

THE SECOND LIQUIDATION AND DISTRIBUTION ACCOUNT

IN THE INSOLVENT ESTATE OF
SAXUM INSURANCE LIMITED (IN LIQUIDATION)
 A COMPANY DULY REGISTERED IN TERMS OF THE LAWS OF THE REPUBLIC OF SOUTH AFRICA
 WITH REGISTRATION NUMBER 2004/011845/06
 AND REGISTERED ADDRESS AT 2ND FLOOR, 26 STURDEE AVENUE, ROSEBANK

MASTERS REF NO: G1076/2016
 DATE OF LIQUIDATION: 20 OCTOBER 2016
 DATE OF APPOINTMENT: 6 DECEMBER 2016 (FINAL)
 LIQUIDATORS: H KAPLAN & NAG OMAR & WN JACOBS

FREE RESIDUE ACCOUNT

INCOME:		VAT	DEBIT	CREDIT
Shortfall c/o from First Account	1		1,679,461.04	
Settlement - Infinity Insurance Limited	2			31,739,130.43
VAT thereon	3			4,760,869.57
Sale of Assets by Public Auction	4			536,330.00
VAT thereon	5			80,449.50
Debtors recovered (Schedule 11)	6			518,782.43
VAT thereon	7			77,817.37
Reinsurance Recovered	8			111,980.17
VAT thereon	9			16,797.03
Reinsurance Recovered	10			56,061.98
VAT thereon	11			8,409.30
Reinsurance Recovered	12			71,854.57
VAT thereon	13			10,778.19
Interest on Bank Account (Schedule 3.1)	14			1,615,827.60
DISBURSEMENTS:				
LIQUIDATORS REMUNERATION				
10% on R37 989 260.54	15	3,798,926.05		
less R4 955 120.94 x 10% x 15%	16	74,326.81		
VAT thereon	17		558,689.89	3,724,599.24
10% x R1 615 827.60	18			161,582.76
VAT thereon	19		24,237.41	24,237.41
ADVERTISEMENT COST				
ACCOUNT FOR INSPECTION - Government Gazette (provision)	20		4.93	37.82
ACCOUNT FOR CONFIRMATION - Government Gazette (provision)	21		4.93	37.82
SECURITY BOND				
Security Bond (Schedule 1)	22		32,344.33	247,973.21
ADMINISTRATION & LEGAL COSTS				
Bank Charges (Schedule 3.2)	23		111.71	856.48
Postages & Petties	24		42.98	345.00
Circular to Creditors (R25* 1 325)	25		4,968.75	38,093.75
Travel and Courier cost (Ito Resolutions 22 and 23)	26		0.00	5,622.03
Legal Fees - Bowmans (Schedule 7)	27		143,447.71	650,435.48
Legal Fees - Bell Dewar (Schedule 8)	28		482,714.31	3,701,139.63
AC du Toit	29		0.00	500.00
Salaries	30		0.00	107,475.86
Internet, Servers, Software and Maintenance (Schedule 6)	31		30,479.01	233,353.40
Assistance with Claims (Schedule 9)	32		0.00	405,357.50
Metric Financial Services (Schedule 5)	33		7,199.04	55,192.64
Short Term Insurance (Schedule 10)	34		8,697.29	66,679.25
Kemp Attorneys - Recovery of Debtors	35		0.00	428.38
Kemp Attorneys - Recovery of Debtors	36		0.00	2,660.41
Kemp Attorneys - Recovery of Debtors	37		0.00	7,537.62
SARS PAYE (July 2018)	38		0.00	6,599.05
AUCTION CHARGES				
GoIndustry DoveBid - Commission, Storage and Arrears	39		22,838.18	175,092.73
RECEIVER OF REVENUE				
VAT	40	4,955,120.94		
Less	41	1,315,780.48		
Income Tax (Schedule 4) (to be dealt with in next Account)	42			0.00
Awarded to Preferent Creditors	43			270,276.25
Balance c/o to Third Account	44			23,841,483.03
		1,315,780.48	39,605,088.14	39,605,088.14

SAXUM INSURANCE LIMITED (IN LIQUIDATION)

RECONCILIATION STATEMENT

FIRST ACCOUNT

FREE RESIDUE ACCOUNT

	PAID	TO PAY	RECEIVED	TO RECOVER
Disputed Funds Recovered			20,513,045.87	
Insurance Premiums Recovered			8,869,069.32	
Salvages Recovered			215,184.67	
Collateral Recovered			3,194,763.79	
Debtors Recovered			107,492.73	
Commissions Recovered			201,645.12	
Interest on Bank Account			1,779,992.85	
Liquidators Remuneration	3,187,496.69	796,874.16		
Security Bond	684,973.21			
Master's Fees	25,000.00	0.00		
Advertisement Cost	1,891.70	0.00		
Sec 406(3)		38,180.00		
Forex Bank Charges	1,426.00			
Bank Charges	7,692.63			
Postages & Petties		600.00		
Storage Cost		1,030.00		
Courier Cost ito Resolutions 22 and 23	73,810.17			
Liquidators Report		11.40		
Circular to Creditors		38,180.00		
Accommodation	1,580.00			
Legal Fees - NRF	7,786,848.24			
Legal Fees - HL	2,887,377.32			
AC du Toit	4,050.00			
Salaries	9,896,525.79			
Operation Expenses	49,662.28			
Telecom	379,206.71	0.00		
Trade Document Storage	131,932.52			
Imprexion	367,485.00			
Rental	2,011,777.90			
Internet	1,053,334.28			
ADT	18,546.37			
SARS PAYE	2,134,470.24			
Petty Cash	44,000.00			
Printer Rental	323,694.22			
Anderson Claims	57,000.00			
Acsis Limited	1,018.97			
Isithshixo	2,228.74			
Peter Fischer	44,195.00			
Metric Financial Services	893,970.08			
GoIndustry Dovebind	10,054.80			
GoIndustry Dovebind	59,496.87			
OMA CA's	327,821.25			
KM Dastur & Co	221,020.50			
Short Term Insurance (Santam and Buckingham)	227,292.05			
Rock Consulting	169,147.50			
EOH	2,003,770.71			
SL Lledo	11,550.00			
Risk House Actuaries	63,455.00			
VAT	520,977.09	0.00		
Income Tax		0.00		
Shortfall c/o to Second account			1,679,461.04	
	35,685,779.83	874,875.56	36,560,655.39	0.00
TOTALS 1ST ACCOUNT	35,685,779.83	874,875.56	36,560,655.39	0.00

SECOND ACCOUNT

FREE RESIDUE ACCOUNT	PAID	TO PAY	RECEIVED	TO RECOVER
Shortfall c/o from First Account	1,679,461.04			
Sale of Assets on Auction			616,779.50	
Debtors Recovered			596,599.80	
Reinsurance Recovered			128,777.20	
Reinsurance Recovered			64,471.28	
Reinsurance Recovered			82,632.76	
Settlement - Infinity			36,500,000.00	
Interest on Bank Account			1,615,827.60	
Liquidators Remuneration		4,469,109.30		
Security Bond	52,473.21	195,500.00		
Advertisement Cost		75.64		
Auction Charges	175,092.73			
Bank Charges	856.48			
Postages & Petties		345.00		
Courier Cost ito Resolutions 22 and 23	5,622.03			
Circular to Creditors		38,093.75		
Legal Fees - Bowmans	650,435.48			
Legal Fees - Bell Delwar	3,701,139.63			
AC du Toit	500.00			
Salaries	107,475.86			
Internet	233,353.40			
Claim Assistance	405,357.50			
Metric Financial Services	55,192.64			
Short Term Insurance	66,679.25			
Kemp Attorneys - Debtors Recovered	10,626.41			
SARS PAYE		6,599.05		
VAT		3,639,340.46		
Income Tax		0.00		
Awarded to Preferent Creditors		270,276.25		
Balance c/o to Next Account		23,841,483.03		
	7,144,265.66	32,460,822.48	39,605,088.14	0.00
TOTALS 1ST and 2ND ACCOUNTS	42,830,045.49	33,335,698.04	76,165,743.53	0.00

PAYMENTS NOT ON L&D	DATE	AMOUNT
Sundries	various	511.22
Holdertech Inv 8851 double payment	16/3/2018	1,916.02
Sundries	various	76.14
		2,503.38

UNALLOCATED DEPOSITS	DATE	AMOUNT
		0.00

BANK ACCOUNTS	DATE	BALANCE
AJS	28/9/2020	(52,590.39)
BANK ACCOUNT	5/11/2020	33,385,785.05
		33,333,194.66

	DEBIT	CREDIT
To be paid	33,335,698.04	
Funds to recover		0.00
Available Bank Balances (Incl Interest)		33,333,194.66
	2,503.38	
	33,333,194.66	33,333,194.66

BALANCE -2,503.38

SAXUM INSURANCE LIMITED (IN LIQUIDATION)

SCHEDULE 1

BOND OF SECURITY

SHACKLETON RISK MANAGEMENT			
		VAT	AMOUNT
Bond of Security for period 31/10/2019 - 31/10/2020		6,844.33	52,473.21
Bond of Security for period 31/10/2020 - 31/10/2021		25,500.00	195,500.00
TOTAL PREMIUMS		32,344.33	247,973.21

SAXUM INSURANCE LIMITED (IN LIQUIDATION)

SCHEDULE 2

CALCULATION OF MASTER'S FEES

MAXIMUM MASTER'S FEES PAID IN PREVIOUS ACCOUNT			
			0.00

SAXUM INSURANCE LIMITED (IN LIQUIDATION)

SCHEDULE 3

STANDARD BANK CURRENT ACCOUNT NO 41209656

3.1 INTEREST ON BANK ACCOUNT

DATE			AMOUNT
JUN 2019 - MAY 2020			1,685,460.83
Less Interest refunded to Saxendrift	22/11/2019		-529,473.72
JUN 2020 - OCT 2020			459,840.49
TOTAL			1,615,827.60

3.2 BANK CHARGES

DATE		VAT	AMOUNT
JUN 2019 - OCT 2020			856.48
TOTAL		111.71	856.48

SAXUM INSURANCE LIMITED (IN LIQUIDATION)

SCHEDULE 4

INCOME TAX

INCOME TAX PAYMENTS AND CALCULATIONS TO BE DEALT WITH IN THE NEXT ACCOUNT

SAXUM INSURANCE LIMITED (IN LIQUIDATION)

FINANCIALS AND SARS CLAIMS

SCHEDULE 5

METRIC FINANCIAL SERVICES SERVICES

	INVOICE	VAT	AMOUNT
METRIC INSURANCE SERVICES	25/6/2019	1,056.00	8,096.00
METRIC FINANCIAL SERVICES		2,615.04	20,048.64
METRIC FINANCIAL SERVICES		1,152.00	8,832.00
METRIC FINANCIAL SERVICES	31/1/2020	192.00	1,472.00
METRIC FINANCIAL SERVICES	19220	864.00	6,624.00
METRIC FINANCIAL SERVICES	19617	960.00	7,360.00
METRIC FINANCIAL SERVICES		360.00	2,760.00

TOTAL PREMIUMS

7,199.04

55,192.64

SAXUM INSURANCE LIMITED (IN LIQUIDATION)

SCHEDULE 6

INTERNET SERVICES, SOFTWARE AND MAINTENANCE

INVOICE		VAT	
11703	HOLDERTECH	407.85	3,126.85
11704	HOLDERTECH INV	45.00	345.00
2019/dp/163	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
100433	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
11868	HOLDERTECH	407.85	3,126.85
12394	HOLDERTECH	45.00	345.00
11955	HOLDERTECH	84.78	650.00
11880	HOLDERTECH	84.78	650.00
100461		750.00	5,750.00
2019/dp/201	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
	HOLDERTECH	45.00	345.00
12047	HOLDERTECH	416.70	3,194.70
100490	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
2019/dp/226	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
12393	HOLDERTECH	440.85	3,379.85
12246	HOLDERTECH	45.00	345.00
100518	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
12367	HOLDERTECH	58.70	450.00
2019/dp/264	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
	HOLDERTECH	485.85	3,724.85
12408	HOLDERTECH	58.70	450.00
12412	HOLDERTECH	234.78	1,800.00
100546	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
12534	HOLDERTECH	39.00	299.00
2019/dp/297	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
12627	HOLDERTECH	440.85	3,379.85
12628	HOLDERTECH	45.00	345.00
100575	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
12674	HOLDERTECH	84.78	650.00
12694	HOLDERTECH	25.96	199.00
2019/dp/334	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
12740	HOLDERTECH	45.00	345.00
100603	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
	HOLDERTECH	440.85	3,379.85
12708	HOLDERTECH	58.70	450.00
2019/dp/371	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
12937	HOLDERTECH	440.85	3,379.85
12936	HOLDERTECH	45.00	345.00
13024	HOLDERTECH	84.78	650.00
100629	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
2019/dp/414	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
13128	HOLDERTECH	440.85	3,759.35
100654	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
13323	HOLDERTECH	545.50	3,484.00
2020/dp/035	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
13322	HOLDERTECH	49.50	379.50
100679	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
13483	HOLDERTECH	504.68	3,869.20
13482	HOLDERTECH	49.50	379.20
2020/dp/066	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
100726	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
13724	HOLDERTECH	504.68	3,869.20
13723	HOLDERTECH	49.50	379.50
2020/dp/105	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
100740	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00

SCHEDULE 6 CONTINUES

13837	HOLDERTECH	84.78	650.00
19/6/2020	HOLDERTECH	504.68	3,869.20
22/6/2020	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
24/6/2020	HOLDERTECH	49.50	379.50
29/6/2020	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
14/7/2020	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
27/7/2020	HOLDERTECH	534.13	4,095.00
30/7/2020	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
4/8/2020	HOLDERTECH	504.68	3,869.20
17/8/2020	HOLDERTECH	49.50	379.50
20/8/2020	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
1/9/2020	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
14/9/2020	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
22/9/2020	HOLDERTECH	504.68	3,869.20
1/10/2020	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
7/10/2020	HOLDERTECH	134.28	1,029.50
13/10/2020	HOLDERTECH	49.50	379.50
13/10/2020	HOLDERTECH	504.68	3,869.20
14/10/2020	COMPUTER SCIENCE SOFTWARE	498.00	3,818.00
16/10/2020	HOLDERTECH	84.78	650.00
2/11/2020	GO4 SOFTWARE (PTY) LTD - STORAGE DOCUMENTS	750.00	5,750.00
		30,479.01	233,353.40

SAXUM INSURANCE LIMITED (IN LIQUIDATION)

SCHEDULE 7

BOWMANS - LEGAL FEES

		VAT	AMOUNT
S6212066	ISSUES RELATING TO LIQUIDATION	117,216.46	449,329.73
S6215304	ISSUES RELATING TO LIQUIDATION	4,917.75	37,702.75
S217662	ISSUES RELATING TO LIQUIDATION	184.50	1,414.50
S6219002+ S6220683	ISSUES RELATING TO LIQUIDATION	2,583.00	19,803.00
S6222320	ISSUES RELATING TO LIQUIDATION	2,091.00	16,031.00
S62239535+S6225851	ISSUES RELATING TO LIQUIDATION	6,580.50	50,450.00
S6230096	ISSUES RELATING TO LIQUIDATION	9,874.50	75,704.50
		143,447.71	650,435.48

SAXUM INSURANCE LIMITED (IN LIQUIDATION)

SCHEDULE 8

BELL DEWAR INC

		VAT	AMOUNT
1463142	LIQUIDATION PROCEEDINGS	3,825.00	29,325.00
1463515	LIQUIDATION PROCEEDINGS	236,771.03	1,815,244.53
1464141	LIQUIDATION PROCEEDINGS	5,287.50	40,537.50
1464518	LIQUIDATION PROCEEDINGS	38,370.38	294,282.88
1464822	LIQUIDATION PROCEEDINGS	48,522.00	372,002.00
1464293	LIQUIDATION PROCEEDINGS	57,505.64	441,096.58
24/8/2020	LIQUIDATION PROCEEDINGS	10,778.19	82,632.76
1465084	LIQUIDATION PROCEEDINGS	28,949.22	221,944.03
1521998	LIQUIDATION PROCEEDINGS	52,705.35	404,074.35
		482,714.31	3,701,139.63

SAXUM INSURANCE LIMITED (IN LIQUIDATION)

SCHEDULE 9

CLAIMS PROCESSING

SAX2	SS LLEDO	14,437.50
SAX3	SS LLEDO	47,850.00
SAX4	SS LLEDO	51,562.50
SAX5	SS LLEDO	38,032.50
SAX6	SS LLEDO	51,975.00
SAX7	SS LLEDO	122,925.00
SAX8	SS LLEDO	33,412.50
SAX9	SS LLEDO	24,125.00
23/9/2020	SS LLEDO	21,037.50
		405,357.50

SAXUM INSURANCE LIMITED (IN LIQUIDATION)

SCHEDULE 10

SHORT TERM INSURANCE

HOLLARD INSURANCE			
AI420	PREMIUMS AUG 2017 - AUG 2019		66,679.25
		8,697.29	66,679.25

SAXUM INSURANCE LIMITED (IN LIQUIDATION)

SCHEDULE 11

DEBTORS RECOVERED

		VAT	AMOUNT
23/9/2019	Kemp Attorneys		38,508.13
9/1/2020	Kemp Attorneys		15,700.00
4/10/2017	FSB		8,360.00
22/8/2017	Debtors Recovered		204,564.36
25/8/2017	Debtors Recovered		88,790.68
25/8/2017	Debtors Recovered		240,676.63
		77,817.37	596,599.80

SAXUM INSURANCE LIMITED (IN LIQUIDATION)
VAT SCHEDULE

VAT INPUT AND OUTPUT TAXES

OUTPUT TAXES AS FOLLOWS

	GROSS	VAT	TOTAL
FREE RESIDUE ACCOUNT	39,605,088.14	4,955,120.94	
TOTAL OUTPUT VAT			4,955,120.94

INPUT TAXES AS FOLLOWS

		VAT	TOTAL
FREE RESIDUE ACCOUNT		1,315,780.48	
TOTAL INPUT VAT			1,315,780.48
VAT PAYABLE			3,639,340.46

ALLOCATION OF VAT

	OUTPUT	INPUT	NET
FREE RESIDUE ACCOUNT	4,955,120.94	1,315,780.48	3,639,340.46
TOTALS	4,955,120.94	1,315,780.48	3,639,340.46

AFFIDAVIT

I, the undersigned,

HARRY KAPLAN

do hereby make oath and say:

1

That I am the Co-Liquidator in the Insolvent Estate of:

SAXUM INSURANCE LIMITED (IN LIQUIDATION)
Masters Reference Number: **G1076/2016**

2

That this is the Second Liquidation and Distribution Account in the above Insolvent Estate.

3

That the above-mentioned account is a true and correct copy of my administration of the estate to date hereof.

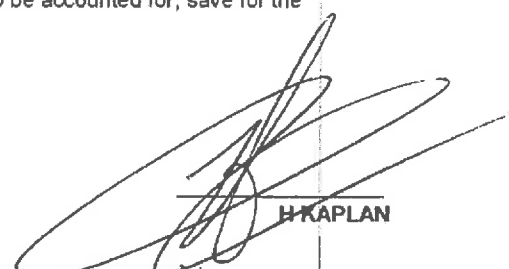
4

That there are, to the best of my knowledge, no further assets or liabilities to be accounted for, save for the following, which will be dealt with in the Next Account:

4.1 ASSETS

4.1.1 Recovery of further debtors;

4.1.2 Further interest.



H. KAPLAN

SWORN AND SIGNED BEFORE me at Sandton, this 8th day of December 2020, by the abovementioned Deponent who has acknowledged that he knows and understands the contents of this Affidavit, has no objection to the taking of an oath which reads as follows: "I SWEAR that the contents of this Affidavit are true, so help me God. AND FURTHER that he regards the said Oath as binding on his conscience, which oath was duly administered by me as required by Law.



COMMISSIONER OF OATHS

NIRVANA PILLAY
BLOCK A, 222 RIVONIA ROAD
MORNINGSIDE, RSA
COMMISSIONER OF OATHS
KOMMISSARIS VAN EDE
PRACTISING ATTORNEY
PRAKTISERENDE PROKUREUR

AFFIDAVIT

I, the undersigned,

NURJEHAN ABDOOL GAFAAR OMAR

do hereby make oath and say:

1

That I am the Co-Liquidator in the Insolvent Estate of:

SAXUM INSURANCE LIMITED (IN LIQUIDATION)

Masters Reference Number: G1076/2016

2

That this is the Second Liquidation and Distribution Account in the above Insolvent Estate.

3

That the above-mentioned account is a true and correct copy of my administration of the estate to date hereof.

4

That there are, to the best of my knowledge, no further assets or liabilities to be accounted for, save for the following, which will be dealt with in the Next Account:

4.1 ASSETS

4.1.1 Recovery of further debtors;

4.1.2 Further interest.



NAG OMAR

SWORN AND SIGNED BEFORE me at Pretoria, this 2 day of December 2020, by the abovementioned Deponent who has acknowledged that he knows and understands the contents of this Affidavit, has no objection to the taking of an oath which reads as follows: "I SWEAR that the contents of this Affidavit are true, so help me God. AND FURTHER that he regards the said Oath as binding on his conscience, which oath was duly administered by me, as required by Law.


COMMISSIONER OF OATHS

SIMON MATLESHE SEIMA
OMA Corporate Office Park
98 Doreen Street
Colbyn, Hatfield 0083
Pretoria
Commissioner of Oaths
Ex-Officio
Practising Attorney
Rep. of South Africa

AFFIDAVIT

I, the undersigned,

WELCOME NORMAN JACOBS

do hereby make oath and say:

1

That I am the Co-Liquidator in the Insolvent Estate of:

SAXUM INSURANCE LIMITED (IN LIQUIDATION)
Masters Reference Number: G1076/2016

2

That this is the Second Liquidation and Distribution Account in the above Insolvent Estate.

3

That the above-mentioned account is a true and correct copy of my administration of the estate to date hereof.

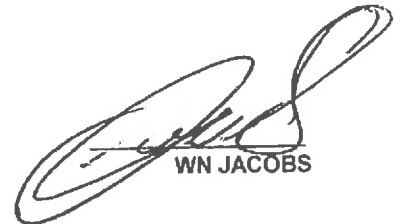
4

That there are, to the best of my knowledge, no further assets or liabilities to be accounted for, save for the following, which will be dealt with in the Next Account:

4.1 ASSETS

4.1.1 Recovery of further debtors;

4.1.2 Further interest.



WN JACOBS

SWORN AND SIGNED BEFORE me at PRETORIA, this 03 day of DECEMBER 2020, by the abovementioned Deponent who has acknowledged that he knows and understands the contents of this Affidavit, has no objection to the taking of an oath which reads as follows: "I SWEAR that the contents of this Affidavit are true, so help me God. AND FURTHER that he regards the said Oath as binding on his conscience, which oath was duly administered by me as required by Law.



COMMISSIONER OF OATHS

SAKHEPHI MIGHTY GWABENI
EX-OFFICIO
COMMISSIONER OF OATHS
PRACTISING ATTORNEY
REPUBLIC OF SOUTH AFRICA
565 JORISSEN STREET
CNR JORISSEN & MELVILLE, SUNNYSIDE