

annual report
2008



Council for Debt Collectors



2008





Annual Report 2008

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foreword

Foreword



From a humble beginning in 2003, characterised by the constraints facing any newly established regulatory body, the Council has developed into a well-established institution capable of rendering a service to its clients in line with the principles of Batho Pele.

The formative years were challenging, particularly in view of the fact that the Council receives no government funding. The Council was established with donor funding that enabled the appointment of a small staff component and the creation of infrastructure. By adopting a conservative financial policy, the Council has developed into a financially viable institution.

Since 2005, the number of registrations has increased by approximately 5 000 registrations annually.

During the year under review, there have been a number of significant developments:

The software program has been refined to promote service excellence and internal administration.

Previously annual reports were informally distributed to a limited audience. This is the first annual report formally published and distributed to a wider audience.

Due to procedural administrative changes, it has been possible to reduce the turnover time of new applications from four weeks to less than 10


days, provided that the applications are lodged correctly.

The Council received an unqualified annual report for the year under review, as has been the case since its establishment.

The Council sees its function as twofold: Firstly, to provide an efficient registration process and call centre for debt collectors, and secondly, to protect the public against unscrupulous behaviour of debt collectors. Comparing the number of registered debt collectors to the number of justified complaints, it is gratifying to see that the vast majority of debt collectors conduct their business in line with the code of conduct applicable to debt collectors.

I would like to express my appreciation to my fellow Council members for their sterling contribution to the functioning of the Council. The staff deserves the appreciation of the Council for their commitment to duty and service excellence.

We look forward to the challenges of the new year and to exploring ways of enhancing service delivery.



ADV JJ NOETH SC
CHAIRPERSON

overview

1. Overview



This Chapter contains an overview of the activities of the Council during the year under review for the period 1 March 2007 until 28 February 2008.

Mr O A de Meyer, Acting Chief Executive Officer, retired with effect from 1 January 2008 after having served the Council since its inception in 2003. The Council bid farewell to a remarkable and dedicated lawyer who has, over the years, played an indispensable part in the daunting task of the establishment of the Council at all levels. There is no doubt that Mr de Meyer can look back on his achievements with satisfaction. It is with gratitude that the Council acknowledges his sterling contribution to the establishment, development and the management of the affairs of the Council. The Council wish to record its indebtedness and sincere appreciation for his commitment to duty and the innovative thinking involved in the establishment of the Council. We trust that he will enjoy a long and happy retirement.

The Council appointed Mr W Henegan, former Chief Director: Law Reform, attached to the South African Law Reform Commission as Executive Director of the Council. He assumed duty on 1 October 2007 to ensure a smooth transition.

Chapter 2 deals with the objects, constitution and the functioning of the Council.

Information technology is dealt with in chapter 3.

In chapter 4 attention is devoted to the registration of debt collectors.

The functioning of the legal section including the investigation of complaints is dealt with in chapter 5. Attention is also devoted to pending litigation against the Council.

The Council's enabling legislation is dealt with in chapter 6.

The financial management of the Council is considered in chapter 7.

Chapter 8 deals with public relations and contains an overview of the media actions and awareness campaigns.

Overall the year under review has been a successful one in which the Council succeeded in reaching its objectives.

Since the inception of the Council annual reports were prepared but distributed to a limited audience informally. Pursuant to a Council's decision this will be the first annual report that will be formally published and distributed to a wider audience.

Objects, constitution and functioning

2. Objects, Constitution and Functioning



Establishment of the Council

The Council for Debt Collectors was established by the Debt Collectors Act, 1998 (Act 114 of 1998) – referred to below as “the Act”. Section 2(1) of the Act provides that the Council is a juristic person.

The objects of the Council

The objects of the Council are set out in section 2(2) of the Act: to exercise control over the occupation of debt collector. This provision in the enabling legislation is supplemented by other provisions in the Act, the Regulations and the Code of Conduct promulgated in terms of the Act. Broadly speaking the aims of the Council are to –

- regulate the occupation of debt collectors.
- register debt collectors,
- issue registration certificates,
- the investigation of complaints against debt collectors, and
- where appropriate, institute disciplinary proceedings against debt collectors for misconduct.

In short, the Council for Debt Collectors regulates the occupation of debt collector and protects the public by the investigation and the institution of disciplinary proceedings where necessary.

Historical background

Following a report from the South African Law Reform Commission recommending the regulation of the occupation of debt collector, Government has reacted proactively by the promotion, in accordance with a proven need, of the passing of the Debt Collectors Act, 1998 (Act 114 of 1998) by Parliament.

The first Council was appointed in 2000. No government funding was available and the Council had to obtain its own funding. Through the intervention of the Chairperson and a former Vice-chairperson R 1,563 744 was obtained from the Swiss Agency for Development and Cooperation to commence the operation of the Council in October 2002. The funding enabled the appointment of an Acting Chief Executive Officer and a secretary as well as the acquisition of accommodation. This enabled the Council to start operations and to create the necessary infrastructure by 1 November 2002. Two additional staff members were appointed in January 2003. Consequently the Minister for Justice and Constitutional Development was requested to put the Act into operation from 7 February 2003.

Debt collectors had a 6 month period up to 11 August 2003 to register. After this date no debt collector could practice legally without being registered with the Council. Initially registration was slow and by 20 May 2003, three months after the coming into operation of the Act, only 217 debt collectors had registered. The Council made it clear that there would be no extension of the compulsory registration date. This resulted in a drastic increase in registrations. By 29 February 2004 a total of 6 580 debt collectors were registered. The continuous rise in the number of registrations made the Council financially viable. This enabled the Council to improve its infrastructure, to increase its establishment and to communicate effectively with role players and the general public, particularly with previously disadvantaged people and those in rural areas.

The constitution of the Council

The members of the Council are appointed by the Minister for Justice and Constitutional Development.

In terms of section 3(1) the Council consists of not more than 10 members.

In terms of section 3(2) the Minister must appoint as members of the Council –

- (a) as chairperson, any fit and proper person with a suitable degree of skill and experience in the administration of civil law matters;
- (b) as members-
 - (i) a magistrate;
 - (ii) an attorney nominated by a representative body or bodies;
 - (iii) at least two but not more than four debt collectors, two of whom shall be appointed after consultation with organisations representing debt collectors, who are natural persons and who have exercised the occupation of debt collector for at least three years;
 - (iv) two persons who, in the Minister’s opinion, are fit and proper persons to serve on the Council; and
 - (v) one person from nominations submitted by institutions representing consumer interests and who, in the opinion of the Minister, is a fit and proper person to serve on the Council.

In terms of section 4(3) of the Act a member of the Council holds office for a term, not exceeding three years, determined by the Minister at the time of the member’s appointment:

The following persons, who are currently still serving, have been appointed as members for a period of three years which expires on 30 June 2009:

Chairperson: Adv J J Noeth SC
Members: Ms I Wilken
Ms S Machaba
Ms Y Sidlova
Mr C Johnston
Ms R Ferreira
Mr H van Rooyen

In terms of section 3(3) of the Act Ms I Wilken has been elected vice-chairperson by the members of the Council. She has served in this capacity during the year under review.

There are currently three vacancies on the Council. Nominations have been submitted to the Minister for Justice and Constitutional Development and are under consideration.

In terms of section 4(1) of the Act the Council must meet at least three times in every financial year. During the year under review the Council met on four occasions:

7 May 2007
6 August 2007
5 and 6 November 2007
11 February 2008.

Committees

Executive Committee

In terms of section 4(1) of the Act the Council may appoint three of its members as an Executive Committee provided that the majority of members of the Executive Committee must be members other than members who have been appointed by virtue of the fact that they are debt collectors.

During the year under review the Executive Committee was constituted as follows:

Chairperson: Adv J J Noeth SC
Vice-chairperson: Ms I Wilken
Member: Mr C Johnston

The Executive Committee met on 8 occasions during the year under review:

5 March 2007
2 April 2007
4 June 2007
2 July 2007
29 August 2007
11 December 2007
21 January 2008

Audit Committee

Although no specific provision has been made in the Act for the appointment of an audit committee, the Council has deemed it necessary to convene such a committee in order to promote the principles of sound corporate governance recommended in the King Report on Corporate Governance.

During the year under review the Audit Committee was constituted as follows:

Chairperson: Ms S Machaba CA
Members: Ms R Ferreira

The Audit Committee met on 6 occasions during the year under review:

7 May 2007
6 August 2007
28 August 2007 (by telephone conference)
31 October 2007
5 November 2007
18 January 2008

A report by the Chairperson of the Audit Committee is dealt with in Chapter 7.

Secretariat of the Council

The Council is assisted in its task by a full-time secretariat. There are 12 posts on the Council's

establishment which are filled by the following persons:

Executive Director:
Mr O de Meyer (1 March 2007 until 31 December 2007)
Mr W Henegan (1 January 2008 until 28 February 2008)

Legal component

Adv A Cornelius – legal officer
Adv T Gildenhyus – legal officer
Ms J Matlala – legal secretary
The services of Adv J Adams is utilized on an ad hoc basis to assist with the investigation and disciplinary hearings to supplement the lack of sufficient capacity in the legal section particularly in complex investigations as and when the need arise. This procedure is adopted since the workload in the year under review has not justified the extension of the establishment by the creation of a full-time post.

Administrative component

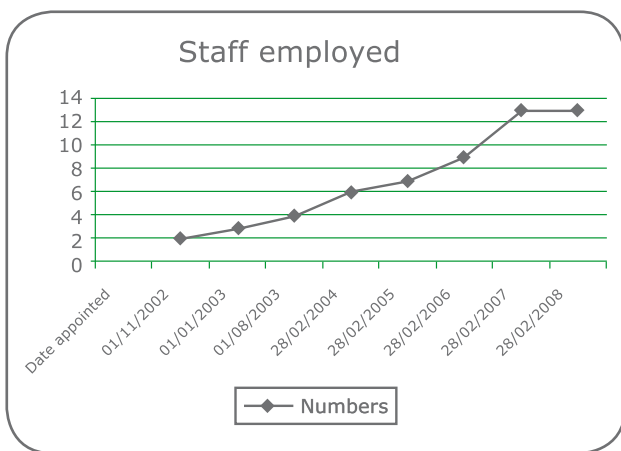
Ms M Lulekwa – Private assistant to the Executive Director
Ms R Joubert – Systems manager
Ms E Maritz – Chief financial officer
Ms D van der Walt – Administrative manager
Ms S Beukes – Financial assistant
Ms S Sibiya – Administrative and system assistant
Ms L Mabaso – Registration
Ms M Malapane – Office assistant

Functionally the administrative component is divided into three divisions:

- An administrative division which handles new applications for registration and renewals of current debt collectors;

- A systems division which division is responsible to maintain the information of the Council electronically; and
- A financial division responsible for the management of the Council’s finances.

The increase of the establishment since 2003 is reflected in the table below:



The Council has a relative small administrative component to deal with a considerable workload. The Council wishes to express its appreciation to the members of the secretariat for their outstanding services, their commitment to service excellence and for the high standard of work delivered. These conclusions based on the experience of Council and management is supported by numerous accolades received from clients on the high level of service delivery.

Bearing in mind that there has been no extension of the establishment during the year under review notwithstanding an increase in work in all facets of the administration, an assessment of establishment to determine the need and extent for an expansion will be carried out in the next financial year.

Government Employees Pension Fund

The negotiations referred to in the previous annual report to admit the employees of the Council to the Government Employees Pension Fund have been successful. Staff member have joined the fund since the benefit of the certainty of a pension at retirement is considered as an excellent benefit.

information technology

3. Information Technology



The Council invited tenders from software vendors to provide a new dedicated software programme for the registration system of debt collectors, the keeping of the registers of debt collectors prescribed by the Act and the development of a new electronic data base aligned to the specific needs of the Council. The tender was awarded to Synaxon. The integration of the Council's accounting system into the software system used for the registration of debt collectors to facilitate the workflow will be included in the development of the new software. At the same time adjustments to the software currently in use will be made.

Although development by the new service provider commenced on 1 November 2007 the previous system remained operative until 20 December 2007.

To facilitate the migration from the system previously used to the new system the previous service provider assisted the Council by running their system parallel to the new system until 29 February 2008 to ensure a smooth transition and to provide for the verification of data on the new

system. The Council would like to extend their appreciation to Deltalink, the previous service provider, not only for this invaluable assistance but also for the services rendered since the inception of the Council.

The new system also resulted in the capturing and scanning of documents at the Council's premises resulting in a more efficient registration process. A concomitant benefit is the elimination of the risk of the possible loss of original documents leaving the premises of the Council.

The development of a new website will form part of the development of a new software system which will be hosted from the Council's offices to facilitate updating of the website.

the registration of debt collectors

4. The Registration of Debt Collectors



Procedural requirements

The Council is concerned about the number of defective applications submitted for consideration. These applications caused a delay in expeditious processing. It not only causes an unnecessary burden on the Counsel's staff but, more importantly, places a serious impediment on applicants to start their business. Consequently the registration requirements are fully dealt with below.

An application for registration as a debt collector must be lodged with the Council on the prescribed form and must be accompanied by the registration fee and annual subscription fee prescribed by Regulation. Should an applicant's application be unsuccessful the annual subscription fee will be refunded but the registration fee will be forfeited. In cases where the subscription fee is not paid at the time the application to be registered is lodged, the registration will be suspended.

The total fees (registration fee and annual subscription fee payable) including VAT are:

- R 3 420.00 in respect of a company or close corporation;
- R 1368.00 in respect of each director or member of the company or close corporation.
- R 912.00 in respect of every officer of the company or close corporation who is involved in debt collecting.
- R 912.00 in the case of a natural person.

Form 1A must be used for the registration as debt collector by an officer in the employ of a juristic person, a director of a company or a member of a close corporation.

Form 1B must be used for registration as debt collector by a juristic person, company or close corporation.

Form 1C must be used for registration as debt collector by a person other than an officer in the employ of a juristic person, a director of a company or a member of a close corporation. (This form must be used by sole proprietors, trusts and partnerships.)

All questions must be answered and the application must be signed by the applicant. The original application must be submitted – copies and faxes are not accepted. The following documents must be attached to the application:

- A copy of the applicant's identity document;
- A letter from the bank indicating that a trust account has been opened;
- A letter from an auditor or an accountant indicating his or her appointment to audit the trust account; and
- Proof of payment of the registration fees and annual subscription fees applicable.

In the case of new companies or close corporations who want to register, the following documents must also be attached to the application:

- CM 29 in respect of a company; or
- CK 1 or CK 2 in respect of close corporations.

Non-compliance of these requirements will result in delays – applications will only be considered once all the procedural requirements have been met.

Transfers

In the case of a transfer from another juristic person, company, close corporation or a sole proprietor, a new application must be lodged complying with the applicable procedural requirements. Proof of payment of R 114 VAT inclusive must accompany the application and the original registration certificate should be attached.

Notes:

- The disqualifications for registration as a debt collector are contained in section 10(1) of the Act. Of importance is the fact that if one of the directors of a company or a member of a close corporation is not competent to be registered, such company or close corporation cannot be registered.
- A person who is not competent to be registered in terms of section 10(1) of the Act because he or she has in the preceding 10 years been convicted of an offence of which violence, dishonesty, extortion or intimidation is an element may in terms of section 10(2) of the Act apply to the Minister for Justice and Constitutional Development, Private Bag X 256, Cape Town, 8000 to be exempted from the disqualification. The application must correspond substantially with Form 2 prescribed by regulation 3. If the application is successful, such person can be registered.

Fee structure

There has been no increase in the fee structure during the year under review.

In 2003, shortly after the establishment of the Council, there had been a serious concern about the financial sustainability of the Council as a result of the limited number of registrations. This was properly investigated with the assistance of independent expertise which led to the increase of fees. The subsequent compliance of debt collectors with registration requirements and the increase in the number of new registrations led to an increased income which had not, and could not, been foreseen in 2003. Consequently it is respectfully submitted that the surpluses for the financial years referred to, more than two years after the increase, could not be raised as an argument why the fees should not have been increased 2003. As a result of the increased income

generated by the 2003 adjustments supplemented by the subsequent increase in registrations and the Council's conservative financial management there have not been any subsequent increases since 2003.

Council has discussed the current fee structure and this debate will continue. In this process the sustainability of the Council, having regard to the possible impact of the National Credit Act, 2005 (Act 34 of 2005) and the needs of debt collectors will be assessed objectively.

In the process of re-assessing the current fee structure the following will also have to be considered:

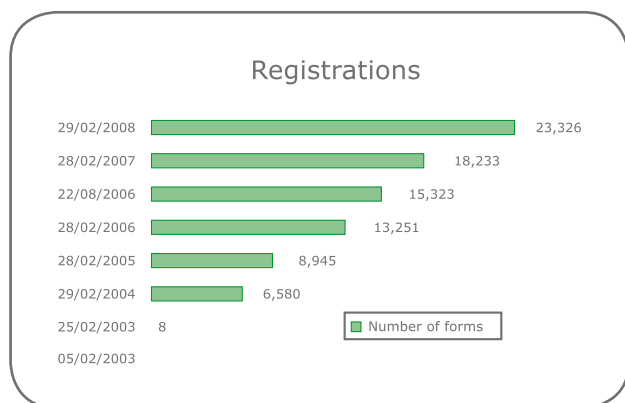
- Although there has been a constant increase in the Council's income due to the continuous high number of new registrations the possibility of a decrease in registrations must be taken into account and requires ring-fencing an amount as a reserve for this eventuality. When the 2003 increase was considered the independent advice obtained indicated that there should be adequate reserves to sustain the Council for three years.
- The need to upgrade, maintain and develop the Council's computer system.
- An increase in the Council's establishment and an assessment of the current remuneration packages of staff.
- The increase in costs to lease accommodation.
- The financial impact of current and future litigation.
- The increase in the number of complaints and the need to appoint investigators.
- The need to establish a fidelity fund.

Registration trends

The total number of applications for registration as debt collector since the inception of the Council reached the number of 23 326 on 29 February 2008. The table below reflects the increase in the number of applications received since 2003:

Financial Year	Number of Applications Received
28 February 2003	8
29 February 2004	6 580
28 February 2005	8 945
28 February 2006	13 251
28 February 2007	18 233
29 February 2008	23 326

Graphically displayed the information, including a midterm assessment on 22 August 2006, can be presented as follows:



From the available information it appears that since 2005 the total number of applications received have increased by approximately 5 000 per year.

The total number of approved applications received since 2003 amounts to 23 172. The occupation of debt collector is a volatile one which reflects a high turnover. At the end of the year under review there were a total number of 10 502 active debt collectors from the ranks of the applications initially

approved. Due to the non payment of annual fees 6 572 were withdrawn. The total number of de-registrations by debt collectors amount to 3 215. The status of 715 debt collectors is unknown.

A comparison between the records of the Council and that of the Registrar of Companies reveals that in an alarming number of instances companies and close corporations do not register all their directors and members as required by the Act. It was also found that companies and close corporations do not consistently ensure that new directors and members are registered. This constitutes misconduct and appropriate disciplinary action has been taken and, where appropriate, severe penalties have been imposed. Should this tendency continue the Council will not hesitate to take sterner action against those who fail to comply with the relevant provisions of the Act.

the functioning of the legal section

5. The Functioning of the Legal Section



Disciplinary procedure

Any allegation of improper conduct against a debt collector must be in the form of a written affidavit, stating the date, time and particulars of the incident, the name of the debt collector and the names of any witnesses to the incident, and must be submitted to the Council as soon as practical after the incident, together with any corroborative documents, if any.

The complaint form is obtainable on the Council's website which can after completion be forwarded to the Council by mail, fax or in scanned format.

Broadly speaking the following disciplinary procedure is followed:

- Once the Council has received a complaint that meets the requirements outlined above, the complaint is brought to the attention of the debt collector concerned. This has to be done within 14 days of receipt of the complaint.
- This starts the investigation process, the investigation is done by way of correspondence between the parties and correspondence received from the debt collector is forwarded to the complainant for comment.
- Once all aspects have been canvassed and the investigation completed the matter is referred to a committee of the Council for a decision whether disciplinary proceedings should be instituted. That decision may include but is not limited to a decision to charge the debt collector, to close the file, or to continue with the investigation on aspects that the committee would like resolved.
- Once a decision has been taken both parties are informed of the decision.
- Should the decision be to proceed with disciplinary proceedings, the debt collector is informed of the charges to be answered, and the date and time to attend the inquiry. This

inquiry is heard by members of the Council other than those members who made the initial decision to have the debt collector charged or by a person or persons appointed by the Council to conduct such an inquiry. The complainant is also instructed to attend the proceedings and give evidence when necessary.

- Should the result of the inquiry be a guilty verdict, the committee determines a suitable sentence as provided for in section 15(3) of the Act which also provides for the withdrawal of registration or conditional suspension of registration.

The Council has no jurisdiction over the actions or fees charged by attorneys (excluding an agent of an attorney), micro lenders, banks or furniture stores. These institutions are controlled by their respective bodies. In the case of attorneys by the law society who has jurisdiction, in the case of banks by the Banking Ombud and in the case of micro lenders and furniture stores by the National Credit Regulator.

Complaints received by e-mail (excluding scanned complaints received by e-mail) cannot be investigated as they do not meet the requirements laid down by the Regulations. They are not made under oath and can therefore not be investigated.

Where possible the address (physical and postal) and telephone number of the debt collector against whom the complaint is lodged, together with at least one document received from the debt collector should be furnished.

Statistics on disciplinary hearings

For the year under review the statistics in respect of complaints and disciplinary hearings are as follows:

- Number of investigations carried over: 71
- Complaints received complying with regulations: 535
- Investigations finalised (no disciplinary action taken): 520
- Number of cases in which a decision has to be taken by the Executive Committee: 0
- Number of disciplinary hearings finalised: 28
- Number of part heard disciplinary hearings: 4
- Complaints still under investigation: 54

The number of complaints received during the year under review has increased from 416 in the previous year to 535. The number of investigations finalised where no disciplinary action was taken has increased from 311 to 520 for the corresponding periods.

The Council also received 208 written complaints where the Council has no jurisdiction. These matters were referred to the appropriate authorities.

During the year under review the legal section received 7 080 telephone enquiries covering a wide range of issues including ITC listings, legal queries emolument attachment orders, behaviour which might constitute misconduct on the part of debt collectors and advice on the lodging of complaints.

Pending litigation

A summons has been issued against the Council in the case of Pholosa Asset Management (Pty) Ltd v the Council for Debt Collectors and others to institute review proceedings on the ground of unconstitutionality of certain provisions of the Council's enabling legislation. Subsequently a motion to stay disciplinary proceedings against the plaintiff was also served on the Council in Pholosa Asset Management (Pty) Ltd v The Council for Debt Collector. Council is opposing both matters. Both matters are still pending. Counsel have been appointed.

In the case of Creditworxs S&V v The Council for Debt Collectors the applicant is applying for a declaratory order on the interpretation of certain sections of the Act and the regulations as well as an order that certain sections of the Act and regulations are inconsistent with the Constitution. The Council is opposing the application. The matter is still pending.

the financial management of the council

6. The Financial Management of the Council



Introduction

The Council does not receive any funding from Government and must generate its own income. The financial position of the Council has steadily improved since its establishment. This is due to the increase in the number of registered debt collectors as well as the conservative financial management of the Council's affairs. The increase in new registrations may in future level off, resulting in a reduced income. The impact of the National Credit Act on the registration of debt collectors is still uncertain at this stage. Consequently it is imperative that a reserve fund is maintained to cover the running costs for a period of at least three years.

Income and expenditure

Income

The gross revenue for the year under consideration amounts to R 9 026 984 which are made up as follows:

Annual fees:	R 5 986 150
Duplicate certificates:	R 96 600
Penalties:	R 439 856
Registration fees:	R 2 462 350
Sundry income :	R 42 028

Income on investments: R 1 717 365

The gross revenue for the previous financial year amounted to R 8 044 184 which are made up as follows:

Annual fees:	R 5 452 600
Duplicate certificates:	R 54 200
Penalties:	R 206 760
Registration fees:	R 2 275 400
Sundry income:	R 55 224

Income on investments: R 1 017 016

The Council gross revenue, excluding income on investments, increased by R 982 800 from 2006 to 2007.

Expenditure

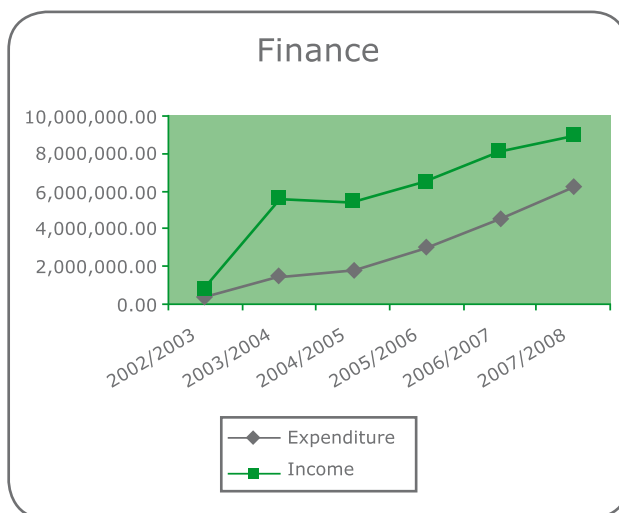
The Council's expenditure during the year under review amounted to R 6 245 142 while the expenditure in the previous financial year amounted to R 4 505 784. This represent an increase in expenditure of R 1 739 358.

Income and expenditure since 2003

The income and expenditure since 2003 are reflected in the table below:

FINANCIAL YEAR	INCOME	EXPENDITURE
2002/2003	844 557	390 779
2003/2004	5 651 370	1 531 498
2004/2005	5 412 853	1 787 242
2005/2006	6 469 187	3 075 829
2006/2007	8 044 184	4 505 784
2007/2008	9 026 984	6 245 142

The information can be graphically displayed as follows:



An analysis of the information leads to two conclusions. First, since there has been no increase in fees since 2003, the increase in income can only be attributed to the increase in the number of registrations, a factor the sustainability of which is uncertain. Secondly, it is clear that the gap between income and expenditure has, although marginally, been steadily decreasing since 2005. While the

financial position of the Council is unquestionably sound, the situation would require close scrutiny by the Council in the next financial year.

Audit committee

The audit committee has presented the following report to Council for the year under review:

"Audit Committee responsibility

The Audit Committee reports that it has adopted appropriate formal terms of reference as its Audit Committee charter, has regulated its affairs in compliance with this charter and has discharged its responsibilities as contained therein.

The effectiveness of internal control

The system of internal control although not adequate due to the size of the organization was effective during the year under review. The Audit Committee has addressed this by having developed systems, policies and guidelines to be adhered to by the organisation. The Audit Committee has advised management to engage a services provider to fulfill the role of internal audit for the Council.

As part of improving controls within the Council, the computer system is being upgraded.

Both external and internal auditors will be involved in reviewing, evaluating and providing recommendations on the new computer system.

The quality of the year end management and monthly quarterly reports

The Committee is satisfied with the content and quality of the monthly reports prepared and issued by the Financial Manager

Reporting has improved regarding member subscriptions and the entire financial management and corporate governance.

The effectiveness of risk management and compliance

The Committee has undertaken a process to identify the risks inherent to the Council and engaged management and various stakeholders of the Council in this process, including the directors of the Council.

The risks inherent to the Council and controls implemented to monitor these risks will be monitored on an ongoing basis.

Evaluation of Financial Statements

The Audit Committee has:

- Reviewed and discussed with the external auditors, the Financial Manager, and the Executive Director the audited annual financial statements to be included in the annual report;
- Reviewed external auditors management letter and management response

The Audit Committee concurs and accepts the conclusions of the external auditors on the annual financial statements and is of the opinion that the audited financial statements be accepted."

External audit report

The external audit report is included as Annexure 1.

The Council has received, as has been the case since its inception, an unqualified audit report. The auditors did not report any unauthorized, irregular, fruitless or wasted expenditure.

enabling legislation

7. Enabling Legislation



Amendments to the Act and Regulations

The Act and the regulations promulgated in terms of section 23 of the Act have been amended with effect from 2 November 2007. The amendments have been incorporated in the Council's website. The amendments dealt with below are amendments with a direct impact on debt collectors.

Amendments to the Act

Paragraph (c) of the definition of "debt collector" contained in section 1 of the Act has been amended to make it clear that an agent of an attorney falls within the ambit of the definition of debt collector.

Section 12 of the Act has been amended to provide for two registers in stead of the one register containing the names and particulars of debt collectors that has previously been prescribed. Section 12(1)(a) of the amended section now provides for a register containing the names and particulars of debt collectors who are in possession of a valid certificate of registration while section 12(1)(b) of the amended section now provides for a register containing the names and particulars of every debt collector whose registration has been cancelled at his or her request or whose registration has been withdrawn or disapproved by the Council. Provision has now been made for the register referred to in section 12(1)(a) to be published on the Council's website and to be updated monthly in stead of annual publication in the Government Gazette

A number of amendments have been affected to section 20 of the Act. Section 20(3) has been amended to provide that interest on money deposited in the trust account of a debt collector must now be paid to the Council. Consequently section 20(2) has been amended and no longer provides that the interest on the trust account

be paid over to the person on whose behalf the money is held. A new subsection 20(3A) has been inserted which provides that the Council may, in accordance with a tariff and procedure determined by the Council, reimburse a debt collector for any bank charges or portion thereof incurred by the debt collector in connection with the keeping of his or her trust account. Council has decided that any accumulated bank charges may be set off against the accrued interest against proof and that the balance be paid over to the Council. Since this provision is not retrospective it will only apply to interest accrued from 2 November 2007. Since this date falls in the financial year special provision will have to be made in the transition period until accounting could take place for a full financial year in order to identify interest that has accrued from this date and against which bank costs can be set off. Debt collectors are requested to arrange with their accountants or auditors to reflect the relevant information in the newly prescribed Form 5 dealt with below from 2 November 2007 until the end of the financial year. A new section 20(7) has been inserted in the Act which provides that no amount standing to the credit of a debt collector's trust account will form part of the assets of a debt collector and may not be attached on behalf of any creditor of a debt collector.

Amendments to the regulations

Regulation 5 has been amended to give effect to the amendments of section 12 and provides for the new registers and the information contained in the registers.

Regulation 9 has been amended and now provides that the debt collector must, whenever a payment is made in terms of section 20(3) of the Act, make such payment within 30 days after a public accountant's or auditor's report is issued and give an exposition of the money deposited and interest accrued on such money to the Council.

Important amendments have also been effected to regulation 10 dealing with trust accounts. The amended regulation 10 now provides that the trust account must be audited annually by a public accountant or auditor within four months following the last day of the financial year of the debt collector. Upon completion of the audit, the public accountant or auditor must issue and submit a report, which corresponds substantially to the newly prescribed Form 5, to the debt collector who must submit a copy to the Council. Any contravention of this regulation by a debt collector will now constitute improper conduct.

An amended Annexure B provides for an increase in expenses and fees.

public relations

8. Public Relations



Public consultation

The Council depends for the efficient performance of its functions on the co-operation of institutions and person who are interested in or effected by the activities of the Council. Consequently it has been the Council's policy to inform debt collectors, the public and other role players of its activities.

Electronic and printed media

The Council maintains good relations with the electronic and printed media. Information that, in the Council's opinion, is newsworthy is supplied to the media and enquiries are replied to fully and promptly.

Website

The Council hosts a website to enhance accessibility of information on the Council and to make information required by debt collectors more readily available.

Newsletter

A newsletter was distributed to inform debt collectors of the amendments to the Act and Regulations discussed in the previous chapter.

Awareness campaigns

In order to expand the Council's public relations, awareness campaigns are hosted annually.

Successful awareness campaigns were conducted in 2005 and 2006. Based on the success of these campaigns a further awareness campaign was conducted in 2007.

The campaign conducted during the year under review hinged on the effective use of community

radio stations for a period of seven weeks. The campaign was conducted in five parts:

A live broadcast on 21 June 2007 was advertised and promoted by 340 public service announcements. On 21 June 2007 a 60 minute live broadcast via satellite to various national community radio stations was conducted. The total airtime amounted to 2 040 minutes. All official languages were used in the broadcast. The participating radio stations are reflected in Annexure 2.

In addition 28 radio interviews on community radio stations covering all official languages were conducted. The total airtime exceeded 280 minutes. A list of the radio stations appears in Annexure 3.

Visits to selected areas were promoted by advertising on selected radio stations by way of 90 public service announcements.

Visits to selected areas and the distribution of information brochures were hosted. In total 24 cities and towns were visited in Gauteng, the Northern Province, Mpumalanga, the Northwest Province, the Northern Cape, the Free State, KwaZulu-Natal, the Western Cape and the Eastern Cape. A total of 20 450 brochures were distributed.

In order to promote the awareness campaign media releases were submitted to the national media and community newspapers contained in Annexure 4.

For the duration of the campaign more than 15 000 000 listeners were reached and more than 100 000 people had the opportunity to be exposed to the Council by means of reading about their rights and responsibilities.

annexure 1

Annexure 1



COUNCIL FOR DEBT COLLECTORS

Debt Collectors Act, 1998: (Act 114 of 1998)

FINANCIAL STATEMENTS

For the year ended 29 February 2008

CMV AUDITORS
Chartered Accountants (SA)
Registered Auditors
Issued 18 April 2008

COUNCIL FOR DEBT COLLECTORS FINANCIAL STATEMENTS FOR THE YEAR ENDED 29 FEBRUARY 2008

The reports and statements set out below comprise the financial statements presented to members:

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Balance sheet	34
Income statement	35
Statement of change in equity	36
Cash flow statement	37
Notes to the financial statements	38 - 40

The following supplementary schedule does not form part of the financial statements, and is unaudited.

Detailed income statement	41 - 42
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Approval and statement of responsibility

The financial statements which appear on pages 33 – 42 were approved by the members of the Executive Committee on 30 April 2007.

Signed: Adv JJ Noeth SC

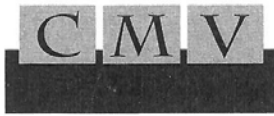
Chairperson

Signed: Ms I Wilken

Member: Executive Committee

Signed: Mr C Jonston

Member: Executive Committee



Ouditeure • Auditors

Geotrooieerde Rekenmeesters (SA) • Chartered Accountants (SA)

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INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE COUNCIL FOR DEBT COLLECTORS

Report on the Financial Statements

We have audited the accompanying financial statements of the COUNCIL FOR DEBT COLLECTORS, which comprise the balance sheet as at 29 February 2008, and the income statement, statement of changes in equity and cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

Board's Responsibility for the Financial Statements

The board is responsible for the preparation and fair presentation of these financial statements in accordance with Generally Accepted Accounting Practice. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of the COUNCIL FOR DEBT COLLECTORS as of 29 February 2008, and of its financial performance and its cash flows for the year then ended in accordance with Generally Accepted Accounting Practice.

CMV OUDITEURE
REGISTERED AUDITORS

PRETORIA
18 April 2008

COUNCIL FOR DEBT COLLECTORS REPORT OF THE EXECUTIVE DIRECTOR FOR THE YEAR ENDED 29 FEBRUARY 2008

The executive director presents his report for the year ended 29 February 2008. This report forms part of the audited financial statements.

1. General review

The Council's business and operations and the results thereof are clearly reflected in the attached financial statements. No material fact or circumstance has occurred between the accounting date and the date of this report.

The principal activities of the Council during the year were that of processing new applications, collecting annual fees from existing debt collectors and attending to complaints received from members of the public and registered debt collectors.

2. Statements of responsibility

The executive director is responsible for the maintenance of adequate accounting records and the preparation and integrity of the financial statements and related information. The auditors are responsible to report on the fair presentation of the financial statements. The financial statements have been prepared in accordance with South African Statements of Generally Accepted Accounting Practice.

The executive director is also responsible for the Council's system of internal financial control. These are designed to provide reasonable, but not absolute, assurance as to the reliability of the financial statements, and to adequately safeguard, verify and maintain accountability of assets, and to prevent and detect misstatement and loss. Nothing has come to the attention of the executive director to indicate that any material breakdown in the functioning of these controls, procedures and systems has occurred during the year under review.

The financial statements have been prepared on the going concern basis, since the executive director has every reason to believe that the Council has adequate resources in place to continue in operation for the foreseeable future.

3. Financial results

The results of the Council and the state of its affairs are set out in the attached financial statements and do not, in my opinion, require further comments.

4. Subsequent events

There have been no facts or circumstances of a material nature that have occurred between the accounting date and the date of this report.

5. Officers

The Chairman, acting chief executive officer and executive director of the Council during the accounting period and up to the date of this report was as follows:

Adv JJ Noeth (SC) – Chairman

Mr OA de Meyer – Acting Chief Executive Officer (Resigned)

Mr W Henegan – Executive director (Appointed)

6. Auditors

CMV Auditors will continue in office

Signed: W. Henegan

Mr W Henegan
Pretoria
18 April 2008

**COUNCIL FOR DEBT COLLECTORS
BALANCE SHEET AS AT 29 FEBRUARY 2008**

	Notes	2008	2007
<u>ASSETTS</u>			
Non-current assets			
Property, plant and equipment	2	150,707	229,648
Current assets			
Inventories	3	17,457	10,980
Trade and other receivables		111,192	111,192
Term deposits		17,200,905	10,974,993
Bank balances		4,286,334	5,751,403
<u>TOTAL ASSETS</u>		<u>R 21,766,595</u>	<u>R 17,078,216</u>
<u>EQUITY AND LIABILITIES</u>			
Capital and reserves			
Surplus		20,683,208	16,184,001
Current liabilities			
Trade and other payables		131,295	143,205
Members for registration	4	794,614	555,855
Application for registration	5	157,478	195,155
<u>TOTAL EQUITY AND LIABILITIES</u>		<u>R 21,766,595</u>	<u>R 17,078,216</u>

COUNCIL FOR DEBT COLLECTORS
INCOME STATEMENT FOR THE YEAR ENDED 29 FEBRUARY 2008

	2008	2007
Gross revenue	9,026,984	8,044,184
Operating costs	(6,245,142)	(4,505,784)
Operating profit	<u>2,781,842</u>	<u>3,538,400</u>
Interest received	<u>1,717,365</u>	<u>1,017,018</u>
TOTAL ASSETS	<u><u>R 4,499,207</u></u>	<u><u>R 4,555,418</u></u>

COUNCIL FOR DEBT COLLECTORS
STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED AT 29 FEBRUARY 2008

	Distributable reserve
Balance at 01 March 2006	11,628,583
Net surplus for the year	4,555,418
Balance at 01 March 2007	<u>16,184,001</u>
Net surplus for the year	4,499,207
Balance at 29 February 2008	<u><u>R 20,683,208</u></u>

COUNCIL FOR DEBT COLLECTORS
CASH FLOW STATEMENT FOR THE YEAR ENDED 29 FEBRUARY 2008

		2008	2007
	Notes		
Cash flows from operating activities		4,851,215	4,839,385
Cash generated by operating activities	7.1	3,133,850	3,822,367
Interest received		1,717,365	1,017,018
 Cash flows from investing activities			
<i>Expenditure to maintain operating capacity</i>			
Property, plant and equipment acquired		(90,372)	(175,770)
Increase in cash and cash equivalents		4,760,843	4,663,615
Cash and cash equivalents at the beginning of the year	7.2	16,726,396	12,062,781
Cash and cash equivalents at the end of the year	7.2	R 21,487,239	R 16,726,396

COUNCIL FOR DEBT COLLECTORS NOTES TO THE FINANCIAL STATEMENTS AT 29 FEBRUARY 2008

1. Basis of preparation

The financial statements are prepared in accordance with South African Statements of General Accepted Accounting Practice. The financial statements are prepared under the historical cost convention as modified by the revaluation of certain property, plant and equipment, marketable securities and investment properties.

1.1 Property, plant and equipment

All property, plant and equipment are initially recorded at cost.

Depreciation is calculated on the straight-line method to write off the cost of each asset, or the revalued amounts, to their residual values over their estimated useful lives as follows:

Motor vehicles	5 years
Furniture and fittings	6 years
Books	5 years
Cutlery and small equipment	5 years
Computer equipment	3 years
Computer software	2 years

1.2 Inventories

Consumables are shown at fair value.

2. Property plant and equipment

	2008			2007		
	Cost/ valuation	Accumulated depreciation	Carrying value	Cost/ valuation	Accumulated depreciation	Carrying value
Owned assets						
Motor vehicles	122,798	34,793	88,005	122,798	10,233	112,565
Furniture and fittings	110,770	76,786	33,984	98,429	58,324	40,105
Books	43,568	19,896	23,672	39,024	11,183	27,841
Office equipment	134,250	129,207	5,043	133,472	106,832	26,640
Computer equipment	339,594	339,593	1	270,867	248,374	22,493
Computer software	8,245	8,244	1	8,245	8,244	1
Cutlery and small equipment	12,722	12,721	1	8,741	8,738	3
	<u>R 771,947</u>	<u>R 621,240</u>	<u>R 150,707</u>	<u>R 681,576</u>	<u>R 451,928</u>	<u>R 229,648</u>

The carrying amounts of property, plant and equipment can be reconciled as follows:

COUNCIL FOR DEBT COLLECTORS
NOTES TO THE FINANCIAL STATEMENTS AT 29 FEBRUARY 2008

2. Property plant and equipment continued

2008	Carrying value at beginning of the year	Additions	Depreciation	Carrying value at end of the year
Owned assets				
Motor vehicles	112,565	-	(24,560)	88,005
Furniture and fittings	40,105	12,341	(18,462)	33,984
Books	27,841	4,545	(8,714)	23,672
Office equipment	26,640	778	(22,375)	5,043
Computer equipment	22,493	68,728	(91,220)	1
Computer software	1	-	-	1
Cutlery and small equipment	3	3,980	(3,982)	1
	<u>R 229,648</u>	<u>R 90,372</u>	<u>R (169,313)</u>	<u>R 150,707</u>

3. Inventories

The amounts attributable to the different categories are as follows:

Consumables – stationery and revenue stamps	<u>R 17,457</u>	<u>R 10,980</u>
---	-----------------	-----------------

4. Members for registration

Fees received for registration which have not yet been approved by the Council.

5. Application for registration

Applications received for registration which have not yet been processed.

6. Taxation

No provision has been made for 2008 taxation due to the fact that the Council is tax exempt.

COUNCIL FOR DEBT COLLECTORS NOTES TO THE FINANCIAL STATEMENTS AT 29 FEBRUARY 2008

7. Notes to the cash flow statement

7.1 Cash generated by operating activities

Net profit	4,499,207	4,555,418
Adjustments for:		
Depreciation	169,313	94,859
Interest received	(1,717,365)	(1,017,018)
	<u>2,951,155</u>	<u>3,633,259</u>
Movements in working capital		
Increase in inventories	(6,477)	(5,942)
Decrease in accounts receivable	-	828
Increase in accounts payable	189,172	194,222
	<u>R 3,133,850</u>	<u>R 3,822,362</u>

7.2 Cash and cash equivalents

Cash and cash equivalents consist of cash on hand and balances with banks. Cash and cash equivalents included in the cash flow statement comprise the following balance sheet amounts:

Bank balances	4,286,334	5,751,403
Term deposits	17,200,905	10,974,993
	<u>R 21, 487,239</u>	<u>R 16,726,396</u>

**COUNCIL FOR DEBT COLLECTORS
 DETAILED INCOME STATEMENT FOR THE YEAR ENDED 29 FEBRUARY 2008**

	2008	2007
GROSS REVENUE	9,026,984	8,044,184
Annual fees	5,986,150	5,452,600
Duplicate certificate fees	96,600	54,200
Penalties	439,856	206,760
Registration Fees	2,462,350	2,275,400
Sundry income	42,028	55,224
OTHER INCOME		
Interest received	1,717,365	1,017,018
TOTAL INCOME	10,744,349	9,061,202
EXPENDITURE (refer to page 13)	(6,245,142)	(4,505,784)
SURPLUS	R 4,499,207	R 4,555,418

**COUNCIL FOR DEBT COLLECTORS
DETAILED INCOME STATEMENT FFOR THE YEAR ENDED 29 FEBRUARY 2008**

	2008	2007
EXPENDITURE	(6,245,142)	(4,505,784)
Advertising and promotions	647,786	392,386
Auditor's remuneration	45,400	18,176
Bank charges	15,360	13,024
Cleaning and office consumables	743	878
Computer expenses	207,309	118,168
Consulting fees	77,976	9,954
Data processing and scanning	78,050	74,151
Depreciation	169,313	94,859
Council members' emoluments	1,602,049	1,021,245
Donations	-	912
Electricity and water	28,259	28,888
Entertainment/refreshments	2,072	1,492
Indemnity insurance	25,250	24,050
Insurance	19,793	12,012
Legal expenses	3,682	-
Licenses	22,225	15,336
Motor vehicle expenses	2,629	3,516
Postage and delivery charges	-	30,002
Printing and stationery	119,745	73,080
RSC levies	-	1,858
Rent paid	317,443	271,980
Repairs and maintenance	7,139	6,670
Salaries and wages	2,239,826	1,702,460
Software development	139,905	15,350
Staff and council member training	29,492	61,187
Dues and subscription	3,400	1,700
Investigations	79,645	7,155
Information sessions	-	174,275
Telephone and fax	121,768	90,236
Refurbishment	7,226	-
Traveling (local trips)	10,256	10,309
Website costs	221,401	230,475

annexure 2

Annexure 2



Participating radio stations: live broadcast

Limpopo 4 STATIONS (+/- 360 000)	Audience (daily average)	Living Standard Measure	Language (dialect)
Botlokwa CR (Ramakgopa)	25,000	1 – 6	English/Afrikaans/ Pedi-Setlokwa
Mohodi FM (Dendron)	106,000	1 – 7	English/Pedi
Sekgosese CR	200,000	1 – 6	English/Pedi/Selobedu/ Luvenda
Mokopane CR	29,000	1 – 8	English/Pedi
North-West 3 STATIONS (+/- 320 000)			
Radio Mafisa (Rustenburg)	135,000	1 – 8	English/Tswana/Afrikaans
Vaaltar Community Radio (Taung)	93,000	1 – 7	English/Tswana/Afrikaans
Moretele CR	94,000	1 – 6	English/Tswana
Gauteng 5 STATIONS (+/- 950 000)			
Vaal CR	150,000	1 – 8	English/Afrikaans
Soshanguve CR	183,000	1 – 7	English/Sotho/Zulu/Tsonga/ Venda/Ndebele/Tswana
Radio Islam (Lenasia)	45,000	1 – 7	English/Arabic/Afrikaans/ Zulu
Jozi FM (Soweto)	454,000	1 – 7	All official languages & Tsotsitaal- Kaasi Lingo
Radio TNG	88,000	1 – 7	English/Pedi/Zulu/Tsonga/ Venda/Tswana
Mpumalanga 4 STATIONS (+/- 550 000)			
Barberton CR	174,000	1 – 7	English/Pedi/Swazi/Tsonga
Bushbuck Ridge CR	198,000	1 – 7	English/Zulu/Tsonga/Swazi/ Sepedi
Moutse CR (Dennilton)	102,000	1 – 7	English/Pedi/Sotho/Tswana /Zulu/Ndebele
Kangala Community Radio	77,000	1 – 7	English/Ndebele/ Tswana/Pedi

KwaZulu-Natal 4 STATIONS (+/- 500 000)	Audience (daily average)	Living Standard Measure	Language (dialect)
Imbokodo CR	141,000	1 – 5	English/Zulu
Durban Youth Radio	101,000	1 – 7	English/Zulu
Newcastle CR	136,000	1 – 7	English/Zulu
Radio Sunny South	115,000	1 – 7	English/Zulu
Free State 2 STATIONS (+/- 225 000)			
Mosupatsela FM Stereo (Botshabelo)	97,000	1 – 6	English/Sotho/Tswana/Xhosa
Qwaqwa Radio (Phutaditjhaba)	129,000	1 – 6	English/Afrikaans/Sotho
Northern Cape 2 STATIONS (+/- 155 000)			
Riverside FM (Upington)	61,000	1 – 6	English/Afrikaans/Xhosa/ Tswana
Radio Teemaneng (Kimberley)	94,000	1 – 7	English/Afrikaans/Tswana/ Xhosa
Western Cape 5 STATIONS (+/- 780 000)			
Bush Radio (Cape Town)	168,000	1 – 7	English/Afrikaans/Xhosa
Radio Atlantis	42,000	1 – 7	English/Afrikaans
Radio Zibonele (Khayelitsha)	133,000	1 – 7	English/Xhosa
Radio 786	127,000	1 – 7	English/Afrikaans
Tygerberg CR	313,000	1 – 8	English/Afrikaans/Xhosa/ Dutch/Sotho/Portuguese
Eastern Cape 5 STATIONS (+/- 870 000)			
Khanya CR (Butterworth)	40,000	1 – 7	English/Xhosa
Nqubela CR	198,000	1 – 7	English/Xhosa/Afrikaans
Unitra CR (Umtata)	418,000	1 – 7	English/Xhosa/Sotho/Zulu
Radio Kingfisher	114,000	1 – 8	English/Afrikaans/Xhosa
Link FM	107,000	1 – 8	English/Afrikaans/Xhosa

annexure 3

Annexure 3



Radio interviews

Station	Date
Barberton CR	10 July 2007
BBR CR	4 July 2007
DYR CR	27 July 2007
East Wave FM	28 June 2007
GM FM	4 July 2007
Imbokodo CR	2 July 2007
Kangala CR	5 July 2007
Letlhabile CR	28 June 2007
Maputaland CR	27 July 2007
Mokopane CR	27 June 2007
Moretele CR	4 July 2007
Mosupatsela CR	27 July 2007
Naledi CR	3 July 2007
Newcastle CR	27 July 2007
Qwaqwa CR	3 July 2007
Radio Islam	4 July 2007
Radio KC	4 July 2007
Radio Namakwaland	2 July 2007
Radio Turf	4 July 2007
Riverside FM	5 July 2007
Sekgosese CR	28 June 2007
Teemaneng CR	17 July 2007
Thetha FM	28 June 2007
Unitra CR	5 July 2007
Vaaltar	4 July 2007
Valley FM	5 July 2007
VUT CR	28 June 2007
Zibonele CR	28 June 2007

annexure 4

Annexure 4



National media

DAILY
Beeld
Star
Pretoria News
Daily Sun
Citizen
Business Day
City Press
Sowetan
WEEKEND
Sunday Independent
Sunday Times
Rapport
Sunday World
WEEKLY
Record
City Vision
RADIO
SABC Radio
Rsg
OTHER
Reuters
Sapa

Community newspapers

Africa Eye News
 Athlone News
 Berea Mail
 Bloemnuus
 Caxton Newspapers
 City Vision
 Diamond Field Advertisers
 District Mail
 Estcourt and Midlands News
 False Bay Echo
 Greytown Gazette
 Highway Mail
 Hilltop
 Ilanga
 Kim News
 Klerksdorp Record
 Knysna Plett Herald
 Kroonnuus
 Middelburg Observer
 Mpumamlanga News
 Newcastle Advertiser
 Noord Kaap Courant
 North Coast Courier
 Rustenburg Herald
 South Cape Forum
 South Coast Herald
 South Coast Sun
 Southern Suburbs Tatler
 Southlands Land
 UmAfrika
 Witbank News

