

**CRITERIA FOR ASSESSING AND PRIORITIZING  
THE APPROVAL OF CREDIT FACILITIES BY THE NATIONAL OFFICE**

- 1) The mutual witness among the brethren regarding the leading of the Lord.
- 2) The Pastor's commitment to the long term successful completion of the project.
- 3) The Church's ability to raise equity to facilitate the inauguration of the project. Equity investment by the local church shall be at least 30%, unless otherwise determined by the National Board of Directors.
- 4) The Church's and pastoral support of the organisation as evidenced by:
  - a) Respective tithing records of the pastor and the Church;
  - b) Attendance at Conventions, Assemblies, Regional baptisms etc.;
  - c) Overall general commitment to the organisation.
- 5) The local church's ability to re-pay the loan as evidenced by:
  - a) History of repayment of past loans and obligations to the National Office;
  - b) Review of audited Income/Expenditure Statements of the past three years.
- 6) The National Office's ability to satisfy any shortfall of payment by the local church or its ability to assume continuous subsidized or full financing of the project.
- 7) The project in relation to the critical need of the local church.
- 8) The growth potential of the church.
- 9) The location of the property.
- 10) The availability of funds from the banking/financial sector.
- 11) The realistic consideration of current market values.
- 12) Compliance with the current Bye-Laws and Policies of the Organisation, relative to the project.