....

.....
Date

.....
Signature of applicant or duly authorised Representative

.....
FULL NAMES

.....
CAPACITY OF SIGNATORY

SECTION 3

ANNEXURE B

APPLICATION INSTRUCTIONS

- 1 This form is to be completed by any person who wants to obtain a bingo licence.
- 2 Read this form carefully before answering any of the questions. Any incomplete or inaccurate answer may result in the application not being considered or denied.
- 3 Answer every question completely and truthfully. Do not leave any blank spaces. If a question does not apply to you, indicate "Not Applicable" in response to that question. If there is nothing to disclose in respect of a particular question, state "None" in response to that question.
- 4 All entries on the application, except signatures, must be typed or block printed in BLACK ink.
- 5 Each page of the application must be initialled or suitably identified, once you have checked your answers and are sure they are complete and correct.
- 6 If the applicant needs additional space to answer any question(s), use blank pages and attach to the application. The applicant should indicate the number(s) of the question(s) it is answering if it is using additional pages.
- 7 For purposes of this application "associate entity" means any entity which, directly or indirectly, controls, is controlled by or is under common control with, the applicant.
- 8 An applicant may, in the application, identify any document or information included in the application which, in the opinion of the applicant, is confidential or should for any reason not be disclosed to the public, and **show cause why the Board may determine under Section 24(2)(a) of the Act that such document or information should not be open to public inspection**, provided such document or information can be separated from the remainder of the application. In the event that the applicant identifies certain documentation to be confidential, a separate file of the application should be compiled excluding the confidential copies and this application should be clearly marked, "non-confidential copy".

One (1) original, two (2) loose-leaf copies of the application and two loose-leaf public copies, excluding confidential information and clearly marked so, must accompany this application.

Further, the **Applicant SHALL** furnish the Board with 2 X memory sticks containing ALL the information pertaining to the application, supporting documents and the public copy to enable e-filing by the Board.
- 9 The application may be submitted on the applicant's own reproduction provided that the content is exactly the same as contained herein. Any reproduction and all accompaniments must be on standard A4-size paper.
 - (a) The application must be submitted in the following format and sequence:
 - (i) Licence application;
 - (ii) Copies of advertisements required by Section 20 of the Act;
 - (iii) Applicant's proposal in accordance with the requirements set out in Section 3, Annexure D.
 - (iv) Relevant Declaration and Release Authorisation by the applicant and, if a company, the required Personal Declarations and Personal Release Authorisations relevant to the applicant company only; and

- (v) Company Declarations and Release Authorisations for companies contemplated in paragraph 10(a), together with the required Personal Declarations and Release Authorisations in respect thereof contemplated in paragraph 10(b).
- (b) The application shall be submitted as follows:
- (i) 1 x original application;
 - (ii) 2 x copy of the original application, which shall be in a loose-leaf format;
 - (iii) 2 x public copies of the application marked as such (which shall exclude confidential information in terms of the Act);
 - (iv) 2 x memory sticks containing ALL the information pertaining to the application, supporting documents and the public copy of the application to enable e-filing by the Board.
- (c) The declarations shall, where applicable, be accompanied by the following documentation:
- (i) police clearance (not older than 3 months) in respect of natural persons issued by the South African Criminal Record Centre; or its authorised agent;
 - (ii) certified colour copy of identity document and all pages of the passport;
 - (iii) copy of work permit and criminal / police clearance from country of birth in respect of foreign applicants;
 - (iv) copies of tax returns (including supporting schedules) and assessments of the individual for the most recent five years;
 - (v) copies of the two most recent VAT returns and assessments (if applicable) of the applicants; and
 - (vi) two recent passport – sized photographs (not older than 3 months) signed and dated on the back by the individual.
 - (vii) tax clearance/compliance certificates for the applicant, its shareholders and directors;
 - (viii) Incorporation documents and shareholders agreements (where applicable);
 - (ix) Proof of property ownership/lease agreement/commitment by the landlord to lease or sell property to the applicant upon issue of licence and draft lease or sale agreement;
 - (x) Shareholding and organisational structure of the bingo operator licence applicant;
 - (xi) Zoning certificate of the premises;
 - (xii) Local authority approval consenting to the operation of a bingo is required when applying for the premises or a letter from the local authority confirming that the rights on the property permits the operation of a bingo outlet thereon or proof of application for rezoning and receipt thereof by the local authority where the property has to be rezoned;

- (xiii) Audited financial statements for the past three years; in case of operating businesses.
- (xiv) Financial projections for the next ten years;
- (xv) Copies of the notices published in the newspaper and Provincial Gazette in terms of section 20 of the Gauteng Gambling Act.
- (xvi) Socio economic impact/saturation study of the proposed area in which the licence will be located.

(d) The Board may, in writing, require additional information during the investigation process.

10 (a) **Company Declaration and Company Release Authorisation by all companies falling within the following categories:**

- (i) The applicant, if a company;
- (ii) All companies holding 1% or more of the issued share capital of the applicant; and
- (iii) All corporate shareholders of the companies listed in (ii) who effectively hold an interest of 1% or more of the issued share capital of the applicant.

Note: The term “company” includes any corporate body, trust or partnership.

(b) **Personal Declaration and Personal Release Authorisation by all natural persons falling within the following categories;**

- (i) The applicant, if a natural person;
- (ii) all natural persons holding 1% or more of the issued share capital of the applicant;
- (iii) all natural shareholders of the companies listed in 10(a)(ii) and (iii) who effectively hold an interest of 1% or more of the issued share capital of the applicant;
- (iv) all current and proposed directors, the company secretary and senior management of the applicant; and
- (v) all current directors and the company secretary of companies listed in 10(a)(ii) and (iii) that are not listed on a recognised Stock Exchange. For listed companies Personal and Financial Institution Declarations and Personal Release Authorisations are only required where the interest contemplated in 10(a)(ii) or (iii) is 5% or more plus a list of all shareholders.
- (vi) Where an individual holds a valid national employment licence, the person may submit a copy of his or her national employment licence together with an affidavit confirming that nothing has changed since the licence was issued, a police clearance not older than 3 months, a valid tax compliant certificate, copies of ID and passport, 2 X passport size photos not older than 3 months, etc.

11 **NON-COMPLIANCE WITH THE REQUIREMENTS OF THE RFP**

Attention is drawn to the following:

- (a) any failure on the part of the applicant to comply with the terms of this RFP will result in its application being treated as non-compliant.
- (b) any application received without all information or data requested in terms of this RFP or with insufficient information for substantive evaluation thereof will be marked as incomplete and non-compliant.
- (c) The Board reserves the right to reject any or all incomplete and/or non-compliant applications in its sole and absolute discretion.
- (d) A non-compliant applicant may not, after the closing date submit additional documents or apply to the Board in terms of the regulations to amend its application.
- (e) An applicant shall not be allowed to be advantaged against other bidders by supplying outstanding information outside the submission date.

12. **SUBMISSION OF PROPOSALS**

Applicants shall hand deliver copies of their proposals together with two clearly marked non confidential copies of their application to be made available for public scrutiny at the offices of the Board. The application shall be delivered to the Board's premises as indicated above. Each applicant shall assume full responsibility for the delivery of a complete proposal **on Thursday, 19 January 2023 before 14:00 South African time.**

SECTION 3

ANNEXURE C

(SPECIMEN ADVERTISEMENT)

GAUTENG GAMBLING ACT, 1995

APPLICATION FOR A BINGO LICENCE

Notice is hereby given that

.....
(full name of applicant) of
..... (physical
address) intends submitting a tender to the Gauteng Gambling Board for a bingo licence at.....
.....(physical address of premises in respect of which application is made).
This application will be open for public inspection at the offices of the Board from 01 February 2023.

Attention is directed to the provisions of Section 20 of the Gauteng Gambling Act, 1995 which makes provision for the lodging of written representations in respect of the application. Such representations shall contain at least the following information:

- (a) the name of the applicant to which representations relate;
- (b) the ground or grounds on which representations are made;
- (c) the name, address, telephone and fax number of the person submitting the representations
- (d) whether the person submitting the representations requests the board to determine that such person's identity may not be divulged and the grounds for such request; and
- (e) whether or not they wish to make oral representations at the hearing of the application.

Any representations not containing the information required above shall be of no force or effect and shall be deemed not to have been lodged with the Board.

Written representations should be lodged with the Chief Executive Officer, Gauteng Gambling Board, Private Bag 15, Bramley, 2018, or comments-bingo@ggb.org.za within one month from **01 February 2023**.

NOTES:

(Not to form part of the advertisement and for information purposes only)

- 1 Public inspection date: from **01 February 2023**.
- 2 This notice **must** be placed in the **ordinary Provincial Gazette** as well as a newspaper circulating in the district in which the premises to which the application relates, are situated on Wednesday, **11 January 2023 (Publication date in both the gazette and newspapers)**
- 3 At least three weeks' notice is required for the placing of a notice in the Provincial Gazette.

SECTION 3

ANNEXURE D

REQUIRED CONTENTS OF PROPOSAL

1 INTRODUCTION

An applicant's proposal must be in two parts:

Part 1 – Executive Summary

Part 2 – Detailed Proposal

In order to facilitate ease of use and evaluation of applications, this section sets out the required contents of the proposal and contains pro-forma schedules which must be completed.

2 PROPOSAL

2.1 Executive Summary

The Executive Summary part of the proposal should summarise the key aspects of the applicant's proposed bingo's operation. Ideally this part ought not to exceed twelve pages.

The key aspects of the proposed project should be described taking into account, *inter alia*, the assessment criteria set out in Section 2 of the invitation, this shall include: -

(a) Project Team

Identification of the key parties in the Applicant's Project Team (operator, financier, consultant, etc)

(b) Summary of Business Plan

Outline of concept, strategy for its development, schedule and any other key features of the Project.

(c) Financial Strategy

- Summary of the estimated financial return to the Board in respect of fees; and
- Financial returns to the government at National, Provincial and Local level in respect of rates, income and taxes.

(d) Project Viability

- Summary of project funding and cash-flow.
- Summary of the estimated financial return to the Applicant from the Project over a five-year period.
- Summary of the key market and financial assumptions (size, frequency of use, segmentation) used in the financial projections.

(e) Related managerial experience

Summary of the qualifications, experience and ability of the Applicant to manage the Project successfully, with regard being had to the Applicant's knowledge and experience of local conditions.

(f) Benefits to the Economy

Summary of the key benefits (other than direct financial benefits) to the economy and to the citizens of the Province.

(g) Benefits to local communities

Summary of the key benefits to persons and entities from previously disadvantaged sectors of the community.

(h) Gaming taxes

Summary of estimated revenue to the provincial government in respect of gaming taxes.

2.2 Detailed Proposal

2.2.1 Introduction

- (a) The detailed proposal will be a comprehensive document which will address all aspects of the applicant's proposed operation;
- (b) Descriptions of the requirements of the contents of the detailed proposal together with the pro-forma schedules to be completed have been set out below;
- (c) All applicants are required to address all content requirements of the detailed proposal set out below. The precise information required will clearly depend upon the nature of the proposed operation and is left to the discretion of the applicant subject to the pro-forma schedules included at the end of this Annexure being completed. Appropriate supplementary information may be included in the proposal; and
- (d) In conjunction with the above, it is required that the information within the detailed proposal address the assessment criteria in section 2 of the invitation.

2.2.2 General requirements

- (a) Applicants should prepare financial information relating to the proposed project to cover a ten year period;
- (b) Applicants should ensure that they are aware of all relevant taxes and levies payable, when preparing the proposal; and
- (c) Annual licence fees have been set out in the Regulations. The first payment is due on the granting of the licence.

2.2.3 Content requirements

The detailed proposal should, **in addition to addressing the assessment criteria set out in Section 2**, contain at least the following information:

2.2.3.1 Applicant

Full details of the identity of the applicant and the effective ownership thereof including group structures.

2.2.3.2 Bingo operational details

The following details should be provided:

- (a) The anticipated size of the operation; including number of positions, types of offerings, etc.
- (b) Location of premises under application and its proximity to any other existing gambling licence;
- (c) Impact of the applicant on existing bingos and other gambling licences in the area (competition, saturation, etc.)
- (d) The critical path of the operation, including start dates and other critical dates, should be provided;
- (e) Capital cost forecast by major capital component of the operation;
- (f) Contingencies;
- (g) Assumptions underlying cost forecasts and critical dates; and

2.2.3.3 Suitability and management competence (25)

- Financial resources or access thereto and standing of the applicant;
- Good character and integrity of key persons;
- Compliance with the law;
- Criminal history and prior convictions;
- Associations with unsuitable persons;
- Licensing history, if any;
- Ability or potential to successfully and profitably manage the proposed bingo operation;
- Taxation history;
- Detail of the expertise of their team in developing and operating such projects; and
- Management structure including an organisation chart, of top management of the applicant should be provided.

2.2.3.4 Viability and financing of the bingo operation (25)

The following details should be specified and narrative should be provided to support the financial information included in the proposal.

- Detailed cash flow (including sourcing of funds), income statement and balance sheet projections should be provided together with the assumptions used.
- Applicants must prove that their proposed project is commercially viable. This should include an analysis of the market potential relevant to the proposed project and a comparison with the experience of other gaming jurisdictions, where applicable.

- A summary of the key market demand assumptions (size, frequency of use, etc) used in the financial projections should be provided.
- Potential risks and uncertainties.
- Financing: Sourcing, level and nature of financing and the ability to meet financial obligations.
- Acceptability of key assumptions used in proving the financial or operational viability of the proposed project.

To assist the applicant in formulating the assumptions the following rates and fees may be utilised:

- inflation - 5.9% (**adjust to rate at date of application**)
- VAT - 15%
- company tax – 28%
- dividend tax - 20%
- taxes and levies – as provided in the Gauteng Regulations
- any other taxes

All critical assumptions should be clearly documented and referenced to where they apply.

2.2.3.5 Empowerment, human resource strategy, economic and community benefits (25)

- Demonstration of economic empowerment for persons disadvantaged by unfair discrimination as contemplated in the Broad Based Black Economic Empowerment Act including but not limited to equity or profit participation, skills transfers, etc.
- The creation of employment opportunities, split between direct employment creation and estimated indirect employment creation.
- The numbers of staff to be recruited from the Province, other Provinces and other countries.
- Policies of the applicant indicating that it will apply fair labour practices.
- Revenue benefits accruing to Government from taxes.
- Social impact: The maximisation of positive, and limitation of negative, social impact on the local community.
- Equity participation by persons disadvantaged by unfair discrimination.
- Efforts to promote small and medium business opportunities.
- Proposed staff training courses/facilities to be introduced.
- Proposed education/bursary schemes for employees.
- Any other economic or community benefits.
- Projected composition of employees indicating provision for race, gender, employment of disabled persons and staffing levels in respect of employees
- Succession planning and mentoring of previously disadvantaged persons.
- Applicants shall fully describe the extent to which provision is made for training of employees, with specific reference to:

- measures to be taken to ensure meaningful capacity – building for empowerment

employees in the Project;

- measures to be taken to provide for the appropriate training of empowerment of senior personnel at executive and non executive level;
- training with particular reference to employment mix, and
- training programmes, with reference to the various levels of employment provided for.

2.2.3.6 Prevention of monopolistic situations (5)

- Prevention of any market power in the bingo industry.
- Prevention of monopoly or dominants in the industry.
- Promotion of competition (no creation or aggravation of monopolies).
- Promotion of new entrants in the gambling industry.

2.2.3.7 Measures to promote responsible gambling (5)

- Specific measures or strategies to promote responsible gambling.
- Percentage of gross gaming revenue that will be spent on social responsibility and/or community development projects.
- The licence bid must clearly indicate how the bingo operator will contribute, participate or be involved in the identified social responsibility or community development projects.
- Development of staff on measures to promote responsible gambling.

2.2.3.8 Geographic spread (5)

- Location of proposed bingo's premises indicating the physical address and GPS Coordinates of the premises.
- Zoning certificate and local authority approval consenting to the operation of a bingo is required when applying for the premises or a letter from the local authority confirming that the rights on the property permits the operation of a bingo outlet thereon.
- In the event that the site is not zoned or does not have the land use rights for the operation of a bingo by the submission/closing date, a copy of the application for the re-zoning or consent use of the of the site for such uses, together with proof of submission to the local authority, must be submitted with the application on the closing date. Failure to do so will deem the application incomplete and shall be rejected and returned to the applicant.
- The correct zoning certificate or consent use approval shall be provided to the Board by the applicant concerned by no later than close of business on 28 February 2022; failing which the application will be deemed non-compliant and rejected.
- Potential socio-economic impact on the community of the proposed licence/premises (provide the socio-economic/saturation impact study).

- Property ownership/lease agreement/commitment by the landlord to lease or sell property to the applicant upon issue of licence and draft lease or sale agreement. Arrangements for use of premises, for a minimum period of 3 years, can be any of the following: ownership, lease or option to lease.
- Where the applicant has an option to lease at submission, a lease agreement must be submitted to the Board by no later than 28 February 2023.

2.2.3.9 Promotion of new entrants in the gambling industry (10).

- Level of participation by new entrants to the gambling industry; and
- Demographic profile and number of new entrants.

PRO FORMA INFORMATION SCHEDULES

INSTRUCTIONS FOR COMPLETION

The Pro Forma Information Schedules (the Schedules) should reflect the information for the operation and should be prepared in conformity with Generally accepted Accounting Practice, using only those captions indicated in the Schedules.

The information required in the Schedules is based on, and should correlate to the detailed submission provided to the Board. The "Note" column should be used for cross-referencing to detailed information and assumptions contained in the detailed submission.

GAUTENG BINGO LICENCE APPLICATION

PRO FORMA INFORMATION SCHEDULE

APPLICANT NAME						LOCATION						
			Figures in million Rand rounded to one decimal in respect of financial year-ends below									
	Ref	Note	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
1 REVENUES TO GOVERNMENT												
Gaming Tax	2.2.2											
Annual Licence Fee												
Total Provincial Revenue												
Income Tax	2.2.3.4											
Value-added Tax	2.2.3.4											
Municipal Tax	2.2.3.4											
Employer Payroll Tax	2.2.3.4											
Other Taxes and Levies	2.2.3.4											
Total Revenues to Government												

Signature _____

APPLICANT NAME							LOCATION					
			Figures in million Rand rounded to one decimal in respect of financial year-ends below									
	Ref	Note	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
2 CONSOLIDATED BALANCE SHEET												
Fixed Assets												
Current Assets												
Current Liabilities												
Net Current Assets												
Long Term Liabilities – secured												
Long Term Liabilities												
Net Assets												
Share Capital												
Reserves												
Total Equity												

Signature _____

GAUTENG BINGO LICENCE APPLICATION

PRO FORMA INFORMATION SCHEDULE

APPLICANT NAME						LOCATION						
			Figures in million Rand rounded to one decimal in respect of financial year-ends below									
	Ref	Note	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
3 CONSOLIDATED INCOME STATEMENT												
Revenue												
GROSS GAMBLING REVENUE												
Less:												
Punter's winnings												
Other revenue (specify)												
Other revenue (specify)												
Other revenue (specify)												
Total Revenue												
Expenses before Interest and Depreciation												
Other 1 (specify)												
Other 2 (specify)												
Other 3 (specify)												
Total Operating Expenses before Int & Dep												
Depreciation												
Other 1 (specify)												
Other 2 (specify)												
Other 3 (specify)												
Total Depreciation												
Interest (net)												
Total Operating Expenses												
Net Profit before Tax												
Taxation – current												
Taxation – deferred												
Net profit after tax												

Signature _____

APPLICANT NAME							LOCATION					
			Figures in million Rand rounded to one decimal in respect of financial year-ends below									
	Ref	Note	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
4 CONSOLIDATED CASH FLOW ANALYSIS												
Net profit before tax												
Plus: Non cash flow items												
Depreciation												
Other (specify)												
Operating cash flow												
Changes in working capital												
Income tax payments												
Dividends												
Other (specify)												
Net Cash flow from operations												
Investment Activities												
Capital expenditure												
Other (specify)												
Financing Activities												
Long term finance raised												
Long term finance repayments												
Proceeds from share capital												
Other (specify)												
Net cash flow												
Inflation rate used												

Signature _____

APPLICANT NAME							LOCATION						
			Figures in million Rand rounded to one decimal in respect of financial year-ends below										
	Ref	Note	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	
5 TAX ANALYSIS													
Gaming Tax													
Bingo													
Total Gaming Tax													
Value-added Tax													
Gaming													
Other 1 (specify)													
Other 2 (specify)													
Other 3 (specify)													
Total Value-added Tax													
Municipal tax													
Employer payroll tax													
Other taxes and levies													

Signature _____

APPLICANT NAME							LOCATION					
			Figures in million Rand rounded to one decimal in respect of financial year-ends below									
	Ref	Note	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
6 CAPITAL EXPENDITURE ANALYSIS												
Land cost												
Buildings												
Equipment												
Other 1 (specify) – Other Assets												
Other 2 (specify) – Other Assets												
Other 3 (specify) – Other Assets												
Services and Infrastructural Costs												
Development / Design Costs												
Other Costs (specify)												
Total Capital Expenditure												

Signature _____

APPLICANT NAME							LOCATION					
			Figures in million Rand rounded to one decimal in respect of financial year-ends below									
	Ref	Note	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
7 GAMING REVENUE ANALYSIS												
Gross Gaming Revenue												
Bingo												
Total Gross Gaming Revenue												
Less: Provincial Gaming Tax												
Gaming Revenue before VAT												
Less: Value-added Tax												
Total Gaming Revenue												
Key Statistics												
Size (Sq m)												
Average number of visitors per day												
Estimated spend (loss) per player												

Signature _____

SECTION 3

ANNEXURE E

GAUTENG GAMBLING BOARD

COMPANY RELEASE AUTHORISATION

("COMPANY" includes any corporate body, trust or partnership)

TO: All courts, banks, financial and other institutions, all government agencies, without exception, both foreign and domestic and to whomsoever else this authorisation may be duly presented.

FROM:
Name of company

.....
Identification number (eg company registration number)

.....
Contact person

.....
Telephone number

As a requirement of being involved in an application for a gambling licence in Gauteng, South Africa, the abovenamed company agrees to allow the Gauteng Gambling Board ("the Board) and the South African Police Services to conduct a full investigation into the background of the company.

The company HEREBY AUTHORISES the Chief Executive Officer of the Board and the Gauteng Regional Commissioner of Police ("the Commissioner") or any person authorised by an original letter of authority signed by either of them ("an authorised delegate") to make such enquiries as they deem necessary, and to have access to, inspect and obtain copies of:

- (a) any credit report, other report, legal or commercial information derived from those reports that has any bearing on the company's credit worthiness, credit history, credit standing or credit capacity;
- (b) any loan information, bank account records, safe deposit box records and bank statements pertaining to the company;
- (c) any records relating to investigations of the operations or activities of the company conducted by any domestic or foreign police force, crime investigation agency, corporate regulatory agency or any gambling regulatory body;
- (d) any court records relating to any present or past civil or criminal court proceedings to which the company is a party; and
- (e) any other document, record or correspondence pertaining to the company.

You are HEREBY AUTHORISED to release to the Chief Executive Officer of the Board, the Commissioner or an authorised delegate, all information requested by any of them, documentary or otherwise, pertaining to the company.

This authorisation shall supersede and countermand any prior request or authorisation to the contrary. A photocopy of this authorisation will be considered as effective and as valid as the original.

Signed at on this the day of 20

Chairman

Secretary

Name (Print)

Name (Print)

I,(full name of declarant) of
.....

(address of declarant) certify that:

- 1 I am the Chairman/Chief Executive Officer* representing the company identified in question 1 of the attached company declaration.
- 2 I have personally completed the attached company declaration or have supplied all the information required.
- 3 To the best of my knowledge and belief, the information supplied in the attached company declaration is true and correct in every detail and all information required to complete the attached company declaration has been disclosed.
- 4 The company undertakes to provide the Board with such further information, explanations or documentation as the Board may require to complete its investigation.

Signed at on

Signature

Signature of Witness

* Delete whichever is not applicable

Name of Witness (Print)

Address of Witness

COMPANY DECLARATION

- 1 Full name of company
- 2 Previous names of company
- 3 Registered office of the company
.....
.....
.....
- 4 Physical business address of the company
.....
.....
.....
- 5 Postal address of the company
.....
.....
- 6 Telephone number
- 7 Telefax number
- 8 Date of incorporation of company
- 9 Place of incorporation of company
- 10 Company registration number
- 11 Is the company a wholly or partly owned subsidiary of another company?

If “yes”, please give details of all holding, subsidiary and associate entities of the holding company:

Name of company	Registration number and Place of Incorporation	Nature of Business	Relationship to applicant eg holding co, co-subsidiary, associate etc

NOTE: A corporate “family tree” diagram detailing the relationship of the holding company to the applicant company, subsidiary and associate entities must accompany the application.

12 Is the company a parent company of a group of companies?

If “yes”, please give details of all subsidiary and associate companies of the group:

Name of company	Registration number and Place of Incorporation	Nature of Business	% Shareholding by applicant, subsidiary or associate entities

NOTE: A corporate “family tree” diagram detailing the relationship of the holding company to the applicant company, subsidiary and associate entities must accompany the application.

13 (a) Names, addresses and shareholdings of all shareholders of the applicant:

Name	Address	Shareholding	%

(b) Number of other shareholders

14 Names and addresses of any lenders, mortgages or others providing finance, and the terms under which they have undertaken to provide funding in respect of this application:

Name	Address	Account/ Ref No	Type of facility	Amount of facility	Repay- ment period	Repay- ment Terms

15 Has the applicant company or any other company named in this application, or any director or officer of such company while acting as such, ever been convicted of an offence?

If "yes", please give details i.e court at which convicted, date of conviction, offence and penalty:

.....
.....
.....

16 Is there any reason to believe that a prosecution against the applicant company or any of the named companies, directors or officers may be pending?

If "yes", please give details:

.....
.....

17 Details of any civil action taken by or against the applicant company during the past five years for amounts exceeding R100 000:

.....
.....
.....

18 Details of any civil action pending by or against the company for amounts exceeding R100 000:

.....
.....
.....

19 Has the applicant company or any subsidiary or associated entity ever been, or is it currently being investigated by any statutory or government body in the Republic or abroad?

.....

If “yes”, please give details below:

Statutory body/Department	Address
.....
.....
.....

20 Name and address of the company auditors:

Name:
Address:
.....
.....
Telephone:

NOTE: If change in auditors took place during the last five years, also supply details of previous auditors.

21 Details of all bank accounts, including foreign accounts, held by the company at any time during the last five years:

Bank	Account number	Address	Contact name

22 Details of directors, officers and senior management personnel of the applicant:

Name	Address	Identity number	Date of birth	Place of birth	Position held

Provide full details of any current or prior association by any of the abovenamed persons with the ownership, administration or management of a gambling-related business.

23 Details of directors who have ceased to hold office during the last five years:

Name	Address	Identity Number	Date of Birth	Place of Birth

24 Names and addresses of the company's attorneys/legal advisors over the last five years:

.....

.....

.....

.....

25 Does the company have any interest, financial or otherwise, in any other company or with any person or business, or has the company ever provided any financial assistance or other support to any other company, person, business, association or other body, involved with the ownership, administration or management of a gambling-related business?

If "yes", provide full details.

.....

.....

.....

.....

.....

The following information must accompany this form:

- 1 Copy of the latest audited financial statements of your company.
- 2 Details of any substantial change in the financial position of the company since the last audited financial statements.
- 3 Details of any judicial manager, liquidator or provisional liquidator appointed to the company or any of its associated entities or of any winding-up petitions in respect of the company or any of its associated entities.
- 4 Details of any application by the company or any of its associated entities for a gambling-related licence anywhere in the world, and the outcome of such application.
- 5 Details of any gambling-related licences currently or previously held by the company anywhere in the world.
- 6 A list of the company's debtors as at the date of the latest audited financial statements of the company, for all amounts exceeding R100 000.
- 7 A list of the company's creditors as at the date of the latest audited financial statements of the company for all amounts exceeding R100 000.
- 8 Tax compliance certificate.
- 9 CIPC registration documents of the company, including the Memorandum of Incorporation.
- 10 Shareholders agreement, if applicable.

SECTION 3

ANNEXURE F

**GAUTENG GAMBLING BOARD
PERSONAL RELEASE AUTHORISATION**

TO: All courts, probation departments, employers, educational institutions, banks, financial and other institutions, all government agencies, without exception, both foreign and domestic and to whomsoever else this authorisation may be duly presented.

FROM:

(Surname)
(Other Names)

Date of birth _____

Telephone: _____

As a requirement of my involvement in an application for a gambling licence in Gauteng, South Africa, I agree to allow the Gauteng Gambling Board (the Board) and the South African Police Services to conduct a full investigation into my background.

I HEREBY AUTHORISE the Chief Executive Officer of the Board and the Gauteng Regional Commissioner of Police (the Commissioner) or any person authorised by an original letter of authority signed by either of them (an authorised delegate) to make such enquiries as they deem necessary, and to have access to, inspect and obtain copies of:

- Any credit report, other report, legal or commercial information derived from those reports that has any bearing on my credit worthiness, credit history, credit standing or credit capacity;
- any loan information, bank account records, safe deposit box records and bank statements pertaining to me;
- any records relating to investigations of my activities by any domestic or foreign police force, crime investigation agency, corporate regulatory agency or any gambling regulatory body;
- any court records relating to any present or past civil or criminal court proceedings to which I am party; and any other document, record or correspondence pertaining to me.

You are HEREBY AUTHORISED to release to the Chief Executive Officer of the Board, the Commissioner or an authorised delegate, all information requested by any of them, documentary or otherwise, pertaining to me.

This authorisation shall supersede and countermand any prior request or authorisation to the contrary. A photocopy of this authorisation will be considered as effective and as valid as the original.

Signature: _____

Witness: _____

Date: _____

Name of Witness [Print]

Place: _____

Address of Witness

CERTIFICATION

I, (full name of declarant)
of (address of declarant)
.....

certify that:

- 1. I am the person identified in questions 1 and 2 of the attached personal declaration.
- 2. I have personally completed the attached personal declaration or have supplied all the information required.
- 3. To the best of my knowledge and belief, the information I have supplied in the attached personal declaration is true and correct in every detail and I have fully disclosed all information required to complete the attached personal declaration.
- 4. I agree to subject myself to fingerprinting by the South African Police Services.
- 5. I undertake to provide the Board with such further information, explanations or documentation as the Board may require to complete its investigation.

Signature: _____

Witness: _____

Date: _____

Name of Witness [Print]

Place: _____

Address of Witness

PERSONAL DECLARATION

- 1 Surname
- 2 First names
- 3 Identity numbers
 - a. South African
 - b. Foreign
- 4 Title
- 5 Maiden name
- 6 Aliases, nicknames, other name changes, legal or otherwise, you have used or by which you have been known:
- 7 Present residential address
.....
.....
- 8 Present business address
.....
.....
- 9 Occupation
- 10 Telephone
 - a. Business
 - b. Home
 - c. Fax
- 11 Date of birth
- 12 Place of birth (City, state and country)
- 13 Gender
- 14 Physical description
 - a. Height
 - b. Weight
 - c. Complexion
 - d. Colour of eyes
 - e. Colour of hair
 - f. Scars, tattoos or other distinguishing marks
- 15 Country/countries of which you are a citizen
- 16 Marital status

17 Details of spouse/partner

Date of marriage
 Place where married
 Full name of spouse/partner
 Spouse's maiden name (where applicable).....
 Date of birth of spouse/partner
 Place of birth of spouse/partner
 Spouse's/partner's occupation
 Name and address of spouse's/partner's employer.....

18 Full name of father
 Date of birth
 Occupation

19 a. Full name of mother
 b. Date of birth
 c. Occupation

20 Details of brothers and sisters, including half/step brothers and sisters:

Full Name	Relationship	Date of Birth	Occupation

21 Details of children, including step or adopted children:

Full Name	Relationship	Date of Birth	Occupation

23 Educational details:

a. Highest level of education attained
 b. Name of last educational institution attended
 c. Year education in (a) above completed
 d. Professional qualifications

22 Passport information:

	Passport 1	Passport 2
Passport Number		
Country		
Place of Issue		
Date of Issue		
Date of expiry		

25 Military service/armed forced information:

Have you ever served in any armed forces?
If "yes",

- a. Country
- b. Arm of service
- c. Branch.....
- d. Date of entry
- e. Date of discharge.....
- f. Type of discharge
- g. Rank at discharge.....
- h. Serial number

While in the armed forces were you ever arrested for an offence which resulted in summary action, a trial, or court martial?
.....

If "yes", furnish details on an attachment page.

26 Arrests, detention and convictions (except for MINOR traffic offences).

Have you ever been, in South Africa or elsewhere –
convicted of an offence:
arrested, detained, charged or summonsed before a court to answer for any offence or violation for any
reason whatsoever, regardless of the disposition of the event?

If "yes", to either question, provide details below. List all cases without exception.

Nature of offence	State and country	City/Town	Date of offence	Result of court case or hearing

27 Civil lawsuits and related matters.

- a. Have you ever been a party in a civil lawsuit or are you aware of any such action that may be pending?.....
- b. Have you ever had a judgement returned against you?
- c. Have your salary, wages, earnings or other income ever been subject to garnishee order, attachment or the like?
- d. Have you ever had any article repossessed by a finance company or the like?
If "yes" to any of questions (a) to (d), furnish details on an attachment page.
- e. Has your spouse or any member of your family (as listed in questions 19 to 22) ever been in South Africa or elsewhere, convicted of an offence?

If "yes", provide details below:

Name	Relationship	Charge	City, state and country	Date of offence	Result of court case or hearing

28 Residences

List all addresses at which you have been permanently resident over the last 10 years, beginning with your current address and working backwards.

Month and Year (From – To)	Street and Number	Suburb	City	State and Country

- 29 **Employment history**
Beginning with your current employment, list your employment history, including all businesses with which you have been involved, during the last 10 years.

(i)

Month and year (From – To)	Name and postal address of employer/business	Reason for leaving
Job Title	Description of duties	Contact person & Tel Nr

(ii)

Month and year (From – To)	Name and postal address of employer/business	Reason for leaving
Job Title	Description of duties	Contact person & Tel Nr

If additional space is needed, use an attachment page

- b. Have you ever been dismissed, discharged or asked to resign from any employment or office of trust?

If “yes”, complete the following:

Date	Name and address of Employer/office	Contact person	Reason for dismissal, discharge or resignation

- c. List all companies, partnerships, joint ventures or any business with which you have been associated and actively participated in the management or operation thereof as a director, partner or other capacity during the last 10 years.

.....

If space is insufficient, use an attachment page.

- d. Have any of the businesses in which you have been employed or associated with listed in (a) or (c) ever been involved in any gambling or amusement related activities?

.....

If space is insufficient, use an attachment page.

30 Personal references

Nominate three persons who are not related to you and who have known you for a period of preferably during the last five years. Referees may be asked to appraise your character and reputation.

Surname	First Names	Address	Occupation	Telephone	Years Known

31 Professional / Ethical history

- a. List present and past membership (within the past five years) of professional bodies.

Body	Period

- b. Have you ever been investigated or disciplined by a professional body for ethical misconduct or any other breach of rules or regulations?
 If "yes", provide details

.....

- c. Have you ever been directly involved in the management of any company that has been placed in liquidation, judicial management, a scheme of arrangement or any other formal administration? (Include any pending arrangements)
If "yes", provide details

.....
.....
.....

(If insufficient space, use attachment page)

- d. Have you ever been disqualified from acting as a director of a company under any provision of current or previous South African or overseas legislation?
If "yes", provide details

- e. To your knowledge, are you or have you ever been under investigation by any government authority?
.....
If "yes", provide details

- f. To your knowledge, have you ever been associated with a company that is currently, or has been, under investigation by any government authority?
If "yes", provide details

- g. Have you ever been granted a licence by any government authority to supply liquor or conduct any gambling activity?
If "yes", provide details

- h. Have you ever been refused a licence by any government authority to supply liquor or conduct any gambling activity or had any such licence revoked?
If "yes", provide full particulars.

32 Credit history

- a Are you currently in default in payment of any debts incurred solely or jointly in your name?
If “yes”, complete the following

Creditor	Total amount owing R	Total amount in default R	Number of days overdue

- b. Is any person, including any company, in respect of whom you have given a guarantee, in default of any such agreement?
If “yes”, provide full particulars

.....
.....
.....

- c. Have you ever been refused credit or been the subject of an adverse credit rating report to your knowledge?
If “yes”, provide details

.....
.....
.....

- 33 Provide brief details of the role it is envisaged you will have in the establishment and/or management of the applicant business

.....
.....
.....

- 34 Provide brief details of any management experience you have had in the gambling industry

.....
.....
.....

- 35 Have you ever been refused a licence for employment in the gambling industry, or been disciplined by a gambling regulatory body?
If “yes”, provide details

.....
.....
.....

- 36 Have you ever been excluded from a casino or other gambling establishment anywhere in the world?
If “yes”, provide details

.....
.....
.....

37 What is your current gambling licence status? (eg key employee)

.....
.....

Licence Type
Jurisdiction

Licence Type
Jurisdiction

Licence Type
Jurisdiction

Licence Type
Jurisdiction

Licence Type
Jurisdiction

38 Are you, your spouse or any member of your family (as listed in questions 19 and 22), or have any of the
aforementioned been, during the preceding twelve months

(i) a public servant?

(ii) a member of Parliament or any provincial legislature or local authority, or any council,
commission or house of traditional leaders established in terms of the Constitution?

.....
.....

(iii) an office-bearer or employee of any party, movement, organisation or body of a party political
nature?

.....
.....

If "yes" to any of the above, provide full particulars.

39 Are you now, or have you ever been, subject to an order of a competent court declaring you to be
mentally ill or disordered?

If "yes", provide full particulars

.....
.....
.....

40 Financial information

- a. Have you ever been declared insolvent or taken advantage of the laws relating to bankruptcy or insolvency?
If "yes", provide details
.....
.....
.....
- b. Do you control, manage or hold in trust for another person, any assets or liabilities?
If "yes", provide details
.....
.....
.....
- c. Amount invested/to be invested in the applicant business and the percentage of ownership this will represent:
.....
.....
.....
- d. Has your interest in the applicant business been assigned, pledged or sold to any person or organisation, or will any agreement be entered into whereby your interest is or may be assigned, pledged or sold either in part or whole?.....
If "yes", provide full particulars
.....
.....
.....
- e. (i) Income tax reference number
and date of registration
(ii) VAT reference number
and date of registration
(iii) Revenue office where registered.....
- f. Have your income tax or VAT returns or assessments been audited or adjusted within the past five years?
If "yes", provide details
.....
.....
.....
- g. Statement of assets and liabilities as at 20
(Statement date to be as recent as possible and within the past 3 months)

Details Per schedule		Individual R	Spouse R
ASSETS			
Cash on hand		_____	_____
Cash at bank	A	_____	_____
Accounts receivable	B	_____	_____
Shares & Fixed interest securities	C	_____	_____
Business investments	D	_____	_____
Real Estate	E	_____	_____
Other assets	F	_____	_____
TOTAL ASSETS		=====	=====
LIABILITIES			
Accounts payable	G	_____	_____
Taxes payable	H	_____	_____
Unsecured loans	I	_____	_____
Secured loans	J	_____	_____
Other liabilities	K	_____	_____
TOTAL LIABILITIES		=====	=====
NET WORTH			
(Total assets minus total liabilities)		_____	_____
Contingent liabilities	L	_____	_____

All amounts to be expressed in South African Rand. Where applicable, conversion rates used should be indicated.

**SCHEDULE A
CASH AT BANK**

List below all bank accounts, foreign and domestic, maintained by you and your spouse

Name and address of financial institution	Names of persons appearing on account	Account No	Date opened	Type of account	Current balance

**SCHEDULE B
ACCOUNTS RECEIVABLE**

List below all accounts receivable held by you and your spouse. Indicate with an "S" in the first column, accounts receivable held by your spouse.

Name and address of debtor	Date incurred	Original amount	Unpaid balance	Payment/Period	Interest rate	Maturity date	Purpose	Collateral

SCHEDULE C

SHARES AND FIXED INTEREST SECURITIES

List below all shares and securities held or controlled by you or your spouse. Indicate with an “S” in the first column, shares and securities held or controlled by your spouse.

Issuer	Type	No of shares or units	Purchase price	Date of purchase	Name in which held	Market value

SCHEDULE D

BUSINESS INVESTMENTS

List below all business investments held by you and your spouse, not reflected in Schedule C. This should include but not be limited to investments in joint ventures, partnerships and sole proprietorships.

Entity Name	Type of entity	Percentage of Ownership held	Purchase price	Date of purchase	Name in which held	Individuals or entities sharing interest and percentage ownership	Market value

SCHEDULE E

REAL ESTATE

Address/Location	Type of Property	Purchase price/ improvements at cost	Date of purchase	Name in which held	Annual income	Market value

SCHEDULE F

OTHER ASSETS

Type of asset	Held by self/spouse	Purchase price	Date of purchase	Market value	Other information

SCHEDULE G

ACCOUNTS PAYABLE

Name and address of creditor	Date incurred	Amount due	Payable by self/spouse	Nature of account

SCHEDULE H

TAXES PAYABLE

Revenue authority and address	Tax year	Amount due	Due by self/spouse	Date when return rendered	Tax reference number

SCHEDULE I

UNSECURED LOANS

Name and address of creditor	Date incurred	Original amount	Unpaid Balance		Payment/period	Interest rate	Maturity Date	Purpose
			Self	Spouse				

SCHEDULE J
SECURED LOANS

Name and address of creditor	Date incurred	Original amount	Unpaid balance		Payment/period	Interest	Maturity date	Desc
			Self	Spouse				

**SCHEDULE K
OTHER LIABILITIES**

Name and address of creditor	Date incurred	Original amount	Unpaid balance		Payment/Period	Interest rate	Maturity date	Purpose
			Self	Spouse				

**SCHEDULE L
CONTINGENT LIABILITIES**

Indicate with an "S" in the first column liabilities of your spouse

Name and address of creditor	Nature of liability	Date incurred	Original Amount	Unpaid balance	Payment/period	Interest rate	Maturity date	Purpose	C