



# HOPE GARDEN PRIVATE SCHOOL

CULTIVATING EXCELLENCE

## FINANCIAL AGREEMENT & ENROLMENT CONTRACT

*Clear terms for enrolment, fees, payment and parent-school accountability*

|                  |                    |
|------------------|--------------------|
| DOCUMENT STATUS  | FINAL EDITION 2027 |
| DOCUMENT CODE    | HGPS-FIN-001-2027  |
| EFFECTIVE PERIOD | 2027 ACADEMIC YEAR |
| APPROVED BY      | SCHOOL MANAGEMENT  |

*This agreement replaces the earlier "Sovereign Financial Agreement" and all previous fee-contract versions*

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REG NO: CC/2023/10053 | TAX NO: 14394448-011



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DOCUMENT CONTROL & APPROVAL

|                |                                                           |                     |                        |
|----------------|-----------------------------------------------------------|---------------------|------------------------|
| DOCUMENT TITLE | FINANCIAL AGREEMENT & ENROLMENT CONTRACT                  | DOCUMENT CODE       | HGPS-FIN-001-2027      |
| STATUS         | Final Edition                                             | VERSION             | 1.0                    |
| EFFECTIVE DATE | 1 January 2027                                            | REVIEW DATE         | 30 November 2027       |
| POLICY OWNER   | Director and Finance Administration                       | APPROVED BY         | School Management      |
| APPLIES TO     | Learners, parents, staff and authorised service providers | LOCATION            | Okakarara, Namibia     |
| CLASSIFICATION | Confidential Contractual Record                           | SUPERSEDES          | All earlier versions   |
| OFFICIAL COPY  | Digital master and signed hard copy                       | AMENDMENT AUTHORITY | Director and Principal |

Approval Signatures

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DIRECTOR: MR GERSON AIB

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DATE

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PRINCIPAL: MRS TENDAI TALENT AIB

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DATE

CONTROL NOTE

Only the version bearing the current document code, version number and approval status is an official school document. Printed copies must be checked against the digital master before use.



I

PARTIES, PURPOSE & DEFINITIONS

This Financial Agreement and Enrolment Contract is entered into between Hope Garden Private School, operated under registration number CC/2023/10053 (the “School”), and the parent, guardian or person accepting financial responsibility (the “Account Holder”) for the learner identified in this agreement.

The agreement records the financial and administrative terms on which a learner is enrolled. It must be read together with the admission decision, current fee schedule, School Policy Handbook, authorised circulars and applicable Namibian law. Where a provision conflicts with applicable law or an official condition of school registration, the lawful requirement prevails.

Key Definitions

| Term           | Meaning                                                                                                                                         |
|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| Account Holder | The person who signs this agreement and accepts primary responsibility for the learner account.                                                 |
| Enrolment      | The learner's accepted placement for the stated academic year and class/grade.                                                                  |
| Fees           | Application, admission, tuition, materials, uniform, meals, aftercare, transport, penalties and other approved charges communicated in writing. |
| School Year    | The 2027 academic and administrative cycle, including periods when tuition remains contractually payable.                                       |
| Written Notice | A signed letter, official email or verified message delivered through an approved school communication channel.                                 |

FAIR TREATMENT PRINCIPLE

Financial administration must be firm, consistent and respectful. Learners must never be publicly embarrassed, threatened or used as messengers in disputes between adults.



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LEARNER & ACCOUNT-HOLDER RECORD

|                                                             |                                                                 |
|-------------------------------------------------------------|-----------------------------------------------------------------|
| LEARNER FULL LEGAL NAMES<br>_____<br>_____                  | CLASS / GRADE<br>_____<br>_____                                 |
| DATE OF BIRTH DD / MM / YYYY<br>_____<br>_____              | LEARNER ID / BIRTH CERTIFICATE NUMBER<br>_____<br>_____         |
| PARENT / GUARDIAN FULL LEGAL NAMES<br>_____<br>_____        | RELATIONSHIP TO LEARNER<br>_____<br>_____                       |
| ACCOUNT HOLDER FULL LEGAL NAMES<br>_____<br>_____           | ID / PASSPORT NUMBER<br>_____<br>_____                          |
| PRIMARY CELL NUMBER<br>_____<br>_____                       | OFFICIAL BILLING EMAIL<br>_____<br>_____                        |
| RESIDENTIAL / DOMICILIUM ADDRESS<br>_____<br>_____<br>_____ | EMPLOYER / BUSINESS AND WORK ADDRESS<br>_____<br>_____<br>_____ |

☐ Account holder is Parent/Guardian 1

☐ Account holder is Parent/Guardian 2

☐ Account holder is another responsible party

|                                                        |                                                    |
|--------------------------------------------------------|----------------------------------------------------|
| ADDITIONAL RESPONSIBLE PARTY, IF ANY<br>_____<br>_____ | ID / PASSPORT AND CONTACT NUMBER<br>_____<br>_____ |
|--------------------------------------------------------|----------------------------------------------------|

CONTACT DUTY

The Account Holder must maintain working telephone, WhatsApp and email details. A change of address or contact information must be reported to the School within five working days.



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2027 FEE SCHEDULE

## Once-Off and Annual Charges

| Fee                         | Amount     | Application                                                             |
|-----------------------------|------------|-------------------------------------------------------------------------|
| Application processing fee  | N\$ 50.00  | Payable with application; non-refundable.                               |
| Admission fee               | N\$ 200.00 | Payable after written placement offer; non-refundable.                  |
| Stationery and learning kit | N\$ 500.00 | Required unless otherwise stated; refund only before procurement/issue. |
| Official school tracksuit   | N\$ 800.00 | Order/issue terms apply; sizing must be confirmed.                      |
| Late registration fee       | N\$ 200.00 | Applies to applications/registrations after the published closing date. |

## Monthly Tuition

| Class / Grade                | Monthly Tuition |
|------------------------------|-----------------|
| Toddlers (2-3 years)         | N\$ 600.00      |
| Pre-Kindergarten (3-4 years) | N\$ 650.00      |
| Preschool (4-5 years)        | N\$ 700.00      |
| Pre-Primary (5-6 years)      | N\$ 800.00      |
| Grade 1                      | N\$ 1,000.00    |
| Grade 2                      | N\$ 1,000.00    |
| Grade 3                      | N\$ 1,000.00    |

## Optional Monthly Services

- ☐ Aftercare - N\$ 200.00 per month
- ☐ School meals - N\$ 150.00 per month
- ☐ Other approved service: \_\_\_\_\_ Amount: N\$ \_\_\_\_\_

### FEE AMENDMENTS

The School may publish a revised fee schedule for a future academic year. A fee applicable to the current signed enrolment period will not be changed retrospectively, except where a new optional service is requested or an unforeseen statutory charge is lawfully imposed and communicated.



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PAYMENT TERMS & BANKING

Monthly tuition is due in advance on or before the 3rd calendar day of each month unless the School has approved a different written arrangement. Payment is complete only when cleared funds are received and correctly allocated to the learner account.

1. Use the learner's full name and class/grade as the payment reference.
2. Send proof of payment to the official finance channel immediately after EFT or bank deposit.
3. Cash may be paid only to an authorised office representative and must receive an official numbered receipt.
4. Payments made to staff members, drivers or unofficial personal accounts are not recognised unless expressly authorised in writing by the Director.
5. Bank charges, reversed payments and dishonoured payment costs attributable to the payer may be charged to the account at actual cost.

| BANK WINDHOEK                                                                   | STANDARD BANK                                                                      | FNB NAMIBIA                                                                      |
|---------------------------------------------------------------------------------|------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| Account name: Hope Garden Preschool<br>Account: 8051605774<br>Branch: Okakarara | Account name: Hope Garden Preschool<br>Account: 60000702030<br>Branch: Otjiwarongo | Account name: Hope Garden Preschool<br>Account: 64284377677<br>Branch: Okakarara |

SELECTED PRIMARY BANK / PAYMENT CHANNEL

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USUAL PAYMENT REFERENCE

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**NO CASH WITHOUT A RECEIPT**

A payer must not leave cash at the school without receiving an official receipt. The School will not rely on informal messages as proof that cash was delivered.



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**TUITION CYCLE, ABSENCE & DECEMBER CHARGE**

## 5.1 Annual Enrolment Commitment

Enrolment reserves a place, staffing allocation and learning resources for the learner. Monthly tuition therefore remains payable during ordinary absences, family travel, temporary non-attendance and school recess periods that fall within the contractual school year, unless the School confirms a credit or adjustment in writing.

## 5.2 January Attendance and Continuity

A family may not avoid January tuition by keeping the learner away and attempting to return in February. Failure to commence or return as agreed may cause the School to review the reserved placement after written contact with the parent and account holder.

## 5.3 December Tuition

December tuition is charged at 50% of the learner's normal monthly tuition. This reduced charge supports staff and operational commitments and secures continuity into the next academic cycle where re-enrolment requirements are met.

## 5.4 Absence and Missed Services

No automatic refund or fee reduction arises because a learner is absent, arrives late, is collected early or does not use an optional service on a particular day. The School may consider exceptional cases on written application, but no adjustment exists unless confirmed in writing.

### EXCEPTIONAL CIRCUMSTANCES

Where the School cancels a paid service and does not provide a reasonable replacement, credit or rescheduling arrangement, the School will assess an appropriate adjustment in accordance with the circumstances and applicable law.



## 6 NON-REFUNDABILITY, CREDITS & REFUNDS

The following rules apply unless a refund is required by law or expressly approved in writing by the School:

| Payment type              | Normal status            | Important qualification                                                                          |
|---------------------------|--------------------------|--------------------------------------------------------------------------------------------------|
| Application fee           | Non-refundable           | Covers application administration, whether or not placement is offered.                          |
| Admission fee             | Non-refundable           | Payable only after a written placement offer; secures onboarding and placement administration.   |
| Tuition already paid      | Non-refundable           | Subject to any lawful adjustment, School cancellation or written approval.                       |
| Stationery / learning kit | Conditionally refundable | Refund possible only before procurement, preparation or issue.                                   |
| Uniform / tracksuit       | Conditionally refundable | No refund after ordering, alteration or issue, except for a verified defect or written approval. |
| Optional services         | Normally non-refundable  | A future-month service may be cancelled according to written notice requirements.                |

Approved credits are applied to the learner account and are not transferable to another family unless the School confirms otherwise in writing. Refund applications must be submitted in writing with proof of payment, payer banking details and the reason for the request.

|                                                                          |                               |
|--------------------------------------------------------------------------|-------------------------------|
| <b>PARENT / ACCOUNT HOLDER INITIALS CONFIRMING THIS SECTION</b><br>_____ | <b>DATE</b><br>_____<br>_____ |
|--------------------------------------------------------------------------|-------------------------------|



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ARREARS, NOTICE & PAYMENT ARRANGEMENTS

An account becomes overdue when the required payment has not cleared by the due date. The School will use proportionate, documented and respectful collection procedures.

| Stage                      | Procedure                                                                                                                                                                                                                                                 |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Stage 1 - Reminder         | A written reminder may be issued after the due date, showing the balance and requesting immediate payment or contact.                                                                                                                                     |
| Stage 2 - Late charge      | A N\$ 200.00 administrative late-payment charge may be added for a month in which the balance remains unpaid after the due date, provided the charge has been communicated and is not applied more than once for the same month.                          |
| Stage 3 - Payment meeting  | The Account Holder may be required to attend a finance meeting and sign a written payment arrangement.                                                                                                                                                    |
| Stage 4 - Enrolment review | After written notice and a reasonable opportunity to remedy the breach, the School may review continued enrolment or optional services in accordance with applicable law, registration conditions, contractual fairness and the learner's best interests. |
| Stage 5 - Recovery         | The account may be referred for lawful debt recovery. The Account Holder remains liable for the outstanding balance and reasonable recoverable costs permitted by law.                                                                                    |

**LEARNER DIGNITY**

Financial concerns are discussed with adults through private administrative channels. Staff must not announce debts in class, withhold food as punishment, or require a young learner to negotiate payment.



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**WITHDRAWAL, TERMINATION & PLACE RELEASE**

### 8.1 Parent-Initiated Withdrawal

The parent or Account Holder must give one full calendar month's written notice of withdrawal. Notice is effective when received and acknowledged by the School. Notice given during a month normally makes the following full month payable, unless the School agrees otherwise in writing.

### 8.2 School-Initiated Review or Termination

The School may review or terminate enrolment for serious or repeated breach of contract, material misrepresentation, unresolved non-payment, persistent unsafe conduct, or breakdown of the parent-school relationship that prevents safe and effective education. Before a final decision, the School will normally provide written notice of the concern, a reasonable opportunity to respond and a written outcome, except where urgent safety action is required.

### 8.3 Release of the Place

When enrolment ends, the School may offer the place to another learner. School property must be returned and outstanding balances remain payable. Transfer records or reports will be managed in accordance with applicable educational requirements and record-keeping duties.

| PARENT / ACCOUNT HOLDER INITIALS CONFIRMING NOTICE TERMS | DATE  |
|----------------------------------------------------------|-------|
| _____                                                    | _____ |
|                                                          | _____ |



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## SCHOOL &amp; PARENT RESPONSIBILITIES

| THE SCHOOL WILL                                                                                                                                                   | THE PARENT / ACCOUNT HOLDER WILL                                                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>• Provide the agreed educational and care services with reasonable skill, supervision and professional standards.</li></ul> | <ul style="list-style-type: none"><li>• Pay fees by the due dates and use correct payment references.</li></ul>                                 |
| <ul style="list-style-type: none"><li>• Maintain accurate learner and financial records and issue statements or receipts through official channels.</li></ul>     | <ul style="list-style-type: none"><li>• Keep proof of payment and check statements for accuracy.</li></ul>                                      |
| <ul style="list-style-type: none"><li>• Communicate material changes, concerns and decisions respectfully and as promptly as reasonably possible.</li></ul>       | <ul style="list-style-type: none"><li>• Provide complete, truthful and updated learner, medical, custody and contact information.</li></ul>     |
| <ul style="list-style-type: none"><li>• Protect learner dignity and handle financial matters privately with responsible adults.</li></ul>                         | <ul style="list-style-type: none"><li>• Read and comply with the Policy Handbook, admission conditions and official notices.</li></ul>          |
| <ul style="list-style-type: none"><li>• Apply policies consistently while considering safety, proportionality and the learner's best interests.</li></ul>         | <ul style="list-style-type: none"><li>• Attend meetings and respond to school communication within a reasonable period.</li></ul>               |
| <ul style="list-style-type: none"><li>• Safeguard confidential information and restrict access to legitimate operational purposes.</li></ul>                      | <ul style="list-style-type: none"><li>• Return school property and meet notice obligations when withdrawing.</li></ul>                          |
| <ul style="list-style-type: none"><li>• Provide written confirmation of acceptance, withdrawal or termination decisions.</li></ul>                                | <ul style="list-style-type: none"><li>• Raise disputes through respectful internal channels before public or social-media escalation.</li></ul> |

**GOOD-FAITH COOPERATION**

Both parties must act honestly, preserve accurate records and seek practical solutions where a genuine temporary difficulty arises. A payment arrangement is valid only when recorded and approved in writing.

## 10.1 Official Notices

Notices may be delivered by hand, official email, verified WhatsApp/SMS channel or another written method used by the School. A notice sent to the latest details supplied is presumed delivered in the ordinary course unless the sender receives a failure notification.

## 10.2 Information Use and Confidentiality

The School may process learner and Account Holder information for admission, education, safety, billing, communication, legal compliance, reporting and legitimate administration. Access is restricted to authorised persons and service providers who require the information for those purposes. Records may be retained for the period required by law or legitimate school administration.

## 10.3 Dispute Resolution

6. The Account Holder should first submit the concern to the school office with relevant receipts, statements or correspondence.
7. The finance office or Director will review the records and issue a written response or invite the parties to a meeting.
8. If unresolved, the parties should attempt good-faith settlement or mediation before formal legal proceedings, unless urgent relief is required.
9. Nothing in this clause removes a right to approach a competent authority or court where permitted by law.

## 10.4 Entire Agreement and Severability

This signed document, together with documents expressly incorporated into it, records the agreement for the stated enrolment period. A waiver or amendment is valid only when confirmed in writing by authorised School Management. If one provision is invalid or unenforceable, the remaining provisions continue to operate to the extent lawful.

## 10.5 Domicilium and Governing Law

The parties choose the addresses recorded in this agreement for delivery of formal notices and consent to the application of the laws of the Republic of Namibia. Jurisdiction lies with a competent Namibian court or tribunal.



II

DECLARATION, SIGNATURES & OFFICE ACCEPTANCE

- ☐ I have read this agreement or had it explained to me in a language and manner I understand.
- ☐ I accept primary financial responsibility for the learner account and confirm that the information supplied is accurate.
- ☐ I understand the application fee, admission fee, tuition, notice, arrears and refund provisions.
- ☐ I understand that oral promises or informal messages do not amend this contract unless confirmed by authorised School Management in writing.
- ☐ I received or have access to the current School Policy Handbook and fee schedule.
- ☐ I consent to official financial communication through the contact details supplied.

-----  
ACCOUNT HOLDER FULL LEGAL NAME

-----  
ID / PASSPORT NUMBER

-----  
ACCOUNT HOLDER SIGNATURE

-----  
DATE AND PLACE

-----  
PARENT / GUARDIAN SIGNATURE, IF DIFFERENT

-----  
DATE AND PLACE

-----  
WITNESS NAME AND SIGNATURE

-----  
DATE

For Hope Garden Private School

-----  
DIRECTOR / AUTHORISED REPRESENTATIVE

-----  
DATE

-----  
PRINCIPAL / AUTHORISED REPRESENTATIVE

-----  
OFFICIAL SCHOOL SEAL

FINAL ACCEPTANCE

This agreement becomes effective when signed by the Account Holder and accepted by an authorised representative of Hope Garden Private School following written admission of the learner.